

Digital Money Coaches - Toolkit



**citizens
advice**

**Guidance and
Resource Bank**

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Important Disclaimer

This Toolkit has been produced from work on the Digital Money Coach model of advice and engagement, itself part of the 2015-16 Digital Money Coach pilot project developed by Citizens Advice.

This model is still in an early developmental stage, and cannot be viewed as a complete and finalised model.

It is currently being applied through five local Citizens Advice offices, who are closely involved with its ongoing development.

However, it is provided here for the larger network and partner organisations to access and use in a spirit of collaborative working.

As a new and evolving piece of work, the resources, recommendations and pedagogy presented here is not intended to be viewed as a completed or official package of materials. Nor is the approach one which has resulted in definitive evaluations and conclusions at this time.

All local offices and partner organisations are welcome to use the methodology and resources contained within, but with the awareness that this is very much a Citizens Advice work-in-progress.

Digital Money Coaches – Guidance Resources

Introduction

These notes and accompanying handouts are designed to help Digital Money Coaches (DMCs) to provide support for clients in the areas of digital literacy, financial capability and positive energy-related behaviour.

Subject information

DMCs do not need to have specialist money advice knowledge or experience but must have:

- A basic understanding of the money advice process
- priority/non priority debts (and their consequences)
- broad-spectrum but not necessarily detailed digital skills
- basic knowledge of the energy landscape
- be able to signpost learners to sources of further advice and information

This resource bank contains all the key information and guidance for the topics covered. Any additional information that is given should be taken from an up-to-date and accurate source such as:

- The appropriate section of the [Citizens Advice](#) website.
- The [Money Advice Service](#)

This project aims to help prevent clients from re-entering a debt-cycle by learning how to harden themselves against financial shocks and rising energy prices via predominately digital methods where possible.

Individual Resources

The colour of the header will be red, amber or green: this indicates whether the resource is in the Supportive, Key or Developed areas of that E-Tude.

Where applicable, headers will include AIC codes for PETRA recording. This is an internal Citizens Advice recording tool: for further information on AIC recording, please see the Trainer Guidance section of the Financial Capability resources on the Citizens Advice website.

Key Step – This is something which it is critical to cover with a client if we are covering that particular resource.

Momentum – This is a recommended step that will allow the DMC to assess whether the client has retained and started to apply learning from earlier in the sessions.

Most resources will be ended with a recommendation of where the DMC may like to go next. This is not prescriptive, but is offered as guidance if time is short and a DMC simply wants an idea of what further topics are likely to complement the current one.

The footer will contain the author, date of production, and the version number. New versions will be produced as required, contingent upon feedback.



The sample resource page is titled "Contactless Cards" and has a header with a red background. The main content area is white with black text. It includes a paragraph about the lack of official online video examples, a "Key step" section with a dashed border, a "Momentum" section with a dashed border, and a footer with a blue background. Callouts from surrounding text boxes point to specific parts of the page: the header, the "Key step" section, the "Momentum" section, the footer, and the overall layout.

Contactless Cards

Unfortunately, there are no official online video examples of contactless payment, although the DMC is welcome to try to find a video they feel is suitable on Youtube etc.

Key step – Ensure the client is aware that contactless payment exists and that it is a useful option.

Ensure that the client can recognise the contactless symbols, and is familiar with them.

The client will need to understand that to activate a contactless feature on a credit or debit card, they will normally have to input their PIN for the first use. After that point, the contactless facility will be accessible for general use.

Although banks provide varying contactless services, they generally:

- Only cover purchases under £30
- Only allow a limited number of such uses each day
- Require the PIN to be re-entered occasionally, as a security measure

DMC may find it useful to direct the client to and around the UK Cards Association website to get more information.

Momentum – Can the client activate the contactless feature on their own banking card?

If this topic was of use, why not try –
E-Tude Five – Payment Apps

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BD/Dec15/v8

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DMC Model Overview – Briefing

The core idea

The core idea of the DMC model is called the E-Tude, which is based around making sure the client has a positive attitude towards digital products. Critically, the skills they learn from the E-Tudes are transferrable; we no longer want to be doing things for our clients, we want to be doing things with our clients.

How the model will look for the DMC and the client

When a client has their first session, the DMC will need to assess their needs. This can be from previous engagement and interventions with the local office, or from specific things that the client raises. There is a list of potential assessment questions on page 7.

From this, the DMC can then pick and choose the appropriate topics from the overall model, recording the topics used and evidence observed accordingly.

The map

The broad map for the DMC model is on the next two pages.

It is arranged in two ways –

- Reading across, there are six topic areas, or E-Tudes, where we can offer guidance to clients.
- Reading down, the E-Tudes are all split into three levels. The further down one reads, the more complex the particular topic is.

Each topic has a one-page resource, with guidance and tips. The resources are not prescriptive, and do not consist of exhaustive detail. This is unlike previous approaches for Fincap materials available elsewhere on the Citizens Advice website, but is specifically because the DMC project relies on continuous engagement with the client over time and so we trust the advisor's discretion and judgment to guide the nuances of each session.

Each resource will have a specific set of recommended further topics that a DMC may want to lead into; these are chosen as natural fits for the topics, but the final decision is up to the advisor.

Digital Money Coach Resources Overview

{1 – Getting Online}

[Email Accounts](#)
[Passwords](#)
[Memberships](#)
[Loyalty Cards](#)
[Boots Loyalty Card](#)
[Online Payments](#)
[Symbols](#)
[Money Health Check](#)
[Debt Test](#)

[Acronyms](#)
[Scams](#)
[Paperwork](#)
[Windows 10](#)
[Keeping Records](#)
[Electoral Register](#)
[Ad-Blocking Apps](#)

[Children Online](#)
[Parent Pay](#)
[Writing CVs](#)
[Job Applications](#)
[LinkedIn](#)

{2 – Energy Online}

[Energy Tips](#)
[Energy Comparison Sites](#)
[Energy Best Deal](#)
[Pre-payment Myths](#)
[Water](#)

[Energy Bills](#)
[Online Billing](#)
[Direct Debits](#)

[Warm Home Discount](#)
[Smart Meters](#)
[HIVE](#)

{3 – Benefits Online}

[Updating Software](#)
[Downloading](#)
[Printing](#)
[Cookies](#)
[Birth/Death certificates](#)
[Copycat websites](#)

[Government Gateway](#)
[Applying for JSA](#)
[Universal Credit Accounts](#)
[Deposit Protection Scheme](#)
[Benefits Calculator](#)

[Universal Credit Application](#)

- This resource bank of topics will expand through the DMC project as DMCs feedback desired topics and areas.
- Areas in Tier One – red – are ones that are critically **supportive** of a client's basic ability to engage with digital products and services.
- Areas in Tier Two – amber – are ones that are **key** skills for a client to develop.

- Areas in Tier Three – green – are those **developed** skills and areas of knowledge we expect to find in capable clients.

{4 – Budgeting Online}

{5 – Banking Online}

{6 – Shopping Online}



- DMCs do *not* have to cover *all* Tier One topics before moving onto Tier Two, or *all* Tier Two topics before moving on to Tier Three.
- *However*, DMCs are asked to ensure that clients are fully comfortable in the skills in Tier One of a topic before moving onto Tier Two of that same topic. The model is designed so that each tier in each topic underpins the skills in the next tier down.

The 'Dead Time' Model

The Digital Money Coach pilot hinges on a much more flexible and adaptive way of working than has historically been the case in many offices. We understand the difficulties many advisors have in encouraging interest and attendance to sessions on topics such as budgeting and financial capability, and the attached issues of retaining clients for repeat sessions.

As such, the DMCs are encouraged to take advantage of the 'Dead Time' model, in which they fit their interventions and guidance around the clients 'dead time'. This can be –

- Whilst the client is waiting for their initial appointment.
- Whilst waiting for a third party (such as a creditor) over the phone
- Whilst waiting for printing or other administrative functions to be performed.
- Whilst waiting between warm-transferred appointments between advisors

Many other opportunities exist, depend on the local office involved. The critical thing to be aware of is that this 'dead time' can often be found in small bursts. As such, the activities in this resource bank are designed to take 10 or 20 minutes (although this is only a rule of thumb). Any intervention, however brief, can use these resources.

The Dead Time model of providing guidance whilst a client is already in the office and in the advice process should allow DMCs to have short but effective interventions with clients that may encourage further sessions.

We are aware that this 'Dead Time' is never dead time for the advisors, who use it to perform other essential activities. However, it is key in this approach to make the most of the opportunities that present themselves.

The Digital Foundation

For absolutely fundamental digital skills - for those clients to whom digital technology is completely new – we recommend the use of the following key resources.

We recognise that for some clients that a DMC may be supporting, their level of digital skills may be a point where entering even the red band of E-Tude One is an ambitious prospect. For those clients, we recommend the following set of fundamental resources.

The BBC First Click Beginners Guide

This document is a PDF, available online via a quick search on an engine like Google.

An abridged version of it is attached to the resource bank, but DMCs are welcome to print out a full version from the internet. Alternatively, they can bring it up on a screen and discuss with a client during their session.

Note – This resource is not a Citizens Advice resource, and so BBC branding should be left on it whenever used, for copyright reasons.

ESOL clients

For some clients, it will become clear that the first hurdle in accessing digital services is actually an issue of language. Many clients will not speak English as a first language, and this will prevent easy use of the many resources recommended in this resource bank.

Unfortunately, we have to recognise the very real fact that clients will ultimately need to navigate the UK's digital landscape, and that this exists almost exclusively in English. Rather than translating resources, we therefore recommend that DMCs work on placing those clients in ESOL courses to support and improve their language skills.

However, there **are** several online methods to do this: recommended online resources and guidance is listed below.

- For those clients able to use an app in their own time (via phone or tablet), the FREE **Duolingo** app comes highly recommended. This is available on iOS, Android and Windows. It covers 24 major languages, including Hindi, Polish and Czech.
- The Tinder Foundation provides an excellent learning service called English My Way, which is developed in conjunction with the BBC. To get to it, follow these steps:
 - Go to the Learn My Way website.
 - Click the Get Ready button to improve English or numeracy.
 - Select to learn English.The resources are thorough and often very interactive: give them a try with your clients.
- The Money Advice Service is only available in the alternative of Welsh. The same is true of Government Gateway.
- The NHS website is available in 90 languages: although it is focussed on health services, it can still be used to familiarise clients with basic and transferrable skills such as the use of a computer and mouse, navigating web-pages, and filling in online forms.

Group sessions

The DMC pilot is not really intended for group sessions: the nature of the resources require (normally) one laptop or tablet per client, and a trained advisor on hand to provide support, if not often direct guidance.

However, if clients do wish to engage in groups, the following guidelines are provided for guidance:

General:

The advisor needs to consider the reason for the clients request for the sessions to be done as a group. Advisors are asked to be aware of potential financial abuse and control that can occur, and to safeguard clients accordingly.

For couples and family members:

Money can be an emotive issue, and technology can be frustrating if two people are at differing levels of ability. Be aware that when with family or partners, DMCs may find that one member starts to take over the session. This can be by ploughing ahead before the other client is really comfortable with the last activity, or by helping the other client complete the activity. If this becomes an issue, it is *key* to provide separate laptops/tablets for the clients.

DMCs will need to be flexible with some of the activities to accommodate for two linked clients: for example, they may ask clients to do their household budgets separately, then print them, and *then* compare them to see what they got. For clients living in the same house, this can highlight what their individual priorities are whilst also building digital skills.

For other community groups:

Activities that offer **momentum** activities to look online can be done competitively, so clients can race to see who can find a site or confirm an answer first. Advisors should be careful that the same client does not dominate this, or they risk demoralising the other clients.

Guidance Assessment Indicators

Although advisors are comfortable with assessing a client's needs in terms of advice that they are already used to providing, it can be challenging to assess their needs for a broader project such as the DMC initiative.

The advisor's own experience is key when it comes to assessing whether a client would benefit from a session with a DMC, and what sort of support in which key areas they would benefit most from.

The following indicators are *broad* recommendations to assess clients' specific needs in terms of the DMC project.

- Lack of a mobile phone – may be indicative of technological exclusion.
- Lack of an e-mail address – indicates lack of digital presence.
- Lack of understanding of their own financial position.
- Frequent engagement with scams (postal, phone or on-line).
- Failure to successfully get credit.
- Reluctance to apply for jobs with more resilience than short-term cash in hand positions.
- Lack of familiarity with common online vendors.

E-Tude One

[Email Accounts](#)

[Passwords](#)

[Memberships](#)

[Loyalty Cards](#)

[Boots Loyalty Card](#)

[Online Payments](#)

[Symbols](#)

[Money Health Check](#)

[Debt Test](#)

[Acronyms](#)

[Scams](#)

[Paperwork](#)

[Windows 10](#)

[Keeping Records](#)

[Electoral Register](#)

[Ad-Blocking Apps](#)

[Children Online](#)

[Parent Pay](#)

[Writing CVs](#)

[Job Applications](#)

[LinkedIn](#)

Getting Online

E-Mail Accounts

One of the most fundamental requirements of having a digital presence is having an e-mail account.

Many clients may not have e-mail accounts. In that case, introduce them to the idea at the start of the session, stressing the strengths to having one:

- It is free
- It is essential to taking advantage of online services such as the Trainline or Amazon
- It is instant
- It is global (for those with family/friends living further away)

Key Step – Encourage the client to set up an e-mail account themselves.

The three most common providers are:

- Google's Gmail
- Microsoft's Outlook (formerly Live, and before that Hotmail)
- Yahoo! Mail

Features	Gmail	Outlook	Yahoo!
Free Storage	10Gb	Unlimited	Unlimited
Attachment Limit	25Mb (10Gb via Google Drive)	25Mb (10Gb via Sky Drive)	25Mb
Social	No	Yes, can connect to Facebook, Twitter and LinkedIn	No
Expires	After 9 months of inactivity	After 9 months of inactivity	After 6 months of inactivity

DMCs are not directed to offer any particular provider, but rather to choose one of these – or another party altogether – based on their own comfort with the provider's e-mail service, and the clients desires.

Make sure the client picks a useful e-mail address when they make one: informal e-mail addresses are not popular with potential employers.

Many clients may have had e-mail accounts in the past that have expired, or have accounts that they use very infrequently.

Key Step – Encourage the client to become more familiar with their existing e-mail account.

Encourage the client to log in – this may require a password reset which the DMC can facilitate – and then explore basic features of their current e-mail account.

Critical features to cover are –

- Sending e-mails
- Deleting e-mails
- Making folders and moving e-mails
- Attaching documents to messages

Momentum – The DMC should (where possible and practical) contact the client by e-mail, and encourage them to both respond to and initiate contact with the DMC online.

Key Step - DMCs should make sure that clients understand that checking the ‘remember me’ option on a site is only for use on their own devices.

If this topic was of use, why not try –

E-Tude One - Passwords
E-Tude One - Scams
E-Tude Three - Downloading

Passwords

Picking a good password is critical. If a client is initiating accounts which need the use of a password, the DMC should guide them in developing good password habits.

Key Step – Client knows to keep the password safe and secure, and not to share it to anyone. If possible, compare it to the PIN for their bank card.

Firstly, help them choose a strong password. Dates of birth are poor choices, as are ones such as 'password'.

Familiarise the client with steps that websites will often take to verify clients if they lose their password. Further security questions in such cases are often:

- Mothers maiden name
- Name of first pet
- Name of first school
- Favourite film

DMCs should make sure that clients understand that:

- They should never use the same password on multiple sites
- They should update passwords regularly
- Checking the 'remember me' option on a site is only for use on their own devices.
- They should never share passwords, e-mail or text them, or write them down.

If this topic was of use, why not try –

E-Tude Three - Universal Credit Accounts
E-Tude Five - Online Banking

Memberships

Once a client has developed some confidence with using e-mail, the DMC should then consider expanding their use of e-mail from contacting friends (and the DMC) to using e-mail with businesses and services.

There is a broad spectrum of potential sites that a DMC may choose to introduce a client to. We would stress that anything a client is introduced to should be relevant to their personal circumstances. Some guidance for possible options is as follows.

Clients that need to save money –

- Trainline
- Amazon
- Groupon

Clients that would benefit from increased social contact –

- Facebook
- Twitter
- YouTube
- LinkedIn

Other potential memberships –

- Setting up an online library account with the council.
- Paypal
- Money Saving Expert offer a weekly e-mail full of saving tips

Key Step – Ensure the client understands how to use key words in a search engine, rather than laboriously entering a full web address

If this topic was of use, why not try –

E-Tude One -	Passwords
E-Tude Four -	Numeracy
E-Tude Six -	Online Retailers
E-Tude Six -	Online Auctions

Loyalty Cards

Loyalty cards offer multiple options to a DMC as a topic they can cover with a client.

As per the topic in E-Tude One 'Memberships', clients may join up with a loyalty card scheme online. Membership details require the entry of an e-mail address for the client to use, although this is rarely used.

Alternatively, a client may choose to join a loyalty scheme off-line by picking up an application form in their local supermarket or retailer.

Key Step – Ensure the client understands the difference *between* a loyalty card and a store card. A store card is a credit agreement that can lead to considerable debt, whilst a loyalty card has no potential detriment to it.

Recommended loyalty schemes are:

Tesco
Nectar
Boots

Note that schemes often have a scope beyond the immediate retailer. They can often be linked to a client's energy provider to accrue further points, and can often be redeemed at multiple retailers. In fact, each of the above schemes have a huge variety of optional partners.

Momentum – The client can go away and check the websites for various providers, making a list of features that they would use for each loyalty scheme. This can then be discussed with a DMC at a later session.

If a client sees the use for it, a DMC can guide them into joining a suitable scheme (preferably online).

If this topic was of use, why not try –

E-Tude One -	Boots Loyalty Card
E-Tude Two -	Energy Tips
E-Tude Six -	Groceries

Bonus activity – Boots loyalty card

Citizens Advice does not preferentially recommend any product – including loyalty cards – over any other. However, in the instance of the Boots loyalty card we do recommend the registration process offered by Boots

Bonus Activity – This is an activity that cannot be done in a local office. The client will have to go to their local branch of Boots. They can either do this by themselves, or be accompanied by a DMC.

If a client speaks to a member of Boots staff, they can ask to register for their loyalty scheme. At this point, each branch of Boots has an on-site tablet dedicated to registering loyalty card members.

The client can then use the tablet themselves to negotiate a basic form, filling in their name and basic contact details on a touchscreen.

Critically, this is in a safe and unpressured environment, where they literally cannot be at risk of an online scam or cause any kind of system error.

If this topic was of use, why not try –

E-Tude One -	Money Health Check
E-Tude Six -	Groceries

On-line Payments

There are two main ways for clients to pay online. Primarily this is by the use of a bank card (debit or credit).

Key Step – Ensure the client understands the use and importance of the key features on a bank card.

Key features include –

The expiry date

The issue number

The 16-digit number

The Card Security Code on the back

Many online retailers also charge for certain types of cards and not others; ensure the client is aware of this. The Trainline website is an excellent example of this.

Certain cards (such as Mastercard) also have further tiers of password protection when used online – **Contact the bank's website, the Citizens advice Consumer Service or check the Citizens Advice website for more info.**

The other common way to pay online is via Paypal.

Key Step – Ensure that client understands that Paypal is linked to an existing bank card they need to already have.

Pros	Cons
No need to enter bank details online	Have to join the site, and requires a password
Website never sees clients bank details	Client no longer has any payment protection offered by their debit/credit card
Often no extra charge from the website.	Small monthly fee from Paypal, depending on use.

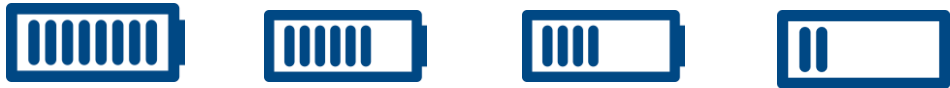
If this topic was of use, why not try –

E-Tude Two - Online Billing
E-Tude Five - Banking Apps

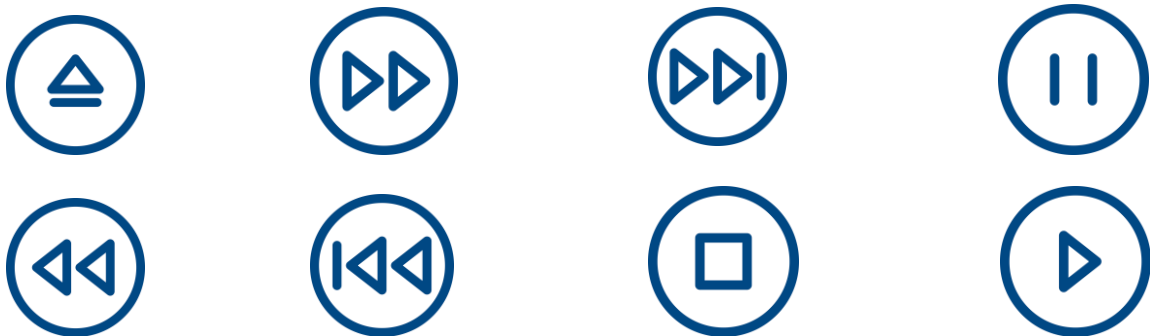
Symbols

Advisors should ensure that clients know the following online symbols.

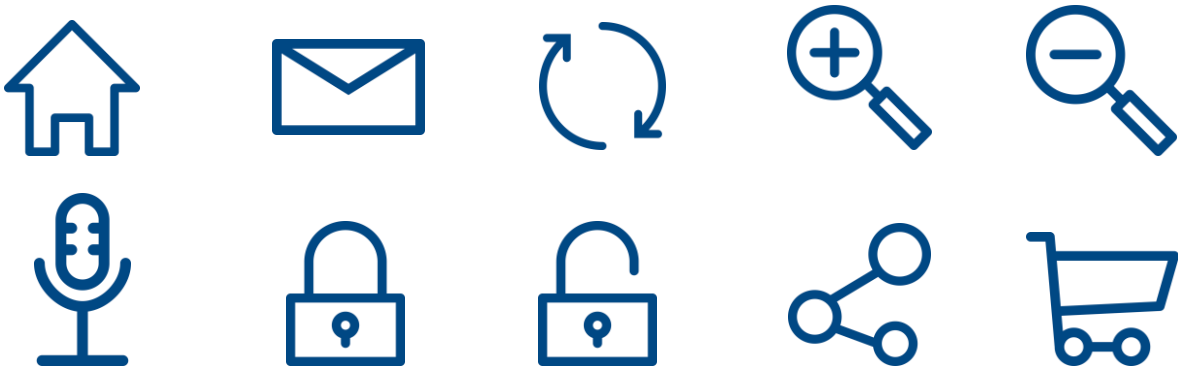
Battery indicators:



Media player buttons:



Other common website symbols:



Volume controls:



If this topic was of use, why not try the –

- ESOL clients guidance at the start of this toolkit
- ESOL toolkit in the Financial Capability Resources on our website

Money Health Check

AIC 20 - P

This can be found on the Money Advice Service website.

Key Step – Guide the client to find this website themselves from a search engine. Help them navigate the website to the tool.

The Money Health check is a simple tool for a client to use, but will continue to familiarise them with how basic digital skills can be applied.

DMC may show client –

- How to navigate back and forth through the tool, updating or amending information as they choose.
- How to fill in dropdowns such as dates of birth.

The summary will lead to several other options.

DMC should guide client to pick one of these, navigating them through linked topics and tools on the site.

The client may wish to print out some info; this is another topic the DMC can coach.

Bring the clients attention to the internal organisational tabs at the top right (to view one recommendation, all recommendations, or to start again).

If this topic was of use, why not try –

E-Tude Three - Printing
E-Tude Four - Savings Calculator

Debt Test

AIC 20 - Z

The Debt Test is found on the Money Advice Service website.

Key Step – Guide the client to find this website themselves from a search engine. Help them navigate the website to the tool.

The debt test is visible in two immediate halves.

Debt test

Learn how to get your debts under control. Take our test to work out and determine your level of debt and see how you can get back on track with your finances.



Are you struggling to pay your household bills?

Get tips on how to work with your creditors to get payments back on track.

Find out now



Do you need help sorting out your money?

Use our free, impartial advice to get your finances back on track.

Get advice now

The option on the right is a simple set of questions the client can answer that lead to a short summary. A DMC may help a client print this off.

The option on the left is a signposting/navigation tool. This will be of use for clients that are finding it difficult to navigate around websites: it offers simple guidance and internal signposting to other information resources with MAS.

Whilst providing guidance, a DMC is encouraged to occasionally return to a search engine and help a client find alternative sources of information on a specific topic other than the specific ones promoted by the site.

If this topic was of use, why not try –

- E-Tude Three - Printing
- E-Tude Four - Cutback Calculator
- E-Tude Four - Budgeting Apps

Acronyms

This list of common acronyms is a key list for clients to be familiar with. If they want to, advisors can provide this page as a handout.

2moro - Tomorrow
2nite - Tonight
BRB - Be Right Back
BTW - By The Way
BFF - Best Friends Forever
GR8 - Great
IMHO - In My Humble Opinion
J/K - Just Kidding
L8R - Later
LOL - Laughing Out Loud
NNTR – No Need To Reply
OMG - Oh My God
POV - Point Of View
THKS - Thanks
TLC - Tender Loving Care
TMI - Too Much Information
TTFN - Ta Ta For Now
TTYL - Talk To You Later
XOXO - Hugs and Kisses

If this topic was of use, why not try –

E-Tude One - Children Online
E-Tude Three - Cookies

Scams

Now the client is becoming more digitally literate, and is establishing an online presence, there is a risk that they will start to be targeted by common online scams. As the client may have no experience of this, there is the potential for them to be taken advantage of. The DMC needs to ensure that the client is not made *more* vulnerable by developing digital skills.

Key Step – Make sure that client is aware of common scams, and how to best report them.

Common online scams include –

- Work-at-Home Scams
- Weight Loss Claims
- Lotteries and Sweepstakes Scams
- Fake Cheque Scams
- Mystery Shopper Scams
- Miracle Cures
- Debt Relief Scams
- Online Dating Scams
- Money Transfer Scams
- Tech Support Scams

The Citizens Advice website has the following game, ideal for smartphones or tablets:

https://www.citizensadvice.org.uk/about-us/campaigns/current_campaigns/scams-awareness-month/scams-game/

The DMC is encouraged to discuss other scams that seem appropriate. Examples are commonly available in various online forums.

Momentum – Can the client use a search engines to research scams themselves?

Client should be aware not to click on links from unknown sources, and to follow the standard advice: If it seems too good to be true, it probably is.

If this topic was of use, why not try –

E-Tude Five - Risks and Scams 1
E-Tude Six - Risks and Scams 2

Bills and e-mails that come through can seem overwhelming, and it can be tempting not to open letters for a little while. However, opening post and knowing their situation can be the most important – and simplest – way for clients to keep on top of their debt situation.

Top tips for clients include -

- Throw out junk mail and circulars first.
- Make a rule to open your letter the day it arrives, even if that just means opening the envelope and laying it out on the kitchen table.
- Set aside some time once a week – Sunday afternoons are great for this - to go through the mail and see what it actually is.
- Sort your bills into piles, for priorities and non-priorities.
- Keep a file for your bills – clients can pick up a cheap ring-binder and a hole-punch from a charity shop, or even a big envelope will do.
- File them in groups – council tax together, gas together, water together – and put them in date order.
- Use this file to help you budget. If you still need help, you can now see a debt advisor with everything clear and organised so they can assist you quickly.

If this topic was of use, why not try –

E-Tude One - Keeping Records
E-Tude Three - Printing

Windows 10

Windows is the Microsoft operating system; it is the most common computer operating system in the world. Microsoft has released a new version every few years for the last 20 years. Famous ones are 'Windows 95', 'Windows XP' and 'Windows 7'.

They are now releasing a new and final version: **Windows 10**.

Every computer that is connected to the internet and has a Windows operating system on it (7, 8 or 8.1) will automatically start to display an icon asking users to agree to an update.

This update is:

- Completely free if it is done before summer 2016.
- Very simple – you just need to press one button.
- A clean install, so it uninstalls the old operating system to save on memory usage.
- Totally safe, as it backs up your old files and keeps them during any update.
- Optional, although highly recommended.

Windows 10 has the following features:

- It works across all devices, which means that laptops, PCs, smartphones and tablets all use the same software.
- Has replaced Internet Explorer with a new browser called Edge.
- Combines the Xbox games console with any computer system.
- It no longer lets you play DVDs unless you download a separate free Media Player app.

Key Step – encourage clients to upgrade to Windows 10

Momentum – Can the client find the Microsoft website guide to Windows 10 themselves? Can they download the Media Player app?

If this topic was of use, why not try –

E-Tude Three - Updating Software
E-Tude Five - Anti-Virus Software

Keeping Records

DMCs will need to use their discretion to pick suitable types of paperwork to discuss with their individual client.

Momentum – Encourage client to go online to find answers to the question ‘How long should I keep...?’

Bank, credit card and loan statements – It’s worth keeping the last three months of statements, but make sure you check them regularly. You may get an annual summary from your bank for these; in that case, keep all of these but you can get rid of the statements once the summary for them comes.

Utility bills – It’s worth keeping them for a year, so you can keep a track of what you actually use (this might not be the same as the projection on each bill!)

Warranties and receipts - Warranties last for different periods: keep them till they expire. Hang onto all important receipts for 6 years.

Insurance documents – you need to keep the policy documents in case you claim; keep them safe until you take out a new policy.

Payslips – you should keep all your monthly payslips until you get your annual P60. This summarises your payslips. Similarly, keep your P45’s.

Medical information – Records relating to illnesses and treatments should be kept indefinitely; your GP should have them as well, but you may need them to hand for all sorts of things.

Personal information – These are things like passports, driving licenses and birth certificates. They should be kept safe, forever.

If this topic was of use, why not try –

E-Tude Two - Online Billing
E-Tude Six - Consumer Rights

Being registered to vote is not only very beneficial to a clients' credit rating, it can go some way to encouraging them to engage with their local community and local issues.

Key Step - Ensure a client understands that being registered to vote will have a large, beneficial effect on their credit rating.

This presents an opportunity for a client to consolidate several skills.

- They can find the appropriate information from the .gov.uk website.
- They can register to vote online [here](#).
- They can download a paper registration form [here](#). This will also need to be printed.

It is recommended that the client is asked to search for and find the:

- Eligibility criteria for registering to vote in the UK
- Information about the open register, as opposed to the electoral register.

This represents a chance to ensure that the client has the digital skills needed to tackle similar issues on their own.

It is recommended that - if a conversation about the open register follows – then the DMC should consider the need to continue 'scam-proofing' the client.

Key Step – Ensure the client realises that being on the electoral register means that they are now eligible for jury service.

If this topic was of use, why not try –

E-Tude Four - Credit Reports
E-Tude Six – Risks and Scams 2

Ad-Blocking apps

When clients use their smartphones, they may not realise that the ads and pop-ups that load up on every single web-page not only slow down their internet access, but can also use up valuable data allowance (and therefore end up costing them).

Key Step - Ensure a client understands that even just surfing websites and not downloading items will eat up their data usage.

We recommend supporting the client to download an app for their smartphone that blocks all ads and trackers on their device.

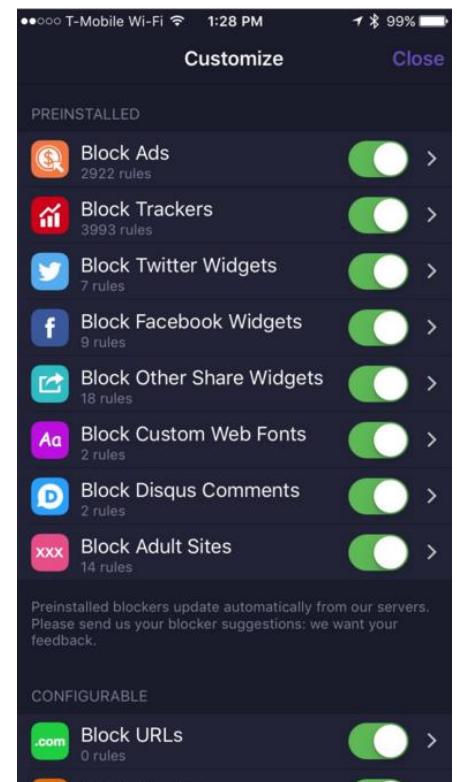
'1blocker' is available in the Apple store and is free.

To use the app, you first enable 1Blocker in **Settings → Safari → Content Blockers** on your iPhone. This is the same area where all content blocking extensions have to be enabled.

Afterwards, you can return to the app to customize your configurations even further. The app also has the ability to personalize the content it blocks – as you can see from the picture to the right.

Other good Ad-Blocking apps are:

- Blockr
- Crystal
- Adblock Plus (for Android phones)
- uBlock Origin (for Android phones)



If this topic was of use, why not try –

E-Tude Three - Updating Software
E-Tude Five – Downloading Apps

Children Online

There are two basic ways for clients to protect their children from negative online experiences.

Parental Control Tools

These come in four broad types, and always require parents to set up passwords or PINs.–

Filtering and blocking - This limits access to certain sites, words, or images.

Blocking outgoing content - This prevents children from sharing personal information online, in chat rooms, or via email.

Limiting time - This limits the amount of time online and also sets the times of day they can access the internet.

Monitoring tools - This alerts parents to online activity without blocking access. Some record the addresses of websites visited.

Software, hardware and sites designed for children

The best solution for letting children online is to buy hardware that actually has these filters built in. Tesco and Amazon both make 'Kids' versions of their own tablets, with safe-filters hard-wired in and child-friendly browsers that block all inappropriate content.

Key Step – Ensure the client realises that their child's smartphone is able to get online with the same functionality as any computer. Also that games consoles such as the Wii also allow online access, and can be controlled with a parental PIN

If this topic was of use, why not try –

E-Tude Three - Updating Software
E-Tude Five – Anti-Virus Software

Before this topic is discussed, a DMC will have to establish if it is of relevance to their client. ParentPay is the current payment system for over 2000 UK schools, across 165 authorities. Their client may already be using a school that is a Parent Pay member. If not, then the DMC will have to judge whether it is a system worth familiarising the client with, as the membership of schools using this system is steadily growing.

Key Step - Ensure a client can find the ParentPay website from a search engine.

- The client should be shown how to navigate around the site.
- The client should be encouraged to join if applicable.
- The DMC can use discussion here to incorporate discussion on Paypoints, etc.

Momentum – Does the client start using ParentPay on a regular basis?

If this topic was of use, why not try –

E-Tude Three - Universal Credit accounts
E-Tude Five – Online Banking

Writing CVs

Writing CVs is a key thing for a client to know how to do.

An excellent website to use with a client is the CV writing materials on Barclays Life Skills.

Key Step - Ensure a client can find Barclays CV-writing materials from a search engine.

This site has several interactive elements, and covers the language one should use, top tips when writing CVs, and guidance on application forms.

The CV-builder is the most essential step to take, if time with the client is limited.

It will require the client to set up a membership – which is free – to have an online account with the site.

Momentum – Is the client confident to join the CV-writing site themselves?

If this topic was of use, why not try –

E-Tude One - Job Applications
E-Tude Three - Printing

Job Applications

The DMC should guide the client to apply for jobs online.

The first and most key way to do this is via the Jobcentre Plus system. They now use Universal Jobmatch (instead of the old job search tool), which the client should register for.

This can also lead to further sessions where the DMC can support the client with CV-writing skills, and producing a CV they can upload. This can be done in Notepad or Microsoft Word.

Momentum – Can the client find Universal Jobmatch themselves?

Momentum – Does the client understand how to join up, including making a password, keeping their government Gateway number, and having an e-mail account to attach to the system?

DMC should guide the client through this, but in a supportive role, ensuring that preceding topics in this E-Tude have been thoroughly grasped. If there are evident gaps in knowledge, the DMC is advised to go over the previous topics again, rather than continuing with this one.

Clients may also wish to join employment agencies; the suitability of these can vary depending on the region the local office is based in, and the DMC should use local knowledge to recommend a particular agency. Again, the DMC should support the client's online application.

Adecco, Reeds and Pertemps are well-known nationwide job agencies.

Key Tip – Ensure the client is aware of potential scams that can befall them whilst looking for work.

If this topic was of use, why not try –

E-Tude One - Scams

E-Tude Three - Universal Credit Accounts

LinkedIn

The DMC can gauge whether this is of use to the client. For clients who may be inclined to treat LinkedIn more like Facebook, it may not be suitable.

LinkedIn is a professional social network. In this way, it is a little like Facebook but DMCs should stress that it is far less active and much more formal.

It can be accessed through it's webpage, or via an app with the following icon.



Momentum – Can the client find the LinkedIn site themselves?

Momentum – Does the client understand how to join up, including making a password, and having an e-mail account to attach to the account?

DMC should guide the client through this, but in a supportive role, ensuring that preceding topics in this E-Tude have been thoroughly grasped. If there are evident gaps in knowledge, the DMC is advised to go over the previous topics again, rather than continuing with this one.

The DMC is advised to steer clients toward safe examples of ideal LinkedIn profiles: these can be found on the site itself, but a link to this is attached.

<https://www.linkedin.com/company/best-linkedin-profiles-examples>

Key Tip – Ensure the client is aware of to behave professionally on LinkedIn, as it is not like Facebook.

If this topic was of use, why not try –

E-Tude One - Passwords
E-Tude Six - Risks and Scams 2

E-Tude Two

[Energy tips](#)

[Energy comparison sites](#)

[Energy Best Deal](#)

[Pre-Payment Myths](#)

[Water](#)

[Energy Bills](#)

[Online Billing](#)

[Direct Debits](#)

[Warm Home Discount](#)

[Smart Meters](#)

[HIVE](#)

Energy Online

Energy Tips

The following list is a good starting-point for discussing energy-saving tips with the client.

The DMC may encourage the client to find similar tips online; the Citizens Advice website, the Money Advice Service, the Energy Saving Trust, and Martin Lewis website are all good sources of information.

Kitchen

- Use the right hob size for the pan that you are cooking with
- Low energy light bulbs
- Always turn taps off fully
- Only boil the water you require when boiling the kettle
- Cook food in batches in the oven, and eat for lunch/dinner the next day
- Wash laundry at 30 degrees
- Don't put hot food in the fridge (wait until it cools down or the fridge will have to work harder to cool things down)

Living room

- Close your curtains to keep in the heat
- Switch off lights when leaving the room
- Turn off appliances at wall and unplug mobile charger when not charging mobile
- Try to use your phone off-peak as calls are often cheaper. Look on the internet for cheaper alternatives to 0845 or 0870 numbers, such as regional landlines.

Bedroom

- Use a thicker duvet during winter to stay warmer without having to turn the heating up

Bathroom

- Always turn taps off fully
- Don't let water run when brushing teeth, only use to rinse
- Take showers, not baths
- Ask your water provider if they can provide you with a water saving device for your toilet cistern

General house

- Loft and cavity wall insulation
- Immersion heater jacket
- Draft excluders

Energy Comparison Sites

There are many difference comparison websites that a DMC can guide a client to try.

Key step – Ensure a client understands that comparison sites all give different recommendations, and why. Ensure clients know to compare multiple comparison sites when choosing a supplier or product.

Common sites are –

- Compare the Market
- Money Supermarket
- Go Compare
- Confused
- Uswitch

And each has unique strengths and weaknesses. DMC should also guide client to look for Confidence Code accreditation on the site.

Key step – Can a client find the sites through a search engine?

Key steps – Can a client successfully navigate around and use the website to compare energy tariffs?

The Citizens Advice website now includes a price comparison tool for energy companies. This can be found by navigating from the home page using the following path:

Consumer

Your Energy Supply

Compare Energy Prices

If this topic was of use, why not try –

E-Tude Five - Comparison sites

E-Tude Four – Budgeting tools

Energy Best Deal (EBD)

This topic is not meant to replace existing Energy Best Deal provision by Citizens Advice. Instead, it is an opportunity for a DMC to enter into a dialogue about switching and energy saving with a client. The DMC should make sure the client realises that – rather than one specific topic – EBD sessions are designed to help clients *save money on energy bills*.

By the end of an EBD session learners should be able to:

- Describe how to identify the best deal for themselves and how to make savings by changing their tariff or method of payment
- Describe the process involved in switching energy supplier
- Address any concerns they may have about switching energy supplier
- Identify ways of saving energy in the home
- Identify how to get help with energy bills

The DMC can discuss these goals with a client, and if they are interested then a referral to a local EBD session can be arranged by the DMC

If a client would prefer to maintain their existing arrangement with a DMC, then the DMC can reassure them that some of the EBD topics will be covered in potential sessions.

If this topic was of use, why not try surfing –

AdviceGuide
Energy UK
Go Energy Shopping
Energy Made Clear
National Energy Action

Key step – Ensure a client can find these websites via a search engine.

Pre-payment Myths

This is an exercise that can be carried out by general discussion if the DMC chooses, but alternatively we recommend that the client is encouraged to surf online under the DMC's guidance to find the answers to the following questions.

[The following information is taken from the Citizens Advice Fair Play for Pre-Pay campaign]

Q1. I can top up my prepayment meter online - True or False?

True: If you have internet access some suppliers have the facility to take online payments for prepayment meters – See if the client can check their own supplier's website for this service.

Q2. I'm not using gas or electricity for a few weeks so I don't have to top up - True or False?

False: Standing charges and debt recovery will build up if you don't top up on a regular basis so you need to ensure that you at least top up an amount to cover these charges each week even if you are not using energy.

Q3. If I run out of credit after the pay point shuts I will go off supply - True or False?

False: Energy suppliers now have friendly credit times which will prevent your supply from disconnecting until the morning, when you will be able to obtain credit at a pay point.

Q4. I'm a prepayment meter customer with debts of £400 for my gas and £350 for my electricity. I can't switch supplier until I've paid them off - True or False?

False: The debt assignment protocol allows people to switch as long as they owe £500 or less per fuel.

Q5. Prepayment meters for electricity and gas cost more than a standard credit (quarterly billed) account - True or False?

False: Prepayment tariffs are on average the same or cheaper than the standard quarterly cash/cheque tariff.

Q6. My supplier can only fit a prepayment meter if I ask for one - True or False?

False: Suppliers are entitled to fit a prepayment meter to collect debt if it is safe and practicable to do so.

Q7. I can negotiate a repayment plan for the debt I owe with my supplier - True or False?

True: You don't have to stick with the rate set by your supplier: contact them and work out a repayment plan that you can afford.

Q8. If I move in to a new home and there's a prepayment meter installed, I have to prepay for my energy - True or False?

False: You can ask your supplier to remove it and install a credit meter (although they may charge for this). It is also worth contacting the supplier to:

- **Check you aren't paying off a previous tenant's debt when you top up;**
- **request a meter user manual;**
- **check if your supplier offers an alternative pay as you go tariff;**
- **consider switching supplier to get a better deal.**

Q9. Most suppliers have specialist, free telephone help lines for prepayment meter customers - True or False?

True: See if the client can find the number for their own supplier.

Q10. My prepayment meter is in a hard-to-reach spot and it's very difficult for me to top up but there's nothing I can do about it. True or False?

False: You can ask your supplier to re-site your meter. If it's not safe or practical to access, give them a call.

Q11. My supplier has to tell me my remaining balance if I'm paying off debt - True or False?

True: If you don't know how much you have left to pay off, you can call your supplier and request your remaining debt balance.

Q12. I can't get my annual consumption figure(s) because I have a prepayment meter - True or False?

False: You should receive your annual statement from your supplier.

Q13. The credit I can use when I forget to top up (emergency/friendly credit) is charged at a higher rate than my normal tariff - True or False?

False: This credit is charged at the same rate as your normal tariff.

Q14. Using emergency/friendly credit adds debt to my prepayment meter which I have to pay back - True or False?

True: Any energy consumed while in the emergency credit or friendly credit modes has to be paid for. When the prepayment meter is next topped up this type of debt will be taken back immediately, so you should purchase enough credit to pay for the debt plus your ongoing energy consumption.

If this topic was of use, why not try –

E-Tude Two - Direct Debits
E-Tude Five - Payment Apps

This topic is not strictly related to energy, but is included here as it is a primary utility that clients will have to manage, with strong links to energy.

The primary recommended resource here is the Consumer Council for Water website.

Key Step – Can the client find this website from a search engine by themselves?

Many tips to save money on this site also relate to saving on energy consumption. The most critical water-specific tips are:

- To replace worn washers on leaky taps. A dripping hot water tap wastes energy and over a year could unnecessarily add over £18 to your annual water bill
- Shorten your shower. For every minute less you spend under your daily shower you could save between £5 and £10 off your bills over the year
- You could install a water saving shower head, which can cut the amount of water used by about 30%

The DMC should advise the client to find bill-specific guidance for their own water provider.

Key Step – ensure the client tries the Water Meter calculator

If this topic was of use, why not try –

E-Tude Two - Online Billing

The Energy and Water topic in our financial capability resources online?

DMCs should be able to talk clients through an example energy bill, explaining key terms as they go.

An **example energy bill is enclosed**, produced in conjunction with Ofgem and used for EBD sessions.

A client is encouraged to make notes in this discussion; if these notes can be done in a word document or equivalent office program, then this can be considered to support a digital skill. Similarly, the DMC can help the client print their notes out.

Momentum – Can a client find an example energy bill online (ideally from their own supplier, but this is not essential) and then print it for further discussion with DMC? This can be done even if a client has their own energy bill to hand, as a comparison exercise.

If this topic was of use, why not try –

E-Tude Four - Credit Reports

The interactive 'Understanding Energy Bills' presentation in our online Financial Capability resources

At this stage, the DMC should have a good rapport with the client, and understand their energy profile. The DMC is now encouraged to discuss the advantages of online billing with their client, as opposed to paper billing.

The client should bring in an energy bill, if they have one, and the DMC can guide them to switch to an online option.

In this process, the client should be allowed to use the skills from –

- Setting up an e-mail
- Picking a password
- Memberships
- Online payments

If the client is on a pre-payment system, they may not have an energy bill. The DMC is encouraged to use their discretion to encourage them to switch over another regular bill/statement to online billing. This will consolidate these skills and make the client aware that they can take this approach with their energy at a later date when possible.

If this topic was of use, why not try –

E-Tude Two -	Direct Debits
E-Tude Five -	Online Banking

Direct Debits

Direct Debits can be a difficult topic to cover. The recommended pathway for DMCs to cover is as follows, but the DMC is encouraged to use their own discretion.

- Discuss the differences between DD and SO with client.
- Encourage client to find DD information online. Both the Citizens Advice website and the MAS website are suitable resources.
- Client can download or copy information.
- Client can print this information.
- Discuss the pros and cons of using DD for various bills.

At this stage, the DMC is encouraged to guide the client to setting up a Direct Debit on their own. This can be –

- By filling in a form
- Over the phone
- Online.

If possible, the DMC should guide the client to try all three methods, whilst in the local office and being supported in-session.

Momentum – Encourage the client to set up DD for their other bills in their own time, and then bring confirmation of this in.

Pros	Cons
Convenient	Not simple to amend
No missed payments	Easy to lose control of dates
Potentially cheaper	Relies on accurate billing
Easier to track/clear records	

If this topic was of use, why not try –

E-Tude Three - Universal Credit Accounts
E-Tude Five - Online Banking

WHD (Warm Home Discount)

The Warm Home Discount is useful if the client is eligible. The most obvious criteria for a DMC is whether the client receives pension credit.

The client should be encouraged to search for information on the WHD. The .gov.uk site has clear steps to follow for this.

The discount is meant to happen automatically, but the DMC should encourage the client to take ownership of this and contact the WHD team if they feel they have been missed out.

In addition, the DMC may encourage their client to contact their energy supplier to investigate further discounts.

If this topic was of use, why not try –

E-Tude Two - Energy tips
E-Tude Two - Water

Smart Meters

This topic is one that DMCs should use as an exercise to encourage research and digital use by clients.

Key step – clients should be aware that smart meters are at NO EXTRA COST, and should be aware that fraudulent scams regarding their installation may occur.

Key questions for clients to answer are –

- What is a smart meter?
- How does a smart meter work?
- What are the benefits of having a smart meter?
- What are the benefits of having a smart meter?
- Why are smart meters so controversial?
- When will I get a smart meter?
- Who will install my smart meter?
- How much does a smart meter cost?
- Can I still switch energy supplier if I have a smart meter?
- Can I refuse a smart meter?
- Can I have a smart meter if I'm a prepayment customer?
- Are smart meters safe?
- What will energy companies do with the information they collect about my energy usage?
- Do smart meters work with home generated renewable energy?

All the above can be answered on the Uswitch website.

Key step – Ensure that clients are aware that the smart meters are installed by their *supplier*, not the *distributor*. They will also come with an IHD (In Home Display) at no extra cost. Details about these vary from supplier to supplier, but are also online.

If this topic was of use, why not try –

E-Tude Two - Energy tips
E-Tude Two - HIVE

HIVE

This topic is one that DMCs should use as an exercise to encourage research and digital use by clients.

HIVE is something a lot of clients may not have heard of, but most won't actually know the details about it. The following points are crucial to know –

- HIVE is a specifically British Gas scheme. Other energy providers may start providing similar things, but they'll have to use a different name.
- HIVE does a lot of the stuff that the impending free smart meters will do.
- HIVE is not free. In fact, it costs £249.
- To use HIVE, an installation engineer has to come out.
- To use HIVE, you need to have a smartphone and broadband internet at home.

HIVE allows users to closely monitor the energy use of their house wherever they are, and to control the thermostat settings accordingly.

Momentum – Are clients able to successfully find the hivehome.com site without any prompting from a DMC?

Key step – Ensure clients are able to find the above information themselves online.

If this topic was of use, why not try –

E-Tude Two - Energy tips
E-Tude Two - Smart Meters

E-Tude Three

[Updating Software](#)

[Downloading](#)

[Printing](#)

[Cookies](#)

[Birth/Death certificates](#)

[Copypat websites](#)

[Government Gateway](#)

[Applying for JSA](#)

[Universal Credit Accounts](#)

[Deposit Protection Scheme](#)

[Benefits Calculator](#)

[Universal Credit Application](#)

Benefits Online

Updating software

Understanding what downloading is, and how to do it, is critical for clients.

The DMC is guided to ensure the client understands that the three major online Operating Systems (OS) for tablets, PCs and phones, are:

- Windows (made by Microsoft). Currently moving to Windows 10.
- OSX (made by Apple). Currently on v10.10, nicknamed Yosemite. May be worth mentioning that iOS is a version of this used on iPhones and tablets.
- Android (made by Google). Currently on vLollipop.

Clients are likely to be familiar with all of these, but may not explicitly understand the actual nature of OS, as opposed to – say – a web browser.

Each of these will need to be updated regularly, to keep the client protected as they go online.

Key step – Client to know how to find out what their current OS is on their device of choice, and how to check for updates.

Momentum – The Windows 10 rollout is ongoing and free. DMC's can potentially help clients manage this.

Key step – Client to know how to download and install updates.

Momentum – Ask the client to upgrade a piece of software of their own. This may be an OS, or a web browser, or even an app.

If this topic was of use, why not try –

E-Tude Three - Downloading
E-Tude Five - Downloading Apps

Downloading

A client will often need to download documents, which is different to downloading updates (previous topic).

Documents come in two common formats:

Word documents end in .doc

PDF's end in .pdf

In addition, the common format for pictures is a JPEG, ending in .jpg.

Guide the client to download some useful basic documents.

Templates can be found on the Citizens Advice website, or the Money Advice Service website.

Make sure that the client knows how to find downloaded documents on their device of choice, after they have been downloaded. This can vary depending on the OS.

Momentum – DMC can send the client e-mails with attachment for download. Client can then bring these in for future sessions.

If this topic was of use, why not try –

E-Tude One - Electoral Records

E-Tude Three – Universal Credit Accounts

E-Tude Five - Downloading Apps

Printing

Helping clients print is a basic but fundamental skill. The best way to deliver this core skill will vary significantly between local offices, but is up to the infrastructure in place and the DMCs discretion.

Printing can be delivered after downloading a document, or as a separate skill with a document/image of the client's own.

No need for advanced skills here, although it may be worth highlighting to clients that they can change from black and white to colour printing or vice versa. For those clients printing at internet cafes etc, this will be linked to the cost of printing.

If the option to look at it comes up, the DMC should highlight to the client that printed '*duplex*' means double-sided, and '*simplex*' means single-sided. This could have a material effect on them when printing out documents at libraries or internet cafes.

If this topic was of use, why not try –

E-Tude One - Job Applications

Cookies

'Cookies' are very common on the internet, and although they can seem mysterious, they aren't. Here are the key facts to do with cookies.

What is a cookie? – A cookie is a tiny program that a website delivers to your device. It remembers how you use the site, meaning that the more often you are on a site, the more the site can suit how you use it.

A good example is the Trainline website; after using it a few times, the search field will automatically offer you stations you regularly to and from.

When is a cookie made? – When you go on most web-pages.

Why are cookies used? – It makes it easier and quicker for the client to use a site, and also helps reduce the amount of processing their tablet, phone or computer has to do.

How long does a cookie last? – This totally depends on the website.

Who can access cookies? – The website operator can access them, and may share them with other related websites that they own.

How secure are cookies? – They're pretty secure; the information is generally non-essential anyway, like postcodes.

Cookies do not keep a record of payment details or passwords. Ever.

What are tracking cookies? – These are cookies that are also note what other websites you look at or internet searches you do. They use this to then offer you products catered more closely to what you are interested in. 'Google Adsense' works via this.

If this topic was of use, why not try –

E-Tude Five - Anti-Virus Software

Birth/Death certificates

Birth (and death) certificates are an essential piece of paperwork for most of the essential services clients need. Benefits, bank accounts, passports – documentation of identity is critical to getting any of these.

If a birth or death was registered with the UK authorities overseas (that can be the embassy, or the Foreign and Commonwealth Office Overseas Registration Unit), a client should be guided to the gov.uk site, which will direct them to the appropriate channels. Fees for this service can be high, and waits can be lengthy.

For births in England and Wales, a client should actually be directed to the General Register Office (GRO) website.

Momentum – Can a client find either of these themselves using a search engine?

To use this service, a client will need:

- Mastercard, Visa, Visa Debit/Electron or Maestro (£10 cost)
- Full name and postal address
- An e-mail address
- Details of the event they are applying for

The first time they use the site, they will have to register: this takes a few minutes. Once this is done, then they will need to fill in another online form and follow the procedure.

If a client is finding it difficult, this can be a good cue to possibly save their progress here and work on Etude resources more suited to teaching them the skills to navigate online forms.

If this topic was of use, why not try –

E-Tude One - Paperwork

Copycat Websites

There are many websites on the internet that claim to represent agencies that they are not in fact linked with, or alternatively offer services that are normally free for a cost.

The reasons these websites are successful is because they can often be placed at the top of a Google search.

Key Step – A client needs to be able to recognise which Google results are ads, and which are genuine results.

Many people are ripped off every year by such fake websites.

Ensure clients know that there is no cost to:

- Get an EHIC (which used to be called an E111)
- Update your driving license address

Meanwhile, they should also be aware that costs such as getting a provisional driving license or passport are fixed by the government, and that they can be ripped off if they mistakenly go elsewhere.

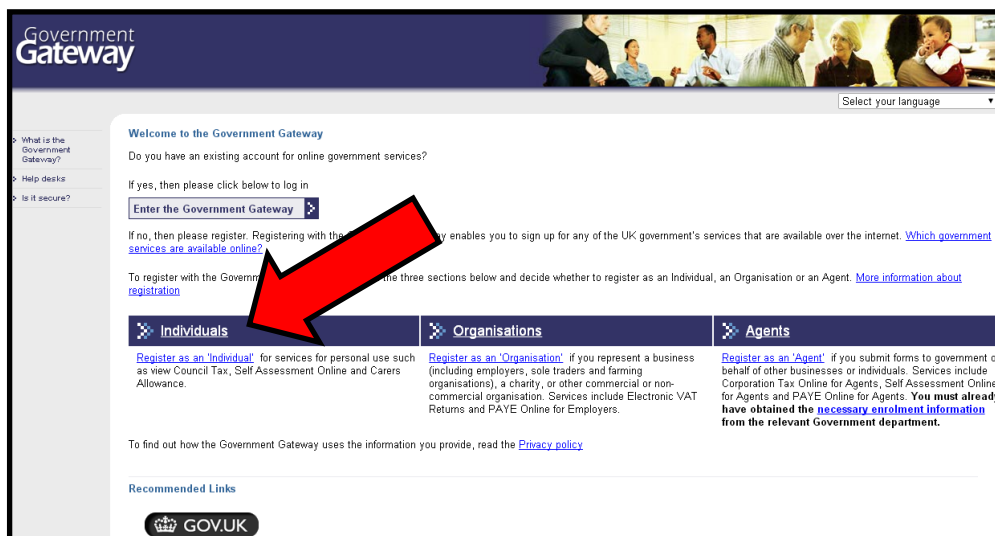
Momentum – can the client find information about copycat sit scams online by themselves?

If this topic was of use, why not try –

E-Tude One - Paperwork

The Government Gateway lets you use many national and local government services online. Clients will need to sign up and create a Government Gateway account first.

The website is not the gov.uk one; it is in fact <http://www.gateway.gov.uk>, and it looks like this.



To sign up for an account, clients will need:

- Name
- Date of birth
- National Insurance number
- E-mail address

They will need to create a password, and receive an online user ID.

To activate services, they must choose at least one service to use through the Government Gateway at the time of registering. The department offering that service will then confirm their identity and send an activation code by email.

(Activation codes usually take 7 days to arrive if they're sent by post, so advisors are strongly encouraged to push the digital route). Clients can then use the service by entering the activation code on their first use.

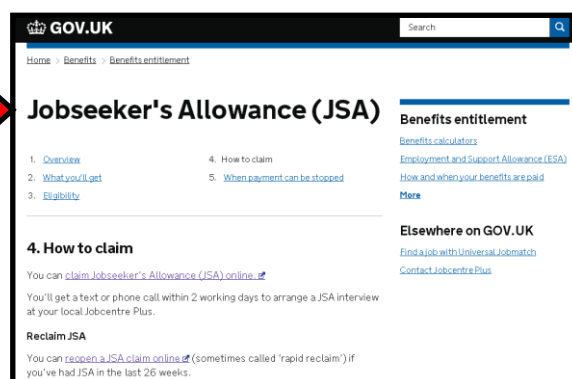
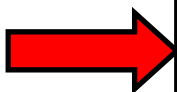
Applying for JSA

AIC 20 - J

Job Seekers Allowance (JSA) is something you can apply for online.

Momentum – Can learners find the right web page themselves?
The key words to use would be *gov.uk*, *jobseekers allowance*, and *how to claim*.

The page should look like this



And will contain useful info on JSA.

Momentum – Can the client print this?

Selecting the option to apply online here will then take them to a new web-portal, with a website address that begins with www.dwpe-services.direct.gov.uk. There is a lot of further information here (again, a client can potentially print it off), but this list of required information is the critical part:

- Savings and income
- Any work you and your family have done
- Where you live
- Who lives with you
- Education
- Bank or Building Society Account details

Once the client definitely has all this information to hand, they should click the green 'continue' button.

The following form is a standard – if detailed – online form. If a client is finding it difficult, this can be a good cue to possibly save their progress here and work on Etude resources more suited to teaching them the skills to navigate online forms.

If this topic was of use, why not try –

E-Tude One - Debt Test
E-Tude Three - Universal Credit Accounts

Universal Credit Accounts

The DMC will need to exercise their own discretion here when discussing welfare reform with the client. Many elements of welfare reform are still being rolled out and finalised, and any implementation of benefits such as universal credit are being delivered in phases.

The DMC should discuss welfare reform with the client.

The DMC should establish what potential areas affect the client.

The client should be encouraged to find information on UC online (the .gov.uk website is very good for this). The DMC should help them establish whether they are in a UC-rollout area.

Key step – The client needs to be aware that they will need to manage a UC account online in the near future.

If the client is ready to apply, try the **Universal Credit Applications** resource in this toolkit.

If this topic was of use, why not try –

E-Tude Three - Applying for JSA

E-Tude Three - Universal Credit Application

DPS Scheme

Advisors can gauge whether this resource is of relevance to a client; clients will need their Deposit ID and Repayment ID to hand.

Key Step – ensure that the client understands that their deposit has to be placed into a protection scheme such as DPS, and can't simply be a cash-in-hand unregulated sum. They should be aware this is to protect them, and that several schemes exist: DPS is only the largest.

The client should navigate to the DPS website by searching for Deposit Protection scheme.

Momentum – can client do this confidently from a search engine, avoiding all ads?

Once there, the client should be guided to log-in.

JOIN LOG IN ABOUT COOKIES

DPS
Deposit Protection Service

Custodial Insured

Home About Documents Events Newsroom Help

Log in to My Account

Agent / Landlord
If you have already registered by telephone but do not yet have an online account you can [add online access](#) to your registration.

Email address

Password

[Forgotten your password?](#)

Tenant
If you are the lead or sole tenant please login by providing your **deposit ID** and **repayment ID** below. This will allow you to view the details of your deposit and to request a repayment, or to reply to a repayment request.

If you are not the lead or sole tenant please login by providing your deposit ID and your surname below. This will allow you to view the details of the deposit, but not to request, or reply to, a repayment.

Your deposit ID can be found on your deposit confirmation advice.

Deposit ID

Repayment ID or Surname

[Forgotten your repayment ID?](#)

Again, it is KEY that the client is comfortable navigating within web pages.

If this topic was of use, why not try –

E-Tude One - Job Applications

There are two recommended benefits calculators, and both can be accessed directly online, or through the .gov.uk site.

Key Step – ensure the client can find this website through a search engine, and then navigate to the tool. This can be through the .gov.uk site, or alternatively directly to the independent tool.

Use one of the following:

- [entitledto](#) - for information on income-related benefits, tax credits, contribution-based benefits, Council Tax Reduction, Carer's Allowance, Universal Credit and how your benefits will be affected if you start work
- [Turn2us](#) - for information on income-related benefits, Universal Credit and tax credits

DMC to assist client with downloading and printing information as required.

If this topic was of use, why not try –

E-Tude One - Job Applications

Universal Credit Application

This resource gives step by step instructions on how to fill in the online claim form.

Key Step – Client needs to know that they only have 15 minutes to complete each part of the claim.

Before a client starts their Universal Credit claim, they should look over the information on their appointment letter and make sure they have all of the things required to make a claim.

This is the first screen of a Universal Credit Claim

Apply for Universal Credit

You can only get Universal Credit in [some parts of the UK](#).

If you live in Sutton, Croydon or London Bridge

Apply with the new Universal Credit digital service if your postcode starts with:

- SM5 2, SM6 7, SM6 8, SM6 9
- CR0 2, CR0 4
- SE1 5

Apply from Sutton, Croydon or London Bridge >

If you live elsewhere

Use the Universal Credit portal to apply if you live in an [eligible area](#) elsewhere in the UK.

Start now >

on the Universal Credit service

This first screen has two green boxes. For most people in the UK, you need to click the green box under the writing saying “If you live elsewhere”.

It's the smaller of the two green boxes on the screen with 'Start Now' written in white letters in it.


This will take you to the security check.

Security check

Universal credit begins with a simple security check. Input the number in the box on the screen and it will protect you and the information that you share in the rest of the claim.

Protecting your claim online

Begin your claim for Universal Credit by following this simple security step that protects you and the information that you share.

1  [Show me different words](#)
[Listen to an audio version of the text](#)

Read the words that you see in box 1. Then type these words into box 2, separating each word with a space.

2 **Continue**

We have placed cookies on your computer or other device to help make this website better. You can change your cookies settings at any time and can find out about cookies [here](#).

If you continue using this site we will assume you accept these cookies. You can also find out about our Privacy Policy [here](#).

Security - be aware

If you're using a public computer, remember that you will be entering personal information. Be aware of others who can see your screen and don't leave your computer unattended.

After you've completed the security check a screen will come up titled "Your claim has 4 simple steps."

The screenshot shows the Universal Credit logo at the top left. Below it, the heading "Your claim has 4 simple steps" is centered. Underneath, there are four steps in a row, each in a white box with a blue border and a blue arrow pointing right. The steps are: 1. "Can you claim?" with subtext "A quick check to see if you can make a claim." 2. "Your claim" with subtext "All the information needed for your claim." 3. "Submit claim" with subtext "Your responsibilities and likely payment." 4. "Next steps" with subtext "What you need to do next to be paid Universal Credit." Below the steps, a line of text states: "It should take between 20 and 40 minutes to complete your claim."

Scroll down to read through the information on the page

The screenshot shows the heading "What you need to complete your claim" in blue. Below it is a list of requirements: your National Insurance number; details of a bank, building society, credit union or Post Office account; your rent agreement (if you have one); details of any savings and other capital; details of any non-work income; details of any other benefits; and details of a partner or children if applicable. Each item is preceded by a blue dot. At the end of each list item, there is a link "What does this mean?" followed by a downward arrow icon.

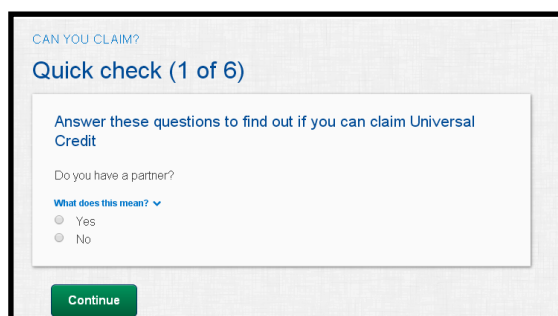
The screenshot shows the heading "During your claim" in blue. Below it are four blue boxes with white text: "Only give correct information. You may need to provide proof of this.", "Complete and submit your claim in one session.", "Use the 'Back' button if you need to go back a page. Don't use your browser to do this.", and "For help during your claim, select 'What does this mean?'". Below these boxes, a paragraph states: "You may be required to wait a period of 7 days before entitlement to Universal Credit begins. You would not be paid Universal Credit for these 7 days." This is followed by the heading "Can you claim?" and a paragraph: "Please contact Universal Credit, before you claim online, if:" followed by a list of conditions: "you are an approved foster carer, or" and "any member of your household is in the Armed Forces (including the Reserves) and is currently living away from home because they are on Armed Forces duties". At the bottom, there is a form with two input fields: "National Insurance Number" and "Postcode". Below the NI number field is a note: "This number has 2 letters then 6 numbers and 1 letter". To the right of the fields is a green button labeled "Can you claim?".

When you get to the bottom type in your National Insurance number and your post code and click "Can you claim?"

This leads to the ‘Quick check’

Universal Credit is a new benefit and replaces Jobseekers Allowance and Employment and Support Allowance (that’s JSA and ESA). It will also replace other benefits such as Working Tax Credit: however, right now Universal Credit is restricted to claimants in certain groups.

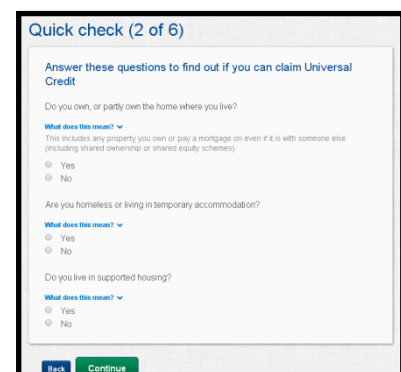
This Quick Check only takes a couple of minutes, and is to work out whether you are eligible to make a claim at this time, or whether your benefits are still the same as usual.



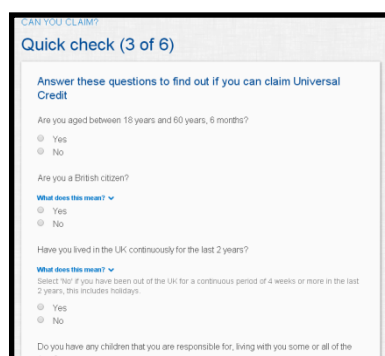
The screenshot shows the first page of the 'Quick check' form. At the top, it says 'CAN YOU CLAIM?' and 'Quick check (1 of 6)'. Below this, it asks 'Answer these questions to find out if you can claim Universal Credit'. The first question is 'Do you have a partner?' with radio button options for 'Yes' and 'No'. A green 'Continue' button is at the bottom.

The first page of the Quick Check is asking you details about you and your partner if you have one. Answer each question by clicking the circle next to the correct answer. When you’re done, click the green box with “Continue” written on it.

The second page of the Quick Check asks about your housing situation.



The screenshot shows the second page of the 'Quick check' form, titled 'Quick check (2 of 6)'. It asks 'Answer these questions to find out if you can claim Universal Credit'. The first question is 'Do you own, or partly own the home where you live?' with a dropdown for 'What does this mean?' and radio button options for 'Yes' and 'No'. The second question is 'Are you homeless or living in temporary accommodation?' with a similar dropdown and radio button options. The third question is 'Do you live in supported housing?' with a dropdown and radio button options. A 'Back' button and a green 'Continue' button are at the bottom.



The screenshot shows the third page of the 'Quick check' form, titled 'Quick check (3 of 6)'. It asks 'Answer these questions to find out if you can claim Universal Credit'. The first question is 'Are you aged between 18 years and 60 years, 6 months?' with radio button options for 'Yes' and 'No'. The second question is 'Are you a British citizen?' with a dropdown for 'What does this mean?' and radio button options for 'Yes' and 'No'. The third question is 'Have you lived in the UK continuously for the last 2 years?' with a dropdown for 'What does this mean?' and radio button options for 'Yes' and 'No'. The fourth question is 'Do you have any children that you are responsible for, living with you some or all of the time?' with radio button options for 'Yes' and 'No'. A green 'Continue' button is at the bottom.

The third page of the Quick Check asks about your living status in the UK.

CAN YOU CLAIM?

Quick check (4 of 6)

Answer these questions to find out if you can claim Universal Credit

Are you unfit for work?

What does this mean? ▼
Only select 'Yes' if you have a Statement of Fitness for Work (commonly known as a sick note) or you otherwise believe you are unfit for work because of a health condition or disability.

☐ Yes
☐ No

Are you pregnant?

What does this mean? ▼
☐ Yes
☐ No

Are you a carer for an adult or child with a health condition or disability?

What does this mean? ▼
☐ Yes
☐ No

The fourth page of the Quick Check asks about your state of health.

Page Five of the Quick Check is about your income and savings

CAN YOU CLAIM?

Quick check (5 of 6)

Answer these questions to find out if you can claim Universal Credit

Are you expecting take-home pay of £338 or more in the next month?

What does this mean? ▼
This includes any payment due to be paid, from a previous or current employer. Take-home pay is your pay after all deductions have been taken off.

☐ Yes
☐ No

Do you have savings, shares or other capital worth over £6,000 in total?

What does this mean? ▼
☐ Yes
☐ No

Do you have a bank, building society, credit union or Post Office account?

What does this mean? ▼
The account must be in your name. Universal Credit can't be paid into another person's account.

UC Universal Credit

CAN YOU CLAIM?

Quick check (6 of 6)

Answer these questions to find out if you can claim Universal Credit

Do you get any of the following?

- Working Tax Credit
- Housing Benefit
- Child Tax Credit

What does this mean? ▼
☐ Yes
☐ No

Do you get any of these benefits?

Only select 'Yes' if you get one or more of these:

- Employment and Support Allowance
- Jobseeker's Allowance
- Income Support
- Incapacity Benefit
- Severe Disablement Allowance

The sixth and final stage of the Quick Check is about your existing benefit situation.

UC Universal Credit

CAN YOU CLAIM?

You can claim Universal Credit

Based on the information you've given, you can now start your Universal Credit claim.

Before you do this, you need to check that all of your information is correct. Please take particular care checking your National Insurance number.

National Insurance number and Postcode [Edit details](#)

National Insurance number:

Postcode:

Quick Check [Edit details](#)

Do you have a partner? **No**

Do you own, or partly own the home where you live? **No**

Are you homeless or living in temporary accommodation? **No**

Do you live in supported housing? **No**

Are you aged between 18 years and 60 years, 6 months? **Yes**

Are you a British Citizen? **Yes**

Have you lived in the UK continuously for the last 2 years? **Yes**

Do you have any children that you are responsible for, living with you some or all of the time? **No**

When you've completed the quick check section you'll reach a page saying:
"You can claim Universal Credit."

If you then scroll down, you can now click "Confirm and continue.". You can now enter the much more detailed, lengthy application process.

Are you unfit for work? **No**

Are you pregnant? **No**

Are you a carer for an adult or child with a health condition or disability? **No**

Do you need a Personal Acting Body (PAB) or a Corporate Acting Body (CAB) to complete this form or are you a PAB or CAB acting on a claimant's behalf? **No**

Are you in education or training, or do you expect to start in the next month? **No**

Do you expect to get any earnings from self-employed work in the next month? **No**

Are you a company director or in a limited liability partnership? **No**

Are you expecting take-home pay of £338 or more in the next month? **No**

Do you have savings, shares or capital worth over £6,000 in total? **No**

Do you have a bank, building society, credit union or Post Office account? **Yes**

Do you get any of the following? **No**

Do you get any of these benefits? **No**

Are you challenging or appealing against a decision to not pay you one of these benefits or tax credits? **No**

Are you waiting for a decision on any benefits or tax credit? **No**

This information is part of your claim and you will not be able to change it after you have confirmed it. If you give false information or fail to report changes to your circumstances, then your Universal Credit payments may be stopped and you could be prosecuted or face a financial penalty.

Confirm and continue

If the screen says "You are unable to claim Universal Credit" it may be worth directing the client to a benefit calculator – there is a resource in this toolkit to help with that.

E-Tude Four

[Numeracy](#)
[Savings Calculator](#)
[Salary Calculator](#)

[Budgeting tools](#)
[Credit card tools](#)
[Cutback calculators](#)
[Loan calculator](#)
[Baby costs tool](#)
[Budgeting Apps](#)

[Credit Reports](#)
[Credit Ratings](#)
[Online Lenders](#)
[Separation Calculator](#)

Budgeting Online

Numeracy

Establishing the clients level of numeracy is a very delicate and difficult process. At every stage, the DMC needs to use their own discretion and judgment to decide what guidance is most useful.

- The charity National Numeracy is the best source on numeracy-related information. Their National Numeracy challenge is especially useful in this regard. It can acclimatise clients to using online tools and tests, and is suitable for mobiles and smartphones. It is also bite-size, allowing for a pick-up-and-play methodology in the clients own time.
- The Tinder Foundation provides an excellent learning service called Learn My Way, which is developed in conjunction with the BBC. To get to it, follow these steps:
 - Go to the Learn My Way website.
 - Click the Get Ready button to improve English or numeracy.
 - Select to improve numeracy.The resources are thorough and often very interactive: give them a try with your clients.

Momentum – encourage the client to play the challenge in their own time, improving their level.

If this topic was of use, why not try –

E-Tude Four - Savings Calculator
E-Tude Four - Budgeting Tools
E-Tude Four - Budgeting Apps

Savings calculator

The savings calculator is on the Money Advice Service website

Momentum – Can the client find this tool themselves?

It is a cross between a basic app and a calculator; if the client chooses how much they want to save up (or alternatively, when they need it by) they can go down two similar routes to get an idea of how much to save for how long.

Key Step – Encourage the client to go back into the tool and try different figures. The tool should offer guidance on this.

Although a brief exercise, the client can use it to highlight other *supportive* skills, such as –

- Navigating to a particular online tool from an open search engine
- Navigating back and forth within a website tool.
- Possibly printing out the results
- Potentially following recommended links

If this topic was of use, why not try –

E-Tude One -	Money Health Check
E-Tude Four -	Numeracy
E-Tude Five -	Banking Apps

Salary calculator

The salary calculator (<http://www.thesalarycalculator.co.uk/>) is a single specific website that is highly recommended and hosts a selection of excellent tools.

Momentum – Can the client find this tool themselves?

It contains the following:

- **The Take-Home Calculator** – this tells you what your salary is worth on a monthly, weekly or daily basis. Discover what a difference a few hours overtime will make.
- **The Hourly Wage Calculator** - Don't know what your salary is, just the hourly rate? This tool can do all the sums for you.
- **The Required Salary Calculator** - Wondering what salary will support the lifestyle you want? Provide the monthly take-home you want, and the tool will tell you what you need to earn.
- **Pro-Rata Salary Calculator** – Useful when changing the hours you work, or looking at a job that has a pro-rata salary.
- **Two Salary Comparison Calculator** - Thinking of changing jobs, or going for a promotion? Compare two salaries side-by-side to see how the difference in take home pay breaks down.
- The **Mortgage Repayment Calculator** and the **Debt Consolidation Calculator** are both good but alternatives exist on many other sites.

Key Step – Encourage the client to go back into the tool and try different figures. The tool should offer guidance on this.

If this topic was of use, why not try –

E-Tude One -	Money Health Check
E-Tude Four -	Budgeting Tools
E-Tude Five -	Comparing Banks

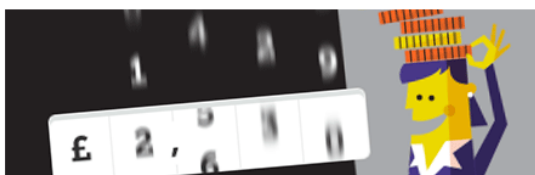
Budgeting Tools

AIC 20 - B

There are two budgeting tools we would recommend that the clients try.

The first is on the Money Advice Service website, called the Budget Planner. This is actually a portal to two different types of budgeting tool.

What's left over after major bills?

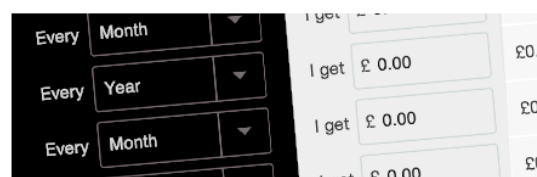


How much spending money do you have after you've paid your most important bills? Work it out now.

Complete in 5+ minutes

Get started!

Your detailed spending breakdown



Where does your money go each month? Work it out now with our list of items that will remind you of all your expenses.

Complete in 10+ minutes

Get started!

The shorter option, on the left, is more suitable for those clients who are still a little digitally unsure, or those who prefer to use tablets/smartphones.

The more detailed option, on the right, is more suitable for clients who want a more comprehensive budget.

The second option is on AdviceGuide, and is called the Budget Tool. It is somewhere in the middle of the two Money Advice Service options, although it does require the client to enter their own details in the first fields.

DMC will need to guide the client through use of the various tools. Summaries can be printed or saved, and should be used to inform actions or further sessions.

If this topic was of use, why not try –

E-Tude Four - Loan Calculators
E-Tude Five - Banking Apps

The Credit Card Calculator can be found on the Money Advice Service Website.

Key Step – ensure the client can find this website through a search engine, and then navigate to the tool.

The calculator is very simple, and the client should hopefully bring their own credit card statements to add accurate information.

The calculator results are interactive; the DMC should encourage the client to play about with the slider, and discuss what the changes highlight.

Unfortunately, AdviceGuide does not have a credit card calculator.

Momentum – ask the client to find other online calculators and then show them to the DMC at a later session for further discussion.

If this topic was of use, why not try –

E-Tude Four - Loan Calculators
E-Tude Five - Online Banking

Cutback calculators

There are several cutback calculators we would recommend for use with a client.

The first two are on the Money Advice Service Website.

Key Step – ensure the client can find this website through a search engine, and then navigate to the tool.

The Cutback Calculator is an extremely simple tool. It does a simple calculation for a client, and then offers some signposting to further information. Useful for clients who are digitally unsure, and need practise navigating to and within websites. Useful on mobile devices, as it uses dropdowns exclusively. *NOTE – still available via a Google search, but no longer linked on the MAS website. The new alternative on the MAS site is the less effective Quick Cash calculator.*

A slightly more detailed calculator is the Money Stretcher Calculator on the same site. It has the limit of only having 5 fields available for input, but these are free-text and are quite effective.

The Money Saving Expert website has the Demotivator tool. This is a bit of a garish, but very effective, tool with a summary that can be printed out, and with signposts to the MSE budget planner too.

Momentum – ask the client to pick one or two small changes they want to make as a result of this, and then monitor their progress for discussion with the DMC at their next session.

If this topic was of use, why not try –

E-Tude Two - Paperwork
E-Tude Five - Online Banking

Loan calculator

The Loan Calculator can be found on the Money Advice Service Website.

Key Step – ensure the client can find this website through a search engine, and then navigate to the tool.

The calculator is very simple, and the client should hopefully use their own situations to add accurate information.

The calculator results are interactive; the DMC should encourage the client to play about with the slider, and discuss what the changes highlight.

Momentum – ask the client to find other online calculators and then show them to the DMC at a later session for further discussion.

If this topic was of use, why not try –

E-Tude Three - Benefits Calculator

E-Tude Five - Online Banking

Baby costs tool

The Baby Costs Calculator can be found on the Money Advice Service Website.

Key Step – ensure the client can find this website through a search engine, and then navigate to the tool.

The calculator is very simple: the DMC should be aware however that this tool is only of value if it has specific relevance to a clients' life. If they have no children and are not expecting to start a family soon, this tool is not recommended.

The calculator is completely interactive; the DMC should encourage the client to play about with the slider, and discuss what the changes highlight.

The DMC may help the client print off results, or follow recommended links through the website.

Momentum – ask the client to find other similar online tools and then show them to the DMC at a later session for further discussion.

If this topic was of use, why not try –

E-Tude Three - Benefits Calculator
E-Tude Four – Loan Calculator
E-Tude Five - Online Banking

Budgeting apps

There are several budgeting apps available online; they can be downloaded for free on a client's smartphone. However, they vary in quality and features. The following ones are recommended.



1 – **Wally** is on iOS only. It's very popular, and lets you build custom budgeting categories whilst also setting daily reminders to update fixed and variable spending. You can also just take photos of your receipts: the app reads them and uploads them, and it also uses the phone GPS to work out where you shop.



2 – **Spendee** is on iOS and Android. It's extremely simple; it just records income and expenditure and you can't really customise anything.



3 – **Mint** is on iOS and Android. This is the world's most popular budgeting app, and is a great tool. However, it requires access to your online banking to work properly, so this could deter many clients.



4 – **Toshl Finance** is on iOS and Android. It's an average, solid budgeting app. It has quirky graphics some may like, but does need you to start a free Toshl.com account to get rolling.

Momentum – ask the client to find other similar budgeting apps and then show them to the DMC at a later session for further discussion.

If this topic was of use, why not try –

E-Tude Three - Benefits Calculator
E-Tude Four – Loan Calculator
E-Tude Five - Online Banking

Credit Reports

AIC 20 - C

The DMC needs to ensure that the client understands that a **credit check** is when someone checks their **credit rating** and sees their **credit score**. The client also needs to understand the basic things that can affect their credit report, such as loans and electoral registration.

There are three major credit check agencies in the UK –

Experian
Equifax
Callcredit

Momentum – Can the client find these sites themselves via a search engine?

The client may wish to first find information from a site such as the Citizens Advice website or Money Saving Expert; this is to be encouraged. The DMC can help them save and print this information.

The DMC should guide them through the standard steps to check a credit report; each of the websites has a demonstration tool that the DMC and client can work through together.

Depending on the client's need, the DMC may wish to offer the Noddle online checking service.

Key Step – Ensure the client understands that the different agencies do not always reflect the same information. A good rating with one does not preclude a bad rating with another, and it's difficult to know which agency a lender approaches for their report.

If this topic was of use, why not try –

E-Tude One - Electoral registration
The Credit topic in our Financial Capability topics online

Credit Ratings

The client should now be encouraged to think of ways to improve their credit rating. The DMC can encourage them to look for these online, but should discuss each of them in detail with the client to ensure understanding. A possible list of tips follows, but is not exhaustive.

- Check files annually or before any major application
- Use a credit-builder card to build a new improved history
- Register to vote
- If ineligible to vote in the UK, clients can add proof of residency
- Never miss or be late on any credit repayments
- Don't let a partner/housemate's credit score have an impact
- If client separates, ensure they are not financially linked
- Check addresses on old accounts
- Always check credit files after rejection
- Don't withdraw cash on credit cards
- Use payday loans with extreme care
- Ask why they were rejected
- Never pay for a credit repair company
- Cancel unused credit and store cards
- Paying for insurance monthly will affect a credit score

Momentum – Does the client know how to research these points online?

If this topic was of use, why not try –

E-Tude One - Electoral registration
E-Tude Four – Credit Reports

Online Lenders

The DMC will need to exercise caution here; although it is important to make clients aware of online options to access credit, they also need to be aware of the pitfalls.

An informal discussion is the first recommended step to gauge the client's interest and knowledge in this topic. At this stage, it may be of use asking the client to research common problems and complaints associated with payday loans. The DMC may guide them to find human-interest stories that can serve to instil caution in a client.

The client should be encouraged to check the **FCA Consumer Credit Register**, available on their website, to therefore understand the difference between regulated and unregulated credit.

The DMC may choose – at their discretion – to discuss unregulated credit in more detail at this point. A search for the term 'stop loan sharks' should provide sufficient guidance at this point.

CAUTION - A payday loan company called Shark Loans has been set up recently: ensure that clients are **not** confused by this.

The **Money Saving Expert Payday Loans** section is excellent: DMCs should encourage client to find, download and print this. DMC should also guide navigation through and around the website.

If this topic was of use, why not try –

E-Tude Four - Budgeting Tools
E-Tude Four – Loan Calculator

Separation tool

The Divorce and Separation Calculator can be found on the Money Advice Service Website.

Key Step – ensure the client can find this website through a search engine, and then navigate to the tool.

The calculator is *extremely* detailed: the DMC should be aware that although the tool is aimed at helping those who are separating, it is *also* a useful budget planner and summary tool.

The client should be encouraged to use their own financial figures in the calculator, possible from a previous budgeting exercise.

Momentum – Can the client apply the summary details from previous budgeting sessions to this calculator?

The DMC may help the client print off results –which can also be done at various intermediate stages - or follow recommended links through the website.

Momentum – ask the client to use the tool to outline different splitting scenarios and then show them to the DMC at a later session for further discussion.

If this topic was of use, why not try –

E-Tude Three - Benefits Calculator
 E-Tude Four – Online Lenders
 E-Tude Five - Online Banking

E-Tude Five

[Comparing Banks](#)
[Telephone Banking](#)
[Contactless Cards](#)

[Anti-virus software](#)
[Downloading Apps](#)
[Banking Apps](#)
[Payment Apps](#)
[Risks and scams 1](#)

[Barclays Pingit](#)
[Restaurant Apps](#)
[Online Banking](#)
[Online Investing](#)

Banking Online

Comparing Banks

In order to compare bank accounts, the client will need to understand some basic terms.

Ensure the client understands basic current account features such as:

- Interest (credit and debit)
- Overdrafts
- Overdraft fees (both authorised and unauthorised)
- Cashback features
- Debit/Credit cards (DMC to clarify the difference)
- Direct Debits (often a requirement of switching)

Once these features are understood – this may require more than one session – then client should be introduced to comparison websites.

Key step – Ensure a client understands that comparison sites all give different recommendations, and why. Ensure clients know to compare multiple comparison sites when choosing a supplier or product.

Common sites are –

- Compare the Market
- Money Supermarket
- Go Compare
- Confused
- Uswitch

And the Money Saving Expert website also has some excellent resources.

Key Step – Can the client find details on the seven-day switching guarantee by searching online?

If this topic was of use, why not try –

E-Tude Five - Telephone Banking
E-Tude Five - Banking Apps

Telephone Banking

AIC 20 - A

Unfortunately, there are no online video examples of telephone banking. The DMC is advised not to demonstrate this to a client using their own details for security reasons.

Key step – Ensure the client is aware that telephone banking exists and that it is a useful option.

DMC may find it useful to roleplay/demonstrate the automated parameters of a telephone banking call for the client.

Momentum – Can the client find the telephone banking number and details for their own bank?

If this topic was of use, why not try –

E-Tude Five - Online Banking

Contactless Cards

AIC 20 - A

Unfortunately, there are no official online video examples of contactless payment, although the DMC is welcome to try to find a video they feel is suitable on Youtube etc.

Key step – Ensure the client is aware that contactless payment exists and that it is a useful option.

Ensure that the client can recognise the contactless symbols, and is familiar with them.



The client will need to understand that to activate a contactless feature on a credit or debit card, they will normally have to input their PIN for the first use. After that point, the contactless facility will be accessible for general use.

Although banks provide varying contactless services, they generally:

- Only cover purchases under £30
- Only allow a limited number of such uses each day
- Require the PIN to be re-entered occasionally, as a security measure

DMC may find it useful to direct the client to and around the UK Cards Association website to get more information.

Momentum – Can the client activate the contactless feature on their own banking card?

If this topic was of use, why not try –

E-Tude Five - Payment Apps

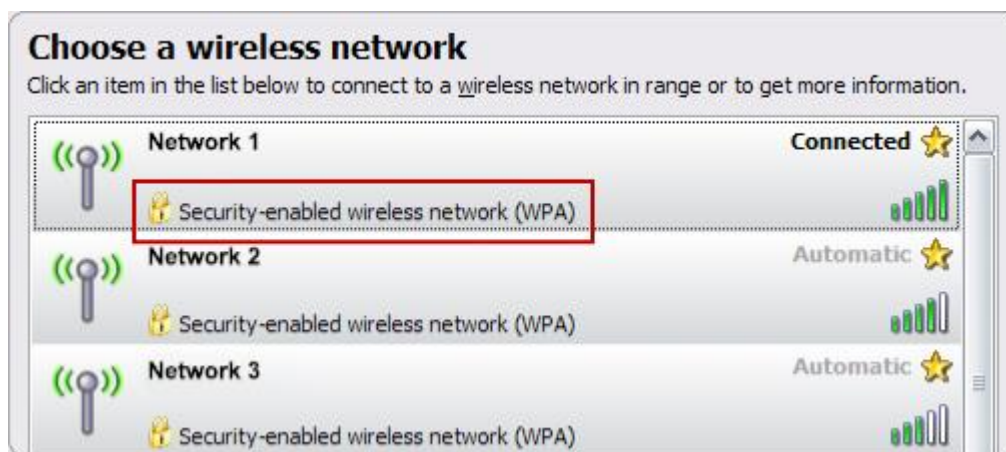
Anti-virus software

Anti-virus software is a way to 'kill off' malware that tries to infect a clients' system. Various types of anti-virus software are available.

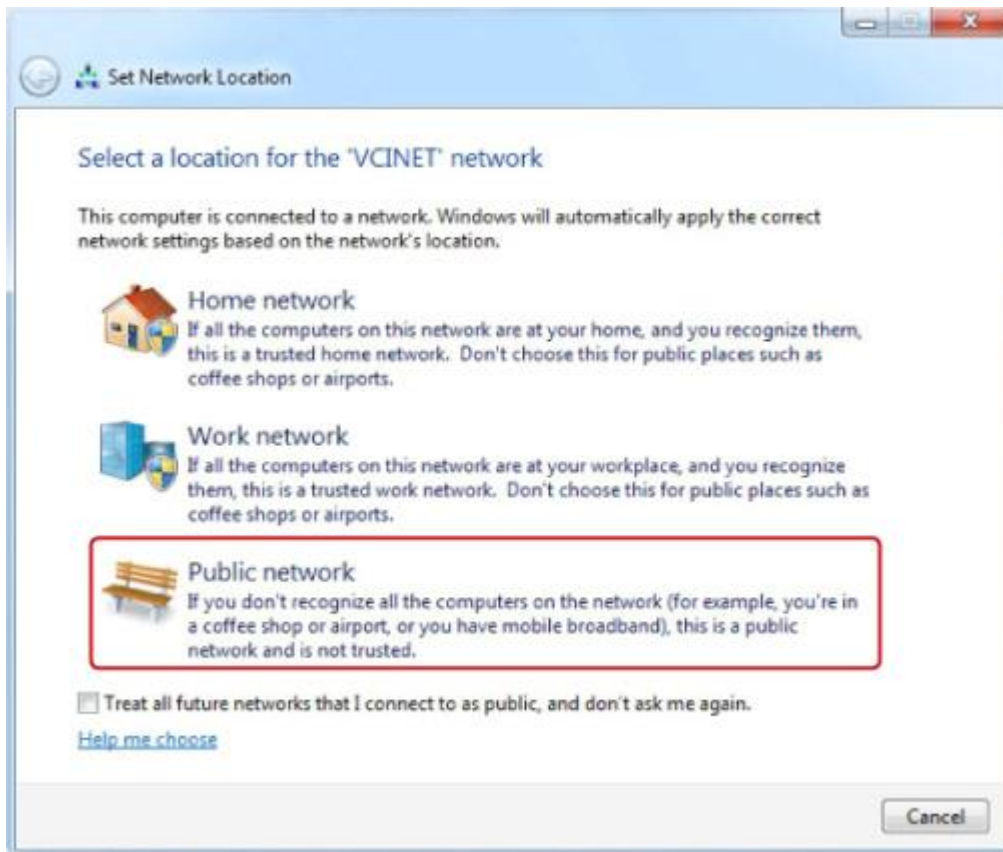
A firewall is a barrier that filters the information in and out of a computer. Various free firewalls are available.

Using wifi is something many clients will be able to do. However, public wifi has several risks that clients need to be aware of.

- Wi-fi security settings can vary, if you have a choice of connections it is recommended you connect to the one with the highest security settings such as WPA2, followed by WAP and WEP.



- After connecting to public wi-fi, set your operating systems network location to a 'Public Network'. Your operating system may prompt you with a pop-up that has the option to do this. This security feature blocks others from accessing your files and other areas of your device.



- If you are regular user of public wi-fi, consider using a VPN. This creates a secure connection/tunnel between your computer and the internet. It will prevent others from potentially snooping and intercepting your communication to a website. There are a number of free and commercial VPN products available.
- It is safer to visit sites that use HTTPS as any sensitive information provided on these sites is sent in an encrypted format. This prevents criminals from intercepting the data. Look for the HTTPS or green address bar with a padlock displayed on the internet browser.

If this topic was of use, why not try –

E-Tude Three – Updating software
E-Tude Five - Downloading Apps
E-Tude Five - Online Banking

Downloading Apps

To use financial services online using a mobile device (smartphone or tablet), you often need to download an app.

When doing so, there are some key tips clients need to know:

- If you use an app to access online banking, only use the official app provided by the bank.
- Only download apps from official app stores, such as Apple iTunes, Android Marketplace, Google, Play Store and BlackBerry App World. Downloading apps from unofficial or unknown sources could lead to a device becoming infected with a virus.
- Keep a smartphone's operating system updated with the latest security patches and upgrades. These will normally be sent to them from their operating system provider.
- Think carefully before removing any security controls from a mobile device. This is known as 'jail-breaking' or 'rooting' the device which will weaken the security of your device and expose you to additional risks.

Note – The free app ‘Mint’ available from the Android store is an excellent budgeting app, and a good example for clients to download and use.

If this topic was of use, why not try –

E-Tude Three – Updating software
E-Tude Five - Anti-virus software
E-Tude Five - Online Banking

Banking Apps

AIC 20 - A

Related to the general topic of downloading apps, the DMC needs to ensure that the client understands the difference between an app and simply using a mobile website.

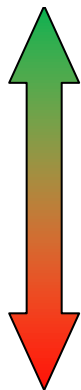
Mobile websites are not ideal for banking via a smartphone or tablet. They require repeated entry of passwords and account details, and are not as secure.

Key Step – ensure that the client knows that apps should only be downloaded from their banks website: unofficial apps are not to be trusted.

Common banking apps are provided by –

Barclays
Santander
Natwest
RBS
Nationwide
HSBC
TSB
First Direct
Halifax
Lloyds

Excellent



DMC to help their client download and access the appropriate app for their bank.

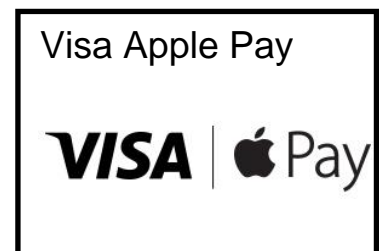
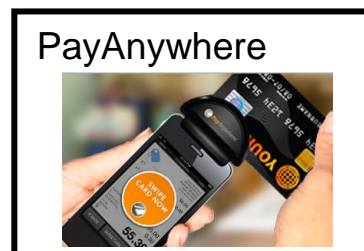
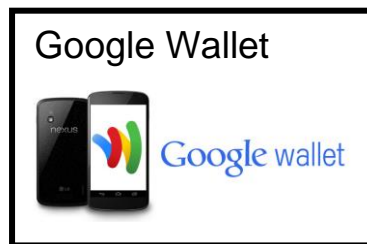
If this topic was of use, why not try –

E-Tude Three – Updating software
E-Tude Three - Downloading apps
E-Tude Five - Online Banking

Payment Apps

AIC 20 - B D

The following are the most common payment apps which a DMC may choose to discuss with a client.



A DMC should be able to discuss the basic pros and cons of each.

A list of very brief information on each is overleaf.

As a general rule of thumb, those apps that require card-reader peripherals are not recommended.

Momentum – Can the client find reviews of these apps online?

Google Wallet – Users need to create a PIN number and enter their card information into the app. Next, the back of the phone should be tapped against the terminal supplied for payment.

Paypal – Users need to link their PayPal account with their phone, setup a PIN and then go ahead to complete checkout at a related payment terminal.

Intuit Gopayment – The GoPayment mobile payment system includes a free card reader plus apps for most Android phones, tablets and iOS 4.0+ devices.

Square – While the original version has an add-on hardware facility, the latest Pay with Square app lets users make their mobile payment simply by entering and saving their name.

Verifone Sail – VeriFone is one of the largest mobile payment services, which offers a free card reader and app for iOS 4.3+ devices and a version for Android smartphones and tablets.

LevelUp – Once users enter their card information, they can easily make payments at any participating outlet. This app basically shows up a QR code which the vendor can scan and confirm. Big in the US, and slowly taking off over here.

Venmo – Venmo is a pay-by-text service, which enables users to pay one another using its unique system. Setting up this system is easy and users can pay any of their Facebook or other contacts.

Payanywhere – The PayAnywhere mobile payment system offers users a free card reader and app, which are compatible with Android 2.1+ phones, iOS 4.0+ phones and BlackBerry 4.7+ devices. However, this service does not support tablets.

Visa Apple Pay – An iPhone app, connected to your visa card, that allows you to pay online or in shops with just a single button-press.

If this topic was of use, why not try –

E-Tude Three - Downloading apps
E-Tude Six - QR Codes

Risks and Scams 1

Key Step – Client should be aware of essential security measures to take if using their smartphone to bank online.

Critical – The biggest reason for banking fraud on smartphones is downloading the wrong unofficial app from a store. The client *must* download their banks *official* app.

In addition to this, the DMC should discuss the following basic tips –

- Make sure the clients phone needs a PIN or password to unlock it for use
- *Never* leave their device unlocked
- Keep the apps on their phone regularly updated
- Do not use unsecured wi-fi networks for banking, purchases or checking emails
- Encrypt the phone/tablet
- Check the security settings in the device to ensure maximum protection
- The client should select to have free SMS messages whenever their account is used. This way, they'll quickly realise if their details have been stolen.
- The client should activate a phone-tracking app that allows them to erase data if the phone is stolen.

If this topic was of use, why not try –

E-Tude Five - Online Banking
E-Tude Six - Consumer Rights

Barclays Pingit

AIC 20 - A B

Key Step – Client should understand that Pingit is made by Barclays, but does NOT need a Barclays account and is a free service.

Unlike other banking applications, it allows users to send and receive money person-to-person using mobile phone numbers, so no bank details are shared.

This means you could simply text other people money when they need it.

You don't have to bank with Barclays to be able to use it — however, you do have to transfer money into a Pingit account to then be able to send it.

You need to register to be able to receive cash. Registering is free.

You must be over 16, have a UK current account and a UK mobile phone number.

Also available to non-smartphone users

If this topic was of use, why not try –

E-Tude Five - Online Banking
E-Tude Five - Contactless Cards

Restaurant Apps

Key Step – Client should understand that these are apps to allow them *to pay directly to a restaurant*, speeding up the payment process.

There are two main types of restaurant apps: those that are specific to a restaurant, and those that are multi-purpose.

Restaurant-specific apps include:

- Starbucks
- Wagamamas

General restaurant apps include –

- **Apple Pay** – Linked to iTunes and only works on iPhones 6
- **Dash** – More for bars and cafes than restaurants
- **Pay with OpenTable** – Includes a way of reserving tables
- **TabbedOut** – New app, quite basic
- **Cover** – Not very well-known

Momentum – Can the client find information for these apps online themselves? Are they aware that Youtube tutorial videos for these apps are likely to exist?

If this topic was of use, why not try –

E-Tude Five - Online Banking
E-Tude Five - Barclays Pingit

Online Banking

AIC 20 - A

Online banking is a very secure and convenient way for clients to access their bank account, wherever and whenever they like. However, they need to ensure they do it securely. The DMC should ensure that they –

- Never log into their bank by clicking on a link through an e-mail.
- Ensure the padlock symbol appears in the browser window.
- Ensure the web address goes from 'http' to 'https'.
- Never give their log-in details over the phone or by e-mail, not even to their bank. This is a common scam, and their bank will *never* contact them for this.
- Check online security options with their bank. Some offer free anti-virus and browser security software.
- Always double-check account details and amounts when sending money anywhere.
- Ensure the bank has their current contact details.

Key step – Ensure that clients are aware of – and if possible, familiar with – the idea of authentication devices. Most, but not all, banks use these.



If this topic was of use, why not try –

- E-Tude Four – Credit Reports
- E-Tude Five - Banking Apps
- E-Tude Five - Payment Apps

This activity is possibly the most complex and advanced one in this entire toolkit; it should only be used with clients with a firm grasp of technology and their financial situation.



Investing online is a technical and complex field: for those clients that are interested in it, we recommend the Acorns app.

The Acorns app is available on Apple and also on Android, and is completely free to download and use. It invests the spare change from your everyday online transactions into your own bespoke portfolio of stocks and shares.

Clients can download the app and use it straightaway, investing small sums and watching them growing (or shrinking) on the stock market.

Momentum – Can the client find information for these apps online themselves? Can they download it safely?

If this topic was of use, why not try –

E-Tude Five - Online Banking
E-Tude Five - Barclays Pingit

E-Tude Six

[QR Codes](#)
[Self-checkouts](#)
[Retail comparison sites](#)
[Review Sites](#)
[Mobile phones](#)
[Broadband contracts](#)

[Groceries](#)
[Online Retailers](#)
[Discount Voucher Sites](#)
[Online Auctions](#)

[Online Selling](#)
[Consumer Rights](#)
[Making a Complaint](#)
[Risks and Scams 2](#)

Shopping Online

QR Codes

This topic is a discussion point for DMCs with their clients.

Key Step – A client needs to know that a QR is just like an advanced barcode.

A QR code is the square pixelated image – like the one shown below – that is becoming more common. It stands for Quick Response code, and are basically like barcodes, except that machines can read them more quickly and they carry more information in them.



QR codes uses:

- If you take a picture with a smartphone, it can direct you straight to an exact web-page.
- It can be used as a super-safe way of logging into an online account, rather than using some kind of password.
- A lot of modern train and plane tickets are printed off at home – the booking passes and tickets are actually often printed off as QR codes now.

If this topic was of use, why not try –

Etude Four - Printing
Etude One - Symbols

Self-checkouts

Self-checkouts are increasingly common on the high street, but are unfortunately quite stressful for a lot of clients. They can seem unpredictable and inaccurate, and clients often get fed up using them.

However, quick and accurate use of a self-checkout can be much quicker and efficient than going to a staffed tillpoint under most circumstances.

DMC's should discuss the following points with clients to encourage them to start using this new form of technology.

- If you ever get stuck at a self-checkout, a member of staff is meant to help. However, this can take quite some time so be patient!
- Self-checkouts are only good for around a basket's worth of shopping: more than this is probably best done at a staffed tillpoint.
- Buying age-related goods (alcohol, cigarettes, DVDs or computer games) require a member of staff's authorisation; it may be better to go to a staffed tillpoint.
- The tills are very sensitive; don't put anything in the bagging area that you haven't scanned, and if you have small children don't let them touch the bagging area.
- If you forget anything, you can always 'Go Back' a step at any time.
- You don't *have* to use a self-checkout: if staff asked you to do so, you are within your rights to decline and wait for a staffed tillpoint.

Momentum – Ask the client to try buying ONE item at a self-checkout. Then, the next time, try buying TWO. Then move onto THREE items, and so on as they develop comfort with the system.

If this topic was of use, why not try –

Etude One - Loyalty Cards
Etude One - Symbols

Retail Comparison Sites

Comparison sites offer multiple options to a DMC as a topic they can cover with a client.

The client should be advised to look at more than one site; however as with other websites/ search engines the client is likely to choose the one that is suitable for their navigation skills.

The client may have a preferred provider of a product but can still be encouraged to look at comparison sites to gain an understanding of how many options are available. However clients should be directed to reputable sites and to be cautious when filling in personal details.

Key Step – Ensure the client understands what comparison websites are.

Recommended comparison sites are:

Go compare

Money supermarket

Compare the market

Which? Money compare

Uswitch

Note that these websites can save the client time but will potentially require around 10-15mins of time to complete. However clients should be aware that they shouldn't rely on just one comparison site. It is also essential that the client put the correct information into the site; failure to do so could result in invalidating an insurance or offer. Therefore something like car insurance may require the client to check their previous car ownership or driving history before they go onto the site.

Remind clients that they should also consider if it is the right quote/ product for them, rather than just being the cheapest.

If this topic was of use, why not try –

E-Tude One - Online Payments

E-Tude Two - Comparison Sites

Review Sites

Review websites can be very interesting and informative; there are different types of review sites consumers should be aware of...

- Business or membership funded review sites – these sites may provide consumer expertise but may require the viewer of the site to pay for membership to access information. Also, some sites that are funded by business could potentially be biased.
- Open forums for discussion – these sites offer a wealth of personal experiences of buying products, services and holidays. These can be very useful but consumers should be aware that there is also a lot of misinformation by disgruntled consumers or competing businesses creating false reviews.

Key Step – Ensure the client understands how the review site works and remind them to consider how valid a review might be and to be wary of fake reviews (either paid for by companies or written by disgruntled consumers). Stress the importance of reading different reviews to get a fair and overall picture of the product or service.

Consumer advice sites:

Moneysaving expert forums

Which?

The AA

Open opinion review sites:

Trip Advisor

Amazon reviews

Mumsnet/netmums – review sections

Momentum – The client can go away and check the websites they are most likely to use for information and consider how beneficial they are for themselves.

If this topic was of use, why not try –

Etude One -

Scams

Etude Six -

Voucher Sites

Mobile Phones (Contract vs PAYG)

Clients interested in mobile phones should be advised to look at several options and compare the long term cost of a PAYG (or SIM-only) against a contract phone. The client should also consider what type of mobile phone user they are in order to determine their needs. For example, do they predominantly call people, or do they text them instead?

The client may have a preferred choice of handset (or provider) but can still be encouraged to look at comparison sites to gain an understanding of how many options are available.

It is important to look at what the package offers; although a PAYG may initially look more costly, it may offer better benefits in the long term such as the freedom to move providers for better offers.

Clients should be wary of signing contracts for other people (such as their children). Once the contract is signed, the client is liable for the costs for the duration of the contract.

Key Step – Ensure the client understands that they should be aware of what is in the contract i.e. monthly costs, duration of contract, additional costs for exceeding limit and early cancellation fees.

Recommended mobile phone comparison sites are:

Money supermarket – mobile phones

Uswitch – mobile phones

Money saving expert – mobile phone cost cutting

Ofcom – price comparison accredited schemes

Note that these websites will potentially require information to be added by the client. Some of the content will also be changed and updated on a regular basis.

Momentum – The client can go away and check home insurances that might cover their mobile phone in the event of loss, damage or theft. It may be that the client buys insurance from the phone company that they may not need.

Broadband (contracts and cancellations)

The client should be aware of what they need the broadband for and the speed they require. Cheaper offers can often mean slower speeds, however the fastest can mean paying a lot for a service you don't really need. The client may also want to consider how many people in the home as this will also affect the speed and cost.

Clients should look at the full costs and speeds before entering into a contract. It is also essential for clients to look at the detail of their contracts and as to whether they can cancel the contract, such as

- minimum term they have agreed to pay
- fees incurred for cancellation of the contract within the agreed duration period
- duty to return any equipment to the provider
- mandatory line rental – and full costs incurred
- hidden costs or misleading claims of broadband speeds may allow early cancellation of the contract.

Key Step – Ensure the client understands the importance of reading through a contract for broadband and what the full costs will be, particularly following on from promotional offers.

Recommended broadband comparison sites are:

Which? Broadband – subscription for some information

Uswitch

Ofcom – price comparison accredited schemes

Note that these websites help the client to understand the breadth of suppliers and offers but will potentially require around 10-15mins of time to complete.

Remind clients that they should consider if it is the right quote/ product for them, rather than just being the cheapest or unlimited data.

If this topic was of use, why not try –

E-Tude Three - Updating Software
E-Tude Six - Comparison Sites

As per the topic in E-Tude One 'Memberships', clients may be encouraged to join up to a fixed 'delivery pass' offer or obtaining points on a loyalty card to do so. Online grocery retailers require the entry of an e-mail address for the client to use; as well as accessing the shopping site this also allows clients to access information on their accounts away from the shopping site.

If the client does not already have a loyalty/ points card they may choose to do so at the point of registering for an online shopping delivery.

Key Step – Ensure that the client fully understands the financial cost of using online delivery services. The client should be able to identify any additional costs to their shopping, such as delivery costs or having to visit another shop if certain products are unable to be delivered, or if there be an additional delivery charge if the delivery time is missed.

Recommended comparison sites are:

Major supermarkets

Client's preferred store

Local stores

Clients may be restricted on the stores they choose due to location when visiting the store. However they may have more choice by shopping on line. This may allow the opportunity to introduce the client to more stores and possible benefits of shopping around.

Remind clients that they should also consider if it is the product for them, rather than just being the cheapest. Generally stores will offer similar deals online so clients should check to see what is on offer and if there are any delivery cost deals they can take advantage of.

Momentum – Does the client begin shopping for groceries online?

If this topic was of use, why not try –

E-Tude Two - Online Billing
E-Tude Six - Online Retailers

The client should be advised to look at more than one site; however as with other websites, the client should choose the one that is suitable for their navigation skills and products they need. For example, there may be a variety of online ticket sellers, but the processes maybe different, with some even being confusing. The client may prefer to accept that another site is more costly but more user-friendly.

Key Step – Ensure the client understands what an online retailer is and that there is no physical store to which the client can visit. All transactions will be online and the client will need to arrange delivery: some companies offer local drop-off locations.

Recommended online sites are:

Amazon – various items

Ticketmaster – concerts, sports, theatre

Easyjet - holidays

Asos - clothing

The client should navigate several websites to familiarise themselves with layout and payment methods. Clients should also consider:

- If this is the cheapest method of buying the product once all costs are added on
- What consumer rights they might have with regard to receiving and returning the item
- How they can return the item and how it will be refunded

Momentum – The client can go away and check the websites for various providers, making a list of points to consider when using comparison sites, such as

- **Payment methods**
- **Accuracy of information – user reviews**
- **Check the boxes that need to be ticked, look for pre-ticked boxes (to avoid unwanted subscriptions or costs)**

This can then be discussed with a DMC at a later session.

Discount Voucher Sites

The client should be advised to look at more than one site; however as with other websites the client is likely to choose the one that is suitable for their navigation skills.

The client will most likely need an email address to sign up to voucher websites; in addition to this the client may also need a smartphone to download apps and offers.

Key Step – Ensure the client understands what a voucher discount site is and also how they vary. The client should be aware that whilst some are free, some sites require sign up fees, subscription feed and potential download costs.

Recommended comparison sites are:

Money saving expert
Voucher cloud
Groupon
Wowcher

The client should establish the full cost of the item before they enter into the agreement. Even with the discount there may still be additional costs, such as delivery charge or fees for the transaction.

Momentum – The client can go away and check the websites for various providers, making a list of points to consider when using comparison sites, such as

- Read terms and conditions
- Explore other money saving/ voucher/ cashback websites

This can then be discussed with a DMC at a later session.

If this topic was of use, why not try –

E-Tude Six - Consumer Rights

The client should be advised that many sellers are essentially anonymous. They should take caution when sending payment for goods and make sure they use secure payment methods. There are many cases of consumers using online auctions who find themselves paying for non-existent goods, goods that are not as described or the trader insists the goods have been delivered when they haven't.

Key Step – Ensure the client understands what online auctions. They can be a good place to find/ obtain goods, but instead of buying the goods outright, a number of people compete to buy them by placing bids on the goods. The highest bidder usually wins and buys the goods. The client should also be aware of the fees charged by the online auction.

Recommended online sites are:

Ebay

Get safe online

eBid

Auction warehouse

The client should consider some of the risks of buying on these sites. The client should seek guidance on how to buy and sell via online auctions and consider secure ways to pay for goods. The client should also look at any fees that apply for using the site or secure payment system.

Momentum – The client can go away and check what is involved in joining online auction sites, how they can determine what is a safe purchase and what right to redress they might have if something goes wrong.

This can then be discussed with a DMC at a later session.

If this topic was of use, why not try –

E-Tude One - Online Payments

In order to sell items on an online auction the client will need to:

- Be able to take and upload digital pictures.
- Describe the item accurately
- State the postage options.
- A minimum price (which the buyers don't see) can be set and a start price for the bidding.
- There is a set time to sell your goods, but the client can change this. The client will need to keep an eye on their online auction inbox as potential buyers can ask questions.

Key Step – Ensure the client understands what online auctions are. Instead of buying the goods outright, people compete to buy them by placing bids on the goods. The highest bidder usually wins and you then sell the goods to that person.

Recommended online sites are:

Ebay

Get safe online

eBid

Auction warehouse

The client should be advised that whilst selling items in online auctions can be a good way to generate a small income they should accurately describe their items and should state who is paying for delivery costs, arrange how goods will be delivered and use secure payment methods. There are many cases of sellers using online auctions who find themselves sending goods and not receiving the payment, or buyers saying that they did not receive the goods and demand refunds.

Momentum – The client can go away and check what is involved in joining online auction sites, how they can determine what is a genuine bid/ customer and what right to redress they might have if something goes wrong.

If this topic was of use, why not try –

E-Tude Six - Consumer Rights
E-Tude Six - Risks and Scams 2

Consumer Rights

Consumer Rights offer multiple options to a DMC as a topic they can cover with a client and should wherever possible be filtered at some level into all topics.

The client should be advised on the importance of their consumer rights when shopping at a distance – i.e. online, over the phone, via catalogue. Many stores offer their own refund or return policies but these should not be confused with statutory legal rights. In some regard this may be of benefit to the client as they are receiving more rights of redress (legal *and* store policy) but the client should be aware of what the law says in order to avoid financial detriment.

Key Step – Ensure the client understands what statutory rights are and how the client can exercise them. Ensure the client understands that a store policy is different to legal consumer rights. Ensure that the client is aware that as a consumer they have to take responsibility for their consumer decisions (in order to avoid problems occurring).

Recommended consumer advice sites are:

Citizens Advice website

Which?(limited access without a paid membership)

Money Saving Expert

Where possible clients should be given the opportunity to look at the information a website provides on consumer rights to see how easy this information is to find. The clients should also consider ways in which they can pay for goods and if any third party such as a credit card or payment system will have any liability if a problem occurs with the goods or services

Key Step – Client to be aware that credit card protection (etc) will not apply if they use Paypal or similar.

Remind clients that they should also consider if it is a reliable trader, rather than just being the cheapest or attractive website.

Clients should also be encouraged to learn how to contact the Citizens Advice consumer service -

- Clients should be made aware that they can contact the service for pre-shopping advice and advice when a problem has occurred.
- The client should be made aware that the advice is free, other than the cost of their telephone bill (which will vary depending on tariff).
- Clients can also email their consumer complaint to the service; they will need an email address in order to receive a reply.

Momentum – The client can go away and check the websites they are most likely to use for information about consumer rights, making a list of points to consider when shopping online.

This can then be discussed with a DMC at a later session.

If a client sees the use for it, a DMC can guide them into expanding their use and confidence in learning more about their consumer rights with different goods or services. If required, a DMC can oversee a client's call to the consumer service on 0345 404 05 06 in England, and 0345 404 05 05 in Wales.

If this topic was of use, why not try –

E-Tude One - Job Applications
E-Tude Five - Online Banking

Making a complaint

The client may have a preferred method of dealing with issues but they should be made aware of the different ways they can make a consumer complaint. The client should prepare any evidence, paperwork, or proof of payment.

Face to face – the client should use the Citizens Advice website or the local trading standards search to establish if they can make an appointment to speak to an adviser.

Online – clients should be able to find and complete the online consumer forms, depending on the subject matter.

By phone – clients should be able to search the Citizens Advice website or local trading standards website to find a possible advice number.

Key Step – The client should prepare all their information to register the complaint as this will make the process easier for the client.

Recommended consumer advice contact sites are:

www.citizensadvice.org.uk/consumer/protection-for-the-consumer/citizens-advice-consumer-service/if-you-need-more-help-about-a-consumer-issue

www.gov.uk/find-local-trading-standards-office

Momentum – The client can go away and identify what consumer advice services are available to them locally and nationally. The client may also wish to look further into their consumer rights.

If this topic was of use, why not try –

E-Tude Six – Consumer Rights

E-Tude Six – Risks and scams 2

Risks and Scams 2

This subject area offers multiple options to a DMC as a topic they can cover with a client: wherever possible this should be highlighted with any online transaction. Clients can also be referred to Scams Awareness Month materials from which they can test their awareness.

The client should be advised to consider how genuine offers are, or how genuine the seller is when considering buying from the internet, ads in papers, calls, texts, emails or flyers through the letterbox.

Key Step – Ensure the client understands how serious and prevalent scams can be. The client should look at guidance offered when shopping online, in order to reduce the risk of being scammed or inundated with spam emails and texts.

Recommended online safety tips sites are:

Get safe online

Citizens Advice –2015 Scams Awareness campaign.

Money Advice Service

The client should consider how they receive spam/ unwanted texts and emails; they should be advised never to respond and to delete them.

Momentum – The client can go away and check their own safety settings on their emails and online accounts. The client can also speak to their phone and internet providers about spam blocking measures.

This can then be discussed with a DMC at a later session.

If a client sees the use for it, a DMC can guide them into internet awareness and safer ways to buy online or over the phone.

The following scams game on our website is recommended

https://www.citizensadvice.org.uk/about-us/campaigns/current_campaigns/scams-awareness-month/scams-game/

Action Plans

The following six action plans are – broadly speaking – each related to an individual E-Tude.

DMCs can use Action Plans if they wish, but are not obliged to. Similarly, if they want to make their own Action Plan instead, they are welcome to do this.

Action Plans should be tailored to reflect the clients' needs; in the attached examples, this can be as simple as circling those Actions that are agreed as realistic, and crossing out those Actions which are considered inappropriate or unnecessary.

Clients should be encouraged to also think about further areas they want to discuss: this can guide further sessions.

The E-Tude an Action Plan relates to is written in side-bar text on the Action Plan.

Action Plan

By the next session, I will –

- Have set up my e-mail account
- Send my Digital Money Coach an email
- Join up to a loyalty card scheme
- Take the Money Health Check
- Open all my mail
- Get my important documents together
- Upgrade to Windows 10
- Set up an Ad-blocker on my phone
- Register to vote
- Practise CV-Writing
- Join LinkedIn

Other things I'm interested to learn about -

Action Plan

By the next session, I will –

Do three energy-saving measures in my house

Look at a comparison site for my gas

Look at a comparison site for my electric

Find my most recent energy bill to bring in

Find my most recent water bill to bring in

Set up a Direct Debit for a bill

View my energy bill online

Speak to my energy company about getting a smart meter fitted

Other things I'm interested to learn about -

Action Plan

By the next session, I will –

Make sure I have up-to-date software on my phone

Make sure I have up-to-date software on my computer

Download a guide from Citizens Advice website

Print out some information from Citizens Advice website

Check what benefits I am entitled to

Set up a Government Gateway account

Find out when Universal Credit affects me

Applied for Job-Seekers Allowance

Checked my rental bond with the DPS

Applied for Universal Credit online

Other things I'm interested to learn about -

Action Plan

By the next session, I will –

- Have taken the National Numeracy Challenge
- Have used the Money Advice Service Savings Calculator
- Have used the salary calculator
- Have used a budgeting tool
- Have used a credit card tool
- Have used a cutback calculator
- Have used a loan calculator
- Have downloaded a budgeting app to my phone
- Have checked my credit report

Other things I'm interested to learn about -

Action Plan

By the next session, I will –

Have compared high street bank accounts

Tried a telephone banking service

Activated contactless payment on a card

Updated anti-virus software

Downloaded an app

Tried a banking app

Spoken to my bank about banking online

Used Barclays Pingit

Paid for a meal using an app

Started investing online using an app

Other things I'm interested to learn about -

Action Plan

By the next session, I will –

Have used a QR code

Have used a self-checkout

Have used comparison sites

Made a saving by shopping online

Changed my mobile phone contract

Changed my broadband contract

Used a free online voucher

Sold an item online

Used my consumer rights

Other things I'm interested to learn about -

Where next?

Clients that would like further guidance on topics such as the ones covered in this Resource Bank should be signposted accordingly by the DMC.

Options include –

- Further sessions within Citizens Advice (group or one-to-one)
- Learning online, via websites such as Youtube and Wikihow.
- Sessions on digital inclusion, which may be run by the local authority or community groups.
- Money Advice Sessions, provided by Money Advice Service.
- The **Go Energy Shopping** website, a part of an Ofgem campaign, has a really handy booklet that you may want to print off for clients.

For those clients that would like to engage with their children, some apps/games are suitable for introducing the basic concept of budgeting in a safe competitive context.

Recommended game apps include

- Simpsons: Tapped Out – A game about economy
- Threes – A numeracy focussed game
- Duolingo – A language learning game