



**Money skills for life.**

# Information pack for volunteer life coaches

**citizens  
advice**

**Cornwall**



**LOTTERY FUNDED**

# Acknowledgements

This project is part of the Camborne, Pool and Redruth Community Network's campaign to help reduce the effects of debt on the community and help residents become more financially savvy.

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# Introduction to Money Skills for Life

Money is an essential part of our lives and when we have a good relationship with it, it can make our life better, but if that relationship goes wrong it can make our lives miserable.

Money Skills for Life is about helping people improve their relationship with money, helping them make better decisions and feel more in control of their finances. We do this by providing a programme of life coaching sessions through a trained team of volunteer life coaches.

Once they have completed their training each life coach will work with six people in the community who want to work through some of their financial issues to improve their relationship with money. Each client receives 6 one hour sessions, so in all you will provide 36 hours of life coaching.

To qualify for one of these free personal development opportunities you will need to have good communication skills and an empathic and non-judgemental approach to helping people.

You will also need to be able to commit to five days of training with Truro and Penwith College as well as 36 hours of life coaching time with clients. You will also need to be reasonably computer literate.

In return you will be able to gain a level 3 qualification in coaching accredited by the Institute of Leadership and Management and you will be supported every inch of the way by a fully qualified and experienced life coach who will be on hand to answer questions and help you develop your skills.

All the training is free and we will be able to reimburse travel expenses.



# About Citizens Advice Cornwall

Citizens Advice Cornwall is a charity based in the county that provides a wide range of legal advice to the public. We are part of the national association called Citizens Advice. Many people still remember us as Citizens Advice Bureau or CAB, although as a movement we dropped the bureau in 2015.

In Cornwall we have ten offices around the county from Saltash and Bude in the east, to Penzance in the west. We have one of our main offices in Camborne.

Last year we helped over 19,000 people with their problems and also helped local residents write off over four million pounds in unmanageable debt.

While we are best known for our drop in service where people can come in talk to an adviser, we also operate a telephone advice service and you can even contact us via our text message service.

We also run specialist advice services in conjunction with partners such as Macmillan Cancer Care and the Money Advice Service.

Our workforce is made up of over one hundred and thirty volunteers as well as nearly fifty paid staff.

The service we offer is confidential (we won't share your information with anyone unless you ask us to), we won't judge you and we are independent—so the advice we give you will be in your best interests.

Our service is also FREE.

We are always looking for new ways to help people and the Money Skills for Life project is one of these initiatives that complements our day to day work.



# What is life coaching?

A coach helps a person move from where they are now, to where they want to be in the future. A coach can get a person to where they want to be faster & with more clarity than if they did it on their own.

During a typical coaching session, the coach draws out of the client a clear, focused goal/intention and Action Plan. Strong listening and questioning skills are used by the coach during the above process. A client usually works with a professional coach for about three months.

How is coaching carried out?

Most coaching sessions are carried out face-to-face with the client

How is life coaching different to counselling and mentoring?

Unlike counselling, life coaching does not look deeply at things that may be traumatic, that have happened in the past. The past is discussed & acknowledged sometimes in a coaching session, but most of the coaching time is based on where the client is now and how they want their life to change in the future.

Unlike mentoring, a life coach will never tell a client what to do or show them what to do. The decisions all come from the client's own ideas.

The main benefits of coaching

- Help you create a clear vision of your future
- Clarify your goals
- Overcome barriers to change
- Recognise your strengths
- Learn about yourself and what is important to you
- Develop an Action Plan

Financial Coaching

A typical example of what may be covered during financial coaching is to help a client recognize what their financial personality is, to examine their financial beliefs, carry out a financial SWOT analysis (strengths, weaknesses, opportunities, threats), financial quiz, budget sheet, money and relationships quiz: (implications & actions derived from the above)



# What does being part of the project involve?

There are three parts to being involved in this project as a life coach

## Training

The first part of your involvement is training to be a life coach. To do this you will have to commit to six days training with Truro and Penwith college, where you will follow a course that will result in a level 3 qualification accredited by the Institute of Leadership and Management (ILM). This training will be two days at the beginning and then four more days over a three month period.

You will need to submit some work for this course and also be expected to keep a coaching diary.

## Delivering

Once you have successfully completed your training you will then work with six people in the Camborne, Pool and Redruth area. These people will have already be selected for you and will themselves have a commitment to making changes in their lives. You won't have to find your own clients.

You will have six, one hour sessions with each client focussing on a particular issue of their lives that they identify they want to improve. This will generally be around money.

## Evaluating

When you have completed your client sessions we will ask you to take part in an evaluation process to help in future development.

The training is all free and we will pay travel expenses incurred while training and working with clients.

At the end of the project, you will be free to continue volunteering with Citizens Advice or pursue other avenues with your new found skills and experience.





## How do I get involved?

If you think you would like to be part of the project in Camborne, Pool and Redruth then please fill out the application form that came with this information pack.

We will then invite you to an introduction session, where you can meet the trainers and discover more about some of the practical issues, as well as having your questions answered.

The training starts in September and by January you should be starting to work with clients.

In the meantime if you have any questions you can email us at [ms4l@citizensadvicecornwall.org.uk](mailto:ms4l@citizensadvicecornwall.org.uk)



# Frequently Asked Questions (FAQ)

Q: Isn't this like giving financial advice?

A: No – as a life coach you do not provide advice – your role is to help clients identify the goals that they want to reach and help them decide how best to reach them. In some ways it is the complete opposite of advice.

Q: Will I have to deal with clients' creditors?

A: No – If the client decides that they want to deal with their debts you can signpost them to the main Citizens Advice Cornwall service and our advisers will help them.

Q: Will I be a Citizens Advice Cornwall volunteer?

A: Yes you will. As such you can expect to receive excellent training and support. We will provide you with a CAC email address and ID. In return you will need to sign up to our policies and procedures. As we have said earlier you will not be asked to advise people under this programme, however if later on you want to train as a Citizens Advice adviser the opportunity will be there.

Q: Will it cost me any money to do this?

A: It shouldn't – Citizens Advice Cornwall will pay for the training and we will reimburse any reasonable travel expenses you might incur during your time with us.

Q: Will doing the training affect any benefits I am paid?

A: It shouldn't as the training is spread out, but you can check with the Job Centre Plus contact we have on our project team!

Q: Will I be supported if I am unsure of any aspect of the training or life coaching I get to deliver?

A: Yes, we have employed a professional life coach as an additional level of support for you!

