

# Multiply

## Course Information Booklet

Chocolate Maths  
Money Management  
Shopping on a Budget  
Cooking on a Budget



## Money Management – 4 courses over 4 weeks

### 1. Cost of living support

- **Biggleswade Youth Centre,**  
Wednesday 5<sup>th</sup> October,  
9:30-12:30
- **Sandy Children's Centre,**  
Monday 10<sup>th</sup> October, 9:30-  
12:30

This is a 3-hour classroom-based workshop to identify support available in response to the cost-of-living crisis. Further support information is provided in the workbook for this course.

#### Main learning objectives:

- Recognise who to contact for further support
- Decide on next steps to take regarding personal circumstances
- Recognise how choices we make about money can impact our mental health
- Investigate some of the organisations offering financial information and advice

### 2. Budgeting

- **Biggleswade Youth Centre,**  
Wednesday 12<sup>th</sup> October,  
9:30-12:30
- **Sandy Children's Centre,**  
Monday 17<sup>th</sup> October, 9:30-  
12:30

This is a 3-hour classroom-based workshop to identify tools needed to create a personal budget. Further support information is provided in the workbook for this course.

#### Main learning objectives:

- Be able to plan and manage a budget depending on need and priorities
- Identify that you may need to make choices based on budget size
- Identify a range of ways in which you can plan and keep track of your finances

### 3. Borrowing and debt

- **Biggleswade Youth Centre,**  
Wednesday 19<sup>th</sup> October,  
9:30-12:30
- **Sandy Children's Centre,**  
Monday 5<sup>th</sup> December, 9:30-  
12:30

This is a 3-hour classroom-based workshop to identify the different aspects of borrowing money and debt, including repayment, interest rates and APR, making informed choices, manageable and unmanageable debt, and good debt vs. bad debt. Further support information is provided in the workbook for this course.

#### Main learning objectives:

- Describe how interest operates
- Describe the meaning of APR
- Compare financial products and bills
- Recognise the concept of saving and borrowing money
- Discuss the different reasons for, and ways of, borrowing money

### 4. Making the most of your money

This is a 3-hour classroom-based workshop to identify ways of making the most of your money by using comparison sites to find the best deals, identifying consumer rights, making sense of bills

- **Biggleswade Youth Centre,**  
Wednesday 2<sup>nd</sup> December,  
9:30-12:30
- **Sandy Children's Centre,**  
Monday 12<sup>th</sup> December,  
9:30-12:30

and evaluating financial products and organisations. Further support information is provided in the workbook for this course.

Main learning objectives:

- Compare financial products and bills
- Know about your basic consumer rights
- Be able to identify questions to ask before you buy

### **Cooking on a Budget – 3 sessions over 3 weeks**

Cooking on a Budget

**Sandy Children's Centre**

Friday mornings, 9:15-12:30:

- 11<sup>th</sup> November
- 18<sup>th</sup> November
- 25<sup>th</sup> November

These four 2hour15min sessions will provide you with the knowledge and skills needed to cook on a budget, along with 2 practical cooking sessions to try out your new skills! (Ingredients will be provided).

Main learning objectives:

- Planning meals and snacks for the week around a set budget (packed lunch), making a grocery list
- Seasonal foods (winter and summer)
- Finding quick and easy recipes
- Meals which will 'stretch' expensive food items (stews, casseroles, stir-fried dishes, slow cooker)
- Understanding the difference between Best Before End and Use By dates
- Batch cooking and storing (what freezes well and not so well)
- Using leftover, food safety and storing foods safely

### **Shopping on a Budget – 4 sessions over 4 weeks**

Shopping on a Budget

**Sandy Children's Centre**

Monday mornings, 9:30-12:30:

- 21<sup>st</sup> November
- 28<sup>th</sup> November
- 5<sup>th</sup> December
- 12<sup>th</sup> December

These four 2hr15min sessions will provide you with the knowledge and skills needed to shop on a budget.

Main learning objectives:

- Planning a shopping list on a budget
- Understanding the pricing system on the shelves (price per kilo/kilogram)
- Special offers (discount codes, reward cards, vouchers)
- Understanding Best Before End and Use By dates (reduced food items)
- Understanding branded and none branded items
- Bulk buying
- Retail shopping on a budget
- Sales (buying essentials and gifts)
- Alternatives (Freecycle, eBay and charity shops)

## **Contact us**

**Find us online:** [www.academy-learning.co.uk](http://www.academy-learning.co.uk)

**Call:** 0300 300 8131

**Email:** [academy@centralbedfordshire.gov.uk](mailto:academy@centralbedfordshire.gov.uk)

**Write to:** Central Bedfordshire Council, Priory House,  
Monks Walk, Chicksands, Shefford, Bedfordshire SG17 5TQ