

# New course

## Supporting Clients with Deficit Budgets

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ADVISER

**This is not a technical solutions course. It's a soft skills course for hard situations, focusing on clients who have a deficit budget and sometimes limited options.**

We will focus on a shared problem approach, working with clients to look at their budgets and overall situation realistically. We'll explore constructive ways to support clients to deal with their situation and put together budgets that are reflective and sustainable. We'll discuss and practice ways to challenge clients (when necessary) to help them change behaviours and build their confidence and motivation.

### Objectives:

- Identify what 'deficit budgets' are and some of the common client circumstances that present as a deficit
- Identify individual expenses and discuss which are priorities, which are essentials and which might be flexible or negotiable to help address a deficit
- Explore ways to approach and discuss deficit budgets and the importance of considering the client's circumstances and having a case-by-case approach
- Identify and explore the stages of change and practical ways to support clients through changes
- Recognise challenges (both real and perceived) with deficit budgets, strategies to approach these and ways to communicate with clients and build their confidence and motivation



### Pre-course work:

You will need to complete a pre-course work activity and bring it with you on the day of the course. Further details will be sent prior to the course.

This session is available to all advisers:

- 21 February in Birmingham

The following sessions are currently available to advisers working as part of the Money Advice Service (MASE) Debt Advice Project only. Spare places will be made available to all advisers.

- 09 March in Leeds
- 16 March in Manchester
- 17 March in London
- 21 March in Birmingham
- 30 March in London

To book your FREE place, log in to your Wiseraadviser account now.

If you do not have a Wiseraadviser account, go to [www.wiseradviser.org](http://www.wiseradviser.org) > England & Wales > New account - Register to request your account. When completing the registration form, don't forget to say that you are funded by the Money Advice Service if you are!

No suitable date? Do you have more than six advisers interested in this course? We will also offer this **free course in-house** – contact us on [contactus@moneyadvicetrust.org](mailto:contactus@moneyadvicetrust.org) for more information.