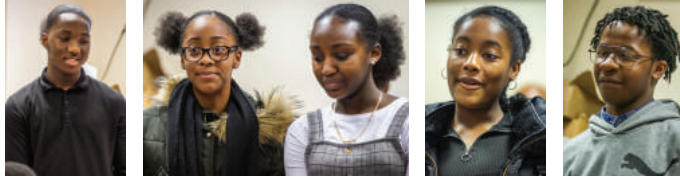


# Moneywise tips



- Wisdom, not wealth gets you through this life successfully. If you are a wise person, you will manage your money wisely as well.
- Money is deeply emotional. Be aware of your relationship with money and how your emotions may impact your spending.
- The Moneywise person is independent, self-confident, responsible and caring.
- Value for money is about spending less, spending well and spending wisely.
- The key point about managing a budget is sticking to it.
- Make your savings and giving part of your budget.
- Your student loan will be with you for a long time. Plan well to manage it.
- Before you make a purchase – ask yourself ‘why’ five times.
- Your credit report may have a big impact on your future financial goals and plans. Take care of it.
- Giving/sharing is important. You can give money to charitable causes, but you can also donate your time by volunteering.
- Money is a means to an end, and not the end in itself.



*For the protection of wisdom is like the protection of money, and the advantage of knowledge is that wisdom preserves the life of him who has it.*

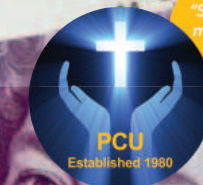
Ecclesiastes 7:12

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The Pentecostal Credit Union is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (FRN 213242)



# LET'S TALK ABOUT MONEY

A Moneywise Workshop  
for young people  
presented by  
The Pentecostal Credit  
Union Youth Shadow  
Board

# Who are we?



The Youth Shadow Board (YSB) of the Pentecostal Credit Union (PCU) is a long-term leadership development programme of PCU Junior Savers.



We are a group of 14 young people aged 11-18. Our aim on the programme is to become tomorrow's leaders – in our communities, in our careers, in our churches and at the PCU

We know, as young people growing up in these complex times, that it's important to understand the challenges of handling money. So, we want to share our knowledge about money.

We also want to introduce the concept of Moneywise to you – which is about your own attitude to money and which affects how you handle money.

# Let's talk about money



Our 'Let's Talk About Money' workshops are interactive, full of discussion, practical case study exercises and activities. Our workshops are based on scriptural teachings.

A typical programme will explore:

- What does it mean to be Moneywise?
- Developing a spending plan
- Budgeting
- Saving
- Sharing
- Preparing for your future
- Student finance
- Understanding interest
- Looking after your credit report

# What is Moneywise?

Moneywise is not a set of rules about financial behaviour. It's a framework to build a healthy attitude to money.

It's a way of 'being' and a platform for developing financial wisdom.

The Moneywise person:

- is aware of themselves and their relationship with money
- knows how to manage themselves and their impulses
- develops a financial plan that they stick to
- knows that there is more to life than money
- cares about the environment and the people they share the planet with, and
- is ethical, acts with integrity and takes responsibility.

