



## Build your skills for managing your money

### Managing your debts – Part 2

In **Part 2** of this task you will find suggestions of:

- A free sources of information and practice around budgeting and debt
- B resources you might want to use to practise the maths skills covered in Part 1.

#### **A Web sites offering free advice and resources to support you around managing debt:**

*'Money Matters to Me' web site*

- Dealing with debt:  
[www.moneymatterstome.co.uk/9-Implications-of-finance/Sub1/DealingWithDebt-Intro.htm](http://www.moneymatterstome.co.uk/9-Implications-of-finance/Sub1/DealingWithDebt-Intro.htm)
- Prioritising your debts:  
[www.moneymatterstome.co.uk/9-Implications-of-finance/Sub1/PrioritisingYourDebts.htm](http://www.moneymatterstome.co.uk/9-Implications-of-finance/Sub1/PrioritisingYourDebts.htm)
- 10 tips for dealing with debts:  
[www.moneymatterstome.co.uk/Interactive-Workshops/10TipsForDealingWithDebts.htm](http://www.moneymatterstome.co.uk/Interactive-Workshops/10TipsForDealingWithDebts.htm)

*National Debtline*

- Self-help pack:  
[www.nationaldebtline.co.uk/england\\_wales/debt\\_advice.php#4](http://www.nationaldebtline.co.uk/england_wales/debt_advice.php#4)

*NIACE*

[www.niace.org.uk/search/apachesolr\\_search/debt](http://www.niace.org.uk/search/apachesolr_search/debt)

*DirectGov*

- Overdue utility bills  
[www.direct.gov.uk/en/MoneyTaxAndBenefits/ManagingDebt/DebtsAndArrears/DG\\_10025592](http://www.direct.gov.uk/en/MoneyTaxAndBenefits/ManagingDebt/DebtsAndArrears/DG_10025592)



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### Resources to support you around budgeting:

*'Money Matters to Me' web site*

- Activity budget:  
[www.moneymatterstome.co.uk/Interactive-Workshops/Activity-Budget-MP.htm](http://www.moneymatterstome.co.uk/Interactive-Workshops/Activity-Budget-MP.htm)
- Personal budget and repayment calculator:  
[www.moneymatterstome.co.uk/9-Implications-of-finance/Sub1/Activity-PersonalBudgetAndRepayCalc.htm](http://www.moneymatterstome.co.uk/9-Implications-of-finance/Sub1/Activity-PersonalBudgetAndRepayCalc.htm)

*National Debtline*

- Personal budget sheet:  
[www.nationaldebtline.co.uk/england\\_wales/debt\\_advice.php#5](http://www.nationaldebtline.co.uk/england_wales/debt_advice.php#5)

### **B If you want more practice on the maths skills involved in this task, visit information and activities on the Move On Maths Learner Route at Entry 3:**

- *Hot Topics 'Budgeting', Mini Task: Working out household expenditure*
- *Hot Topics 'Budgeting', Apply Your Skills*
- *Hot Topics 'Which Operation?' Mini Task: Using a problem-solving approach*
- *Hot Topics 'Which Operation?' Mini Task: Checking your answers*

You can also find some more opportunities to practice the underlying skills of working out division (including dealing with remainders) and understanding fractions by visiting these two free web sites: BBC Skillswise and KeySkills4U.

### **BBC Skillswise**

Fact sheets and worksheets on problem-solving using division:

- [www.bbc.co.uk/skillswise/numbers/wholenumbers/division/problemsolving](http://www.bbc.co.uk/skillswise/numbers/wholenumbers/division/problemsolving)

Fact sheets and worksheets on understanding fractions:

- [www.bbc.co.uk/skillswise/numbers/fractiondecimalpercentage/fractions/introduction](http://www.bbc.co.uk/skillswise/numbers/fractiondecimalpercentage/fractions/introduction)



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### KeySkills4U

[www.keyskills4u.net/ict\\_main.asp?userVals=aspID=531203!aspLevel=3!aspGuest=1!aspUserName=tmp2651093627&engineName=engine\\_1](http://www.keyskills4u.net/ict_main.asp?userVals=aspID=531203!aspLevel=3!aspGuest=1!aspUserName=tmp2651093627&engineName=engine_1)

Sections on:

- division
- equivalences.

To enter the Keyskills4u web site:

- Visit the link given above.
- On the opening page, click in the '**Check your skills and learn**' section.

Audio Help Print Dictionary Calculator Login Menu Quit

ABCDEFGHIJKLMNOPQRSTUVWXYZ / 0123456789

# Key Skills Trainer

Learn and practise your skills

Search

Understanding Application of Number and Communication

Version 4.0.1

>>SAFFRON MCGEE

- This is the 'Main Menu' screen.
- You can return to it at any time by clicking on the 'Menu' button.

Next

### Check your skills and learn

In 'Check your skills and learn' you can check out what you know about Communication and Number and brush up on those areas you don't know so well.

### The Symtel files

'The Symtel files' is a game that will test your knowledge of Communication and Number.

Learning outcomes

### Additional information

