

D.O.S.H.

Debt or Saving Handling

A course to help you through the financial minefield of spending and saving

Includes FREE credit union savings account with a £5 bonus for each week attended.

These courses are FREE and run for 2 hours a week for 4 weeks



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Run in partnership with Adult Basic Education and West Lothian Credit Union Forum, with financial support from West Lothian Financial Inclusion Network and The Robertson Trust.

Content

DOSH covers aspects of handling personal finances, such as:

- Debt
- Credit
- Income
- Managing a bank account
- Saving and Borrowing
- Budgeting
- Credit Unions

The course is run in a relaxed and informal way and learning is through activities and discussion.

Credit Union Membership

Everyone on the course will also be able to open a credit union savings account and will receive a £5 bonus in the account for each week attended. You will not be able

to take money out of the account until after the course is completed (allow 1-2 weeks and contact the credit union direct—details will be given). We will pay an extra bonus to anyone who adds to their savings in the three months after the course.

Crèche

Crèche facilities can be arranged. When applying, please indicate the number and age of your children.

Location

Courses are run at various locations in West Lothian, and can be arranged for groups at specific organisations if required.