

**Unit Title:** Dealing With Debt  
**Unit Level:** Entry 3  
**Unit Credit Value:** 3  
**GLH:** 30  
**LASER Unit Code:** WJC636  
**Ofqual Unit Code:** M/506/0777

This unit has 4 learning outcomes.

LEARNING OUTCOMES		ASSESSMENT CRITERIA	
The learner will:		The learner can:	
1.	Understand the benefits of planning manageable debt.	1.1	State the difference between planned manageable debt and unplanned debt.
		1.2	State what can make a planned debt unmanageable.
		1.3	State the possible consequences of unplanned debt.
2.	Understand some basic strategies for planning for debt and debt crisis.	2.1	Identify the key things to consider when planning for debt.
		2.2	State the 'Do's and Don'ts' when planning for debt.
		2.3	Create a basic budget plan to manage debt.
		2.4	State the 'Do's and Don'ts' when dealing with debt crisis.
		2.5	Create a basic budget plan to manage a debt crisis.
3.	Know where to get help and advice about dealing with debt crisis.	3.1	State why it is important to seek professional help when facing a debt crisis.
		3.2	Identify two places or organisations where people can go to get help and advice about dealing with debt crisis.
4.	Understand the language used to describe managing debt.	4.1	Give a meaning for a range of words used to describe debt.

<b>Assessment Guidance:</b>
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NA
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<b>Additional Information:</b>
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