

**Unit Title:** Dealing With Debt  
**Unit Level:** Level 1  
**Unit Credit Value:** 3  
**GLH:** 27  
**LASER Unit Code:** WJC742  
**Ofqual Unit Code:** T/506/0778

This unit has 5 learning outcomes.

LEARNING OUTCOMES		ASSESSMENT CRITERIA	
The learner will:		The learner can:	
1.	Understand the benefits of planning manageable debt.	1.1	Outline the differences between planned manageable debt and unplanned debt.
		1.2	Give examples of both planned and unplanned debt.
		1.3	Give examples of what can make a planned debt unmanageable and circumstances where this might happen.
		1.4	Outline the possible consequences of unplanned debt and give examples.
2.	Understand some basic strategies for planning for debt.	2.1	Identify the key things to consider when planning for debt.
		2.2	Identify the 'Do's and Don'ts' when planning for debt.
		2.3	Demonstrate the numerical skills required to plan manageable debt using given examples.
3.	Understand some basic strategies for dealing with debt.	3.1	Identify the 'Do's and Don'ts' when dealing with debt crisis.
		3.2	Outline the budgeting skills required to manage a debt crisis.
4.	Know where to get help and advice about dealing with debt crisis.	4.1	Outline the importance of seeking professional help when facing a debt crisis.
		4.2	Identify the places or organisations where people can go to get help and advice about dealing with debt crisis.
		4.3	Outline the type of information and services that these organisations might provide.
5.	Understand the language used to describe managing debt.	5.1	Give meanings for a range of words used to describe debt management.
		5.2	Outline the use of specialised language to describe debt management.

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