



# Multiply



Hampshire  
County Council

## Bang on Budget!

- Do you need help with understanding your bills?
- How much money comes in and how much goes out?
- Do you need to cut costs?

Sometimes trying to work out your monthly bills can be an overwhelming and scary job! This is a FREE 2-hour workshop that can help you to manage your household budget more effectively.

Our approachable tutors can support you with using a budget planner to list your monthly income and outgoings. This will help you feel more confident with managing your money and know where it is going!

## How to apply

Please contact the Multiply team at [multiply@hants.gov.uk](mailto:multiply@hants.gov.uk) to enquire about the next course date.

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PAY DAY

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## Payday

Do you understand your payslip? Is your payslip correct? If you are working and receive a payslip this is a FREE 2-hour course to help you understand:

- Gross & net income
- Overtime (time and a half)
- National Insurance contributions
- Income tax deductions
- Pension contributions
- Tax codes and tax brackets

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## Deal or No Deal?

Do you feel confused by different deals for items, and want to have a better idea about what it all means? We all make decisions about how we spend our money every day but, it can be hard to make the right choice when there are so many options.

This FREE 2-hour workshop will help boost your awareness selecting the 'best' deal for:

- credit cards
- mobile phones

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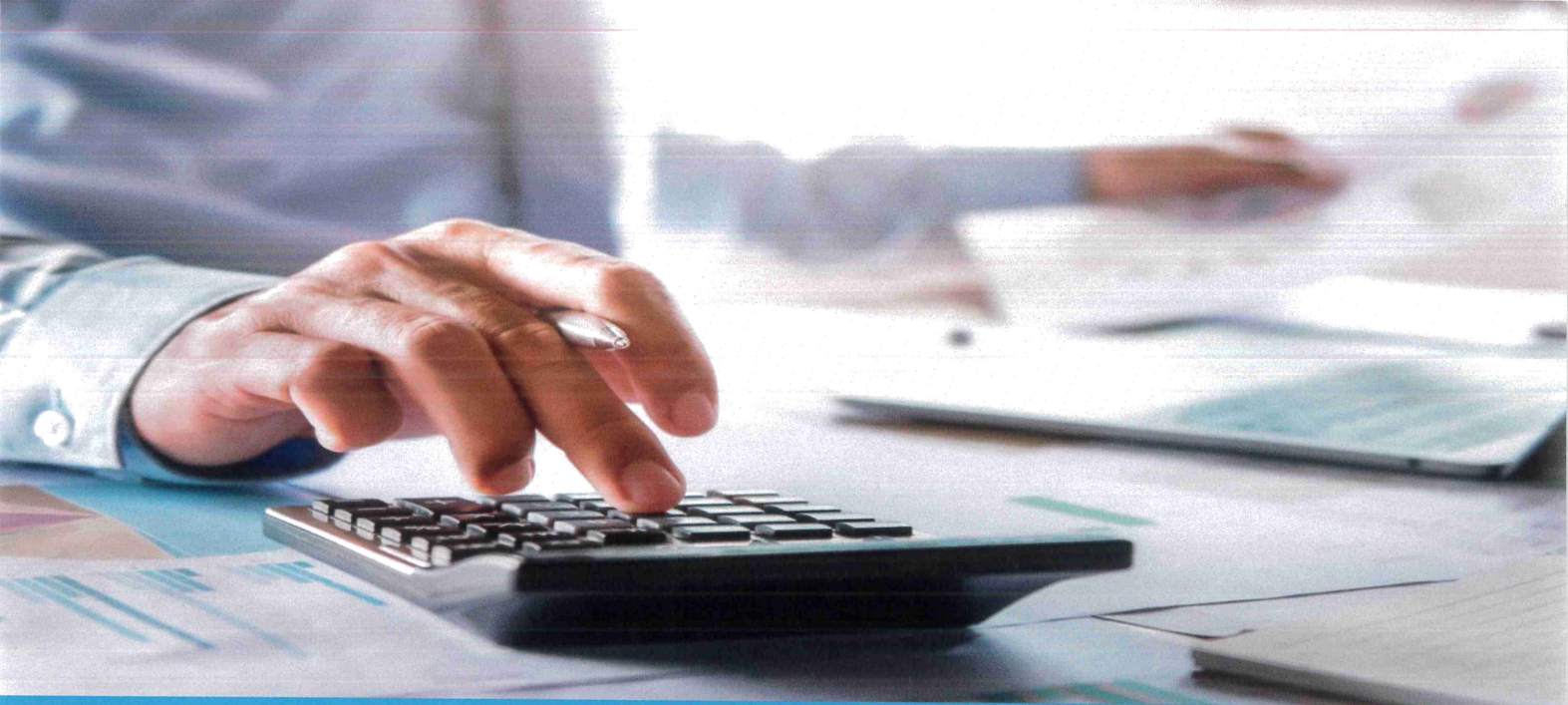


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## Essential Numeracy Course

Numeracy is **the ability to use and understand numbers**. Strong numeracy skills are essential in both workplace tasks and in everyday life.

To improve **your** numeracy skills we are offering a FREE short course, available to all, in an informal setting. There will be an opportunity to work towards further qualifications recognised by employers.

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## Functional Skills Maths

**Do you want to gain a qualification which is equivalent to a maths GCSE?**

**Functional Skills are recognised GCSE alternative qualifications**, with a Functional Skills Level 2 course being equivalent to a GCSE grade 4 (C). This qualification is accepted by both employers and universities/colleges.

If you are aged 19 or above and don't hold a maths GCSE grade 4/C you will be eligible to join this programme of study.

The courses are **FREE** and suited to all levels, from Entry Level to Level 2. The sessions can be delivered either online or in-person, and they are available both during the day and in the evening.

Please contact [multiply@hants.gov.uk](mailto:multiply@hants.gov.uk) at your earliest convenience for more details.

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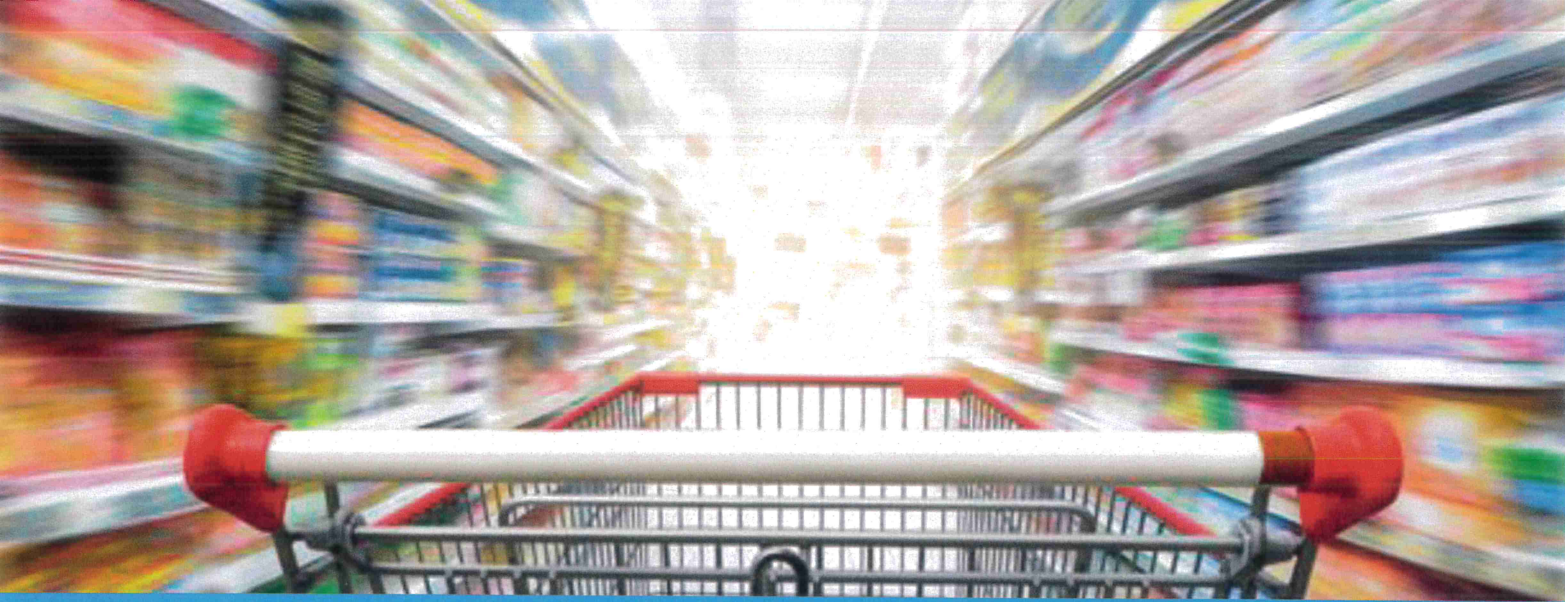


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## Supermarket Spies!

BOGOF, 1/3 off, 3 for 2, 25% off – what does it all mean? With so many options on offer it's not always easy to know what's the best value for money. Our FREE 2-hour Supermarket Spies workshop will help you spot the real deals.

You will learn some quick and simple calculations to improve your confidence with maths, help you make better choices and maybe even save a little on your shopping! We will also cover cost comparisons

- ready-meals vs freshly prepared meals
- branded vs store/own brand
- delivery vs in store shopping
- are you really rewarded when you swipe that rewards card?

You will be able to spot the best offers and be able to make the best decisions for you and your family that better suit your budget and lifestyle.

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