

**The London Institute  
of Banking & Finance**

# Put your pupils on the right path

Financial Capability qualifications



[libf.ac.uk/fc](https://libf.ac.uk/fc)

# About us

We exist for a very simple reason - to advance banking and finance by providing outstanding education and thinking, tailored to the needs of business, individuals, and society. Our focus is on lifelong learning; equipping individuals with the knowledge, skills and qualifications to achieve what they want throughout their career and life.

We provide a balance of experience, insight and thought leadership into today's financial world, delivered by industry leaders, thinkers and members of our community. And because we've been at the heart of the sector since 1879, we create connections and build partnerships between people and business that make banking and finance more accessible and understood, and enhance social inclusion through better financial capability.

We are The London Institute of Banking & Finance, **lifelong partners for financial education.**



“As a school that embraces the teaching of financial education, it is important to have a pool of specialist teachers to deliver the content in an interesting and relevant way.”

**Matthew Walker** Head of Business Faculty, John Warner School

# Financial Capability

**We prepare young people for life in modern Britain. Our qualifications help schools instil the knowledge and confidence their pupils need to make good financial decisions, as well as inspiring the next generation of finance and banking professionals.**

Our learning programmes, qualifications and wider community-based initiatives focus on the everyday financial skills needed and essential skills employers say are missing. And through our financial champions in schools, membership and higher education qualifications, we make the banking and finance sector more accessible and attainable.

We must provide students with rigorous qualifications which develop resilient young people who are able to progress into higher education, further education or employment.

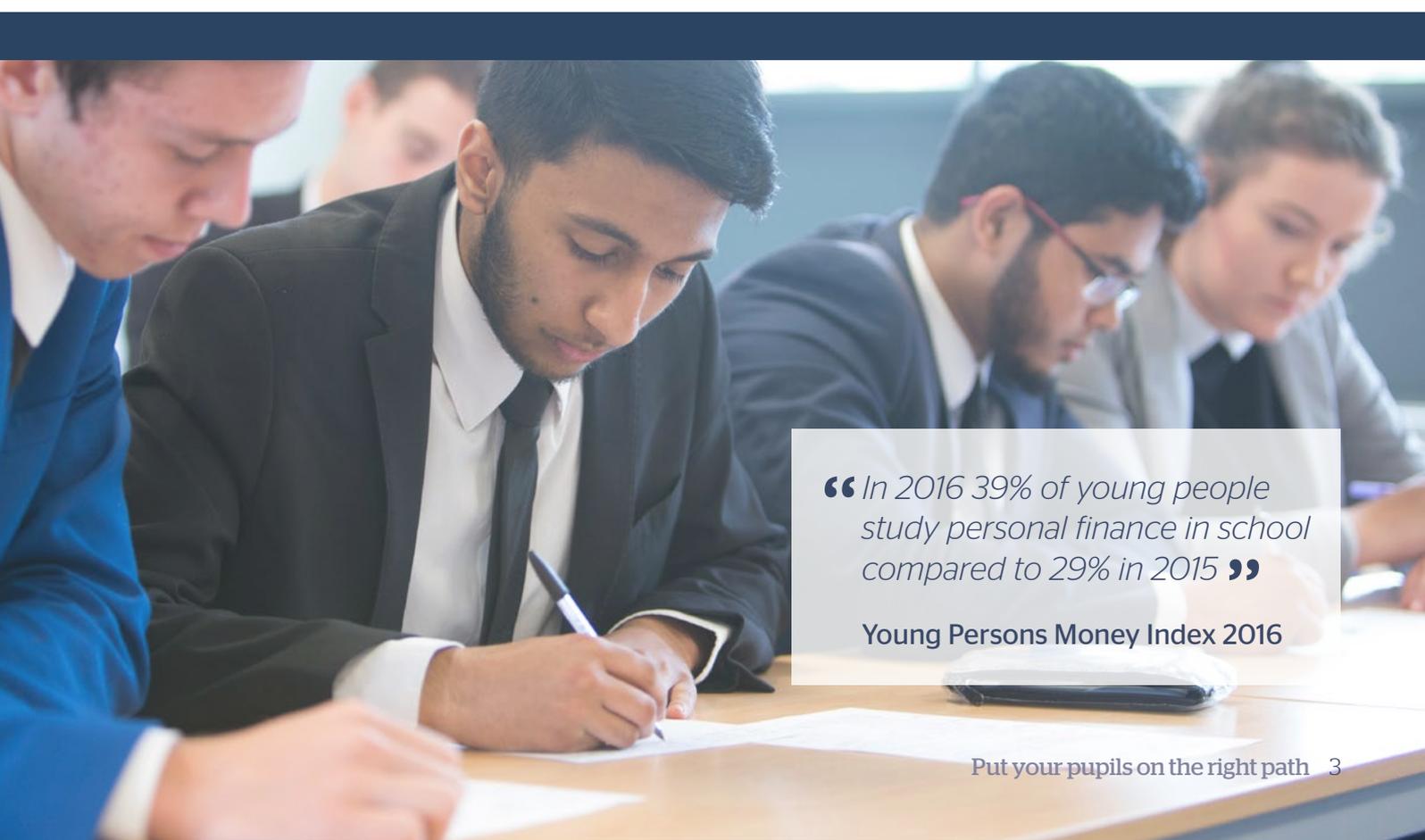
Financial education that is structured and formally assessed can help to ensure that young people leave school with the necessary skills to make informed decisions about saving for later in life and managing their finances effectively.

Students not only learn how to manage money effectively, they also learn about income and expenditure, credit and debt, insurance, savings and pensions, financial products, and how public money is raised and spent; helping them prepare for financial independence.

Approximately 550 institutions are currently delivering our Financial Capability qualifications across the UK, with over 30,000 teenagers currently studying for them. Over 200,000 students have benefited from them since being made available to all schools and colleges in 2006.

## Key Facts

- All qualifications are accredited by Ofqual
- Selected qualifications are **A-level and GCSE equivalent**
- Selected qualifications are included in school **Performance Tables**
- Selected qualifications will count towards Progress 8 Measures
- Endorsed as an effective way to use **Pupil Premium**
- CeFS and DipFS can award the **maximum available UCAS points**
- Develop wider skills in literacy, evaluating and developing arguments, presentation skills and good writing styles
- Employers value Financial Capability skills and qualifications



“In 2016 39% of young people study personal finance in school compared to 29% in 2015”

Young Persons Money Index 2016

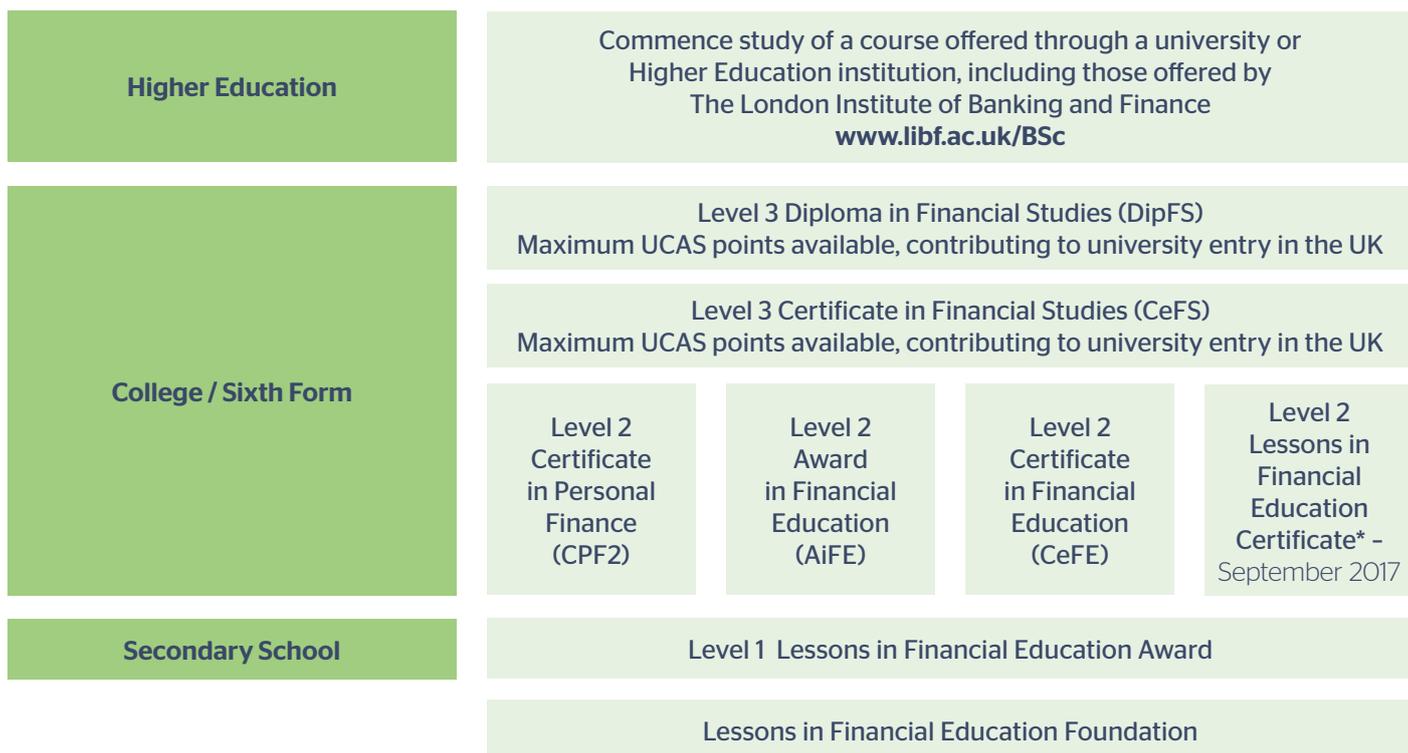
# Financial education in schools: Two years on – job done

According to the findings from The Young Persons' Money Index 2016 only 50% of young people feel they have enough knowledge to manage their personal finance with 60% of young people admitting to worrying about their personal finances. It is crucial that we join together to educate young people to manage their money well and make sound financial decisions so they can be certain that they have the required resilience for an ever-changing future.

The recent publication of the latest report from the All Party Parliamentary Group on Financial Education makes several key recommendations:

1. **Ofsted's Common Inspection Framework** should explicitly address the extent to which schools provide young people with financial knowledge and skills. We have designed the Postgraduate Certificate in Teaching Financial Capability (PGCTFC). This qualification helps teachers to enhance their professional practice and provides the subject knowledge, skills and competency to deliver financial education confidently and successfully across all Key Stages.
2. **Statutory financial education** should be strengthened in Mathematics, Citizenship and, where possible, should adopt a 'whole-school' approach to financial education to maximise its impact. We have designed rigorous qualifications appropriate for Key Stage 3, 4, 5 Further and Higher Education thus encouraging progression through a financial education pathway.
3. Schools should be encouraged to **utilise Pupil Premium** funding to further strengthen their focus on financial skills. Our qualifications have been endorsed as an effective way to use Pupil Premium funding.
4. The **DFE should embed financial education** within their new initial Teacher Training framework. Besides offering a personal support network through our Centre Relationship Managers we also hold monthly financial capability CPD sessions for new and established teachers.
5. Schools should be encouraged to appoint a **financial education 'champion'** ideally a member of SLT. We welcome nominations for school-based champions who can become the first generation to lead and develop financial education to young people. This role will provide opportunities to network locally and nationally to share good practice.

## Our Financial Capability qualifications



\* If you require further information please speak to your local Customer Relationship Manager.

# How we support you

**We offer a number of additional services to help make delivering financial education easier and more efficient. They are designed to develop best practice, improve understanding and nurture financial education in your institution.**

## Launching Financial Education in your Institution

To support you in your delivery of our Financial Capability qualifications, our experienced Customer Relationship Managers (CRMs) can run presentations with your students to explore what impact studying Financial Capability can have on them and their future. These sessions can be tailored to suit all student ages and ability.

## Bespoke CPD Sessions

Our experienced teams can support you and your colleague's professional development through the delivery of bespoke CPD sessions at your school or college. These can be on a one-to-one or group basis, including cross curricular delivery.

## Teacher training days

This CPD course is suitable for teaching staff who are new to, or inexperienced or require a refresher in delivering our Financial Capability qualifications. It is a great opportunity to learn best practice and new teaching ideas from experts in the Financial Capability sector, as well as a chance to network and learn from other teachers who are also delivering the qualifications.

The aims of these events are to:

- Provide an overview and guidance on the structure and characteristics of our Financial Capability qualifications
- Support teachers to develop a pedagogical approach to Financial Capability education
- Share best practice and expertise in dealing with difficult content and concepts
- Identify materials and resources to support learning
- Describe the assessment methodology used in our examinations and the processes of registration onto examination sessions

Find out more at [libf.ac.uk/fcevents](https://libf.ac.uk/fcevents)

## Assessment webinars

Assessment webinars will be available for CeFE, CeFS and DipFS. These will be post-assessment webinars to provide an opportunity to discuss student performance of the previous assessment session to draw out key recommendations and conclusions. This webinar will help identify the strengths and weaknesses of the results. It will also combine the overall performance of the qualification with the Chief Examiner's report to facilitate teachers to make improvements to the teaching and learning ready for the next session.

# Financial education in a curriculum

There are many different options available and our experienced Customer Relationship Manager's can tailor make and support a delivery programme that is right for you.

This is an example of a financial education curriculum model.

	SEN	Low achiever	Middle achiever	High achiever	Curriculum time
7					<p><b>LiFE Foundation and Award</b></p> <ul style="list-style-type: none"> <li>• Tutor time</li> <li>• Curriculum time (eg Mathematics and Citizenship time helps to focus students on real-life contexts)</li> <li>• Homework</li> <li>• Enrichment</li> <li>• Post 16 self-study</li> <li>• 'Whole School' approach through enrichment time to maximise the impact of financial education across all year groups and subjects.</li> <li>• <i>Endorsed as an effective way to use Pupil Premium funding to further strengthen their focus on financial skills.</i></li> </ul>
8	LiFE Programme	LiFE Programme/ Award	LiFE Programme/ Award	LiFE Programme/ Award	
9					
10	Life Award and progress on to Level 2 LiFE Certificate	LiFE Certificate	LiFE Certificate or Level 2 Award in financial Education with a top up option of Level 2 Certificate in Financial Education (Progress 8)	Level 2 Certificate in Financial Education (Progress 8)	<p><b>LiFE Certificate and Award/ Certificate in Financial Education</b></p> <ul style="list-style-type: none"> <li>• Curriculum time</li> <li>• Homework as additional</li> <li>• Post 16 self-study</li> <li>• <i>'Whole School' approach through enrichment time to maximise the impact of financial education across all year groups and subjects.</i></li> </ul>
11					
12	Level 2 Award in Financial Education with a top up option of Level 2 Certificate in Financial Education	Level 2 Award in Financial Education with a top up option of Level 2 Certificate in Financial Education	Level 2 Certificate in Financial Education (Progress 8)	Level 3 Certificate in Financial Education (Top UCAS points available)	
13			Level 3 Certificate in financial Education (Top UCAS points available)	Level 3 Diploma in Financial Education (Top UCAS points available)	

# LiFE – a new way to create financially capable young people

**Lessons in Financial Education (LiFE) is an accessible e-learning programme which will allow students to experience financial education on a 'learning by doing' basis. This scalable education is the perfect way to ensure more students leave school with invaluable financial awareness.**

Schools continue to experience difficulty in allocating time and space in the curriculum to deliver formal financial education. This flexible programme, accessible in school via MyLIBF, from home or even on the go, helps to meet the current restraints on teacher's time and resources, whilst helping to inform students about key life skills.

LiFE does not rely on timetabled teaching time, requiring minimal intervention by teaching/support staff; in fact, students will be able to use tutor/mentor time, after school clubs and a host of enrichment opportunities to access the learning. Students can study at their own pace on an online learning platform that really engages students with the content.

## Lessons in Financial Education (LiFE)

**£10 per unit**

The LiFE programme is broken down into three units. Students can make their way through them at their own pace, slowly building on their financial knowledge and confidence. At the end of each unit, each student will receive a certificate of completion.

This is a flexible online programme designed to be studied independently. However, if you choose to assign traditional teaching TQT (previously GLH) it equates to 48.5 hours. The programme can be paused at any time and will restart where students left off.

### **Unit 1 - Your personal finances**

- Money
- Sources of money
- Storing money safely
- Spending and budgeting
- Saving and selling
- Borrowing
- What is insurance
- How do we keep our money safe?

### **Unit 2 - Money management for your generation**

- Modern banking
- Pay and pay calculations
- Types of payment card
- The cost of borrowing
- Using money abroad
- Financial difficulties and their consequences
- Financial advice and protection

### **Unit 3 - Your future, your career**

- The financial services industry
- Routes into financial careers
- Roles and career paths
- Planning your career

## Lessons in Financial Education Award

QN 601/8967/8

£10 per student

Once your students have completed LiFE Unit 1, they can achieve a Level 1 qualification. All they need to do is register for the Life Award which will assess them on the knowledge they have gained throughout the foundation course. No further study is required as the foundation has already covered the key learning points.

The Life Award is a Level 1 assessment containing 30 multiple choice stand alone questions and is assessed via our electronic testing system. To pass, students are required to achieve 50% of marks available. Students are allowed up to two resits.

**E-Test  
available**

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## Lessons in Financial Education Certificate

September 2017

For students on the LiFE programme that want to take the next step and challenge themselves with a Level 2 qualification with a more mathematical feel, soon students will have the opportunity to move to a higher level. After completing units 2 & 3, students will be able to complete a final formal assessment to gain the LiFE Certificate.

If you require further information please speak to your local Customer Relationship Manager.



**“**Only 16% of personal finance students have borrowed money compared to 42% of students who have had no access to financial education **”**

Young Persons Money Index 2016

## Award in Financial Education (AiFE)

QN 601/6360/4

£24 per student

# Level 2

Designed to prepare students to take their place in society as responsible citizens. It provides students with the skills and knowledge to manage their money well and make sound financial decisions. It is also an excellent foundation to progress to the full Certificate in Financial Education (CeFE).

**E-Test  
available**

### Unit 1 - Finance, the Individual and Society

Students will understand the role of the citizen in the UK, the values held by citizens and the impact they have on personal finance. The unit will also provide students with an understanding of following:

- The difference between money and income
- The contribution of individuals and organisations to the economy of a country
- The external factors that can impact on personal financial plans
- Tax and the concept of foreign exchange
- The concept of the personal life cycle

### Unit 2 - Practices of Managing Money

Students will understand the concept of financial planning and personal financial budgets, along with the following:

- The key features of, and behaviours associated with, a balanced personal budget
- The link between personal financial budgets and spending choices
- The impact of spending and borrowing on both the individual and society
- The tools used in managing money
- Documentation for pay and pay calculators
- What the true cost of spending is
- The different types of borrowing products

### Assessment

Unit 1 - 45 minute test with 20 MCQ's and five sets of stimulus material each with three associated questions

Unit 2 - 45 minute test with 15 MCQ's and five sets of stimulus material each with four associated questions

Pass mark 50% graded as Pass, Merit or Distinction

Resits £12 per student (1 per unit)

Guided Learning Hours 90

## Certificate in Financial Education (CeFE)

QN 601/1239/6

£39 per student

Provides students with an understanding of the economy, financial management skills, employability and enterprise. CeFE introduces the student to the impact of finance on the economy and encourages them to consider how this can affect business and the individual. It is included in school Performance Tables and counts towards Progress 8 measures.

Details of units one and two are included in the AiFE programme.

### Unit 3 - Financial Capability, Work and Enterprise

This unit has been designed to provide learners with an understanding of how a business manages money and the relationship between personal money management and business money management. It also provides knowledge on the inter-relationship between the individual and business, along with the ability to understand the following:

- What are the characteristics of a successful entrepreneur
- How a business manages their money
- The impact of an individual on a business
- The impact of business on an individual
- How business decisions have an impact on society
- The impact of an individual's employment and consumer choices on society

### Assessment

Unit 3 - 1 hour exam comprising of five written response questions relating to a pre-released case study

Pass mark 50% graded as A\*-C

Resits £15 per student (1 per unit)

Guided Learning Hours 130

Students will gain knowledge about the practical and legal constraints on the sources and uses of money, the methods of organising their money through personal budgeting, the considered use of appropriate bank and building society accounts and the concepts and consequences of overspending or payment default.

**Unit 1 - Personal Finance Encounters**

This unit aims to increase learners' understanding of everyday financial encounters, enabling them to make informed decisions about their finances. Students will develop a practical understanding of using bank accounts, enabling them to calculate the true cost of spending and foreign exchange. Other things they will encounter whilst studying includes:

- The sources of money and features of legal tender
- How to carry out payslip calculations
- The concept of using money abroad
- Understanding the different types of bank account

**Unit 2 - Money Management Solutions**

This unit aims to develop students' understanding of the banking systems available to them. This will enable them to make informed choices about their bank accounts and spending decisions. Students will also cover the following:

- Different types of borrowing products and the ability to work out the cost
- The issues surrounding the provision of insurance
- The ability to create a medium term budget
- Knowing where to go for different types of financial advice

**Unit 3 - Personal Finance Management**

This unit increases students' understanding of personal finance, taking into account affordability, choice and protection. Students will also cover the following whilst studying this module:

- The ability to use calculations to make spending choices
- The link between personal financial budgets and spending choices
- Sources of financial protection
- Know the consequences associated with spending and borrowing

**“Financial knowledge informs and empowers our future generations decision making”**

**Beverley Joseph Financial Capability teacher,  
Riverston School**

**Assessment**

**Units 1 & 2- 30 minute test with 30 questions: 18 MCQ's and four sets of stimulus material with three associated questions**

**Unit 3 -30 minute test with 20 questions: 10 MCQ's and two sets of stimulus material with five associated questions**

**Pass mark 50% graded as A\*-C**

**Resits £12 per student (2 per unit)**

**Guided Learning Hours 125**

**“Only 28% of males surveyed felt they had enough financial knowledge to manage their finances compared to 35% of women”**

**Young Persons Money Index 2016**



Encouraging students to become responsible borrowers, sensible savers, and to appreciate the need for financial planning throughout their life. CeFS is included in school Performance Tables and can attract the maximum UCAS points available.

**Unit 1: Financial Capability for the Immediate and Short Term**

Students will gain an appreciation of why money is important through focusing on what money is; attitudes to it; and how it can affect life choices. The unit introduces students to the financial services industry by focusing on the interaction between money, personal finance and the financial services market place. They will also learn about:

- The characteristics of financial products for managing money
- The impact of poor decision making an unforeseen circumstances
- Impact of legislation and regulation on earnings and the key features of income tax and National Insurance
- An individual's financial needs through the various life stages

**Unit 2: Financial Capability for the Medium and Long Term**

Students will have the ability to plan and manage their financial needs in the medium and long-term, with particular reference to the importance of the need to budget for future aspirations and life events. Learners will consider the changing priorities attached to needs, wants and aspirations as individuals progress through the personal life cycle and the role of financial services in assisting lifelong financial planning. Students will gain an understanding of:

- The key steps in financial planning
- The consequences of an individual's financial footprint on future financing
- The risk and regard in terms of impact, severity and probability
- The key features of Islamic banking
- How to evaluate and critically compare how a situation matches the individual circumstances and attitudes

**Assessment**

Units 1 & 2, Part A - 45 minute exam comprising of 35 multiple-choice questions

Units 1 & 2, Part B - 1 hour 45 minute exam requiring essay responses to five questions relating to a pre-released case study

Pass mark 40% graded as A\*-E

1 resit is permitted for each component

Guided Learning Hours 180

“ 36% of girls receive lessons in personal finance compared to 45% of boys ”

**YoungPersonsMoneyIndex 2016**



DipFS will enable students to make informed and confident decisions by developing the knowledge and skills gained by achieving the CeFS. DipFS is included in school Performance Tables and can attract the maximum UCAS points available.

Units 1 and 2 would have been covered by the CeFS and DipFS cannot be started until the completion of the CeFS.



**Unit 3: Sustainability of an Individual's Finances**

This unit highlights the importance of financial sustainability for the individual; to enable the development of skills to make sure that an individual's financial capability is sustained over a period of time, taking into consideration the personal and external factors that lead to change.

When studying SIF students will explore how external factors affect the financial services industry's products and services and how these factors can impact upon consumer choice which will enable students to make informed financial judgements within given situations. Learners will gain an understanding of the impact of global events, developments and ethical considerations that impact on the financial services industry and the consumer

**Unit 4: Sustainability of the Financial Services System**

This unit explores the financial services system and looks at how financial services providers work and compete with one another, their priorities and responses to external influences in maintaining financial sustainability.

Students will analyse the impact of marketing techniques employed by financial services providers and the impact of changes in the financial services market and the effect this has on consumers. Learners will gain an understanding of how financial services providers use marketing methods and segmentation, and approaches to attract, retain and satisfy their customers.

**Assessment**

Unit 3 & 4, Part A - 1 hour exam comprising of 35 multiple-choice questions (35 marks).

Units 3 & 4, Part B - 2 hour exam requiring essay responses to five questions relating to a pre-released case study

Pass mark 40% graded as A\*-E

1 resit is permitted for each component

Guided Learning Hours 360

# Examinations

Examinations are on demand and can be assessed either by a paper-based examination or via the electronic testing system. This means that exams can be sat at the school's convenience offering greater flexibility in your timetabling.

Our electronic testing system has been developed to provide electronic testing for part of the assessment of our qualifications. It is a flexible and secure platform designed to deliver examinations wherever there is a networked group of computers and a connection to the internet. To date, over 195,000 examinations have been taken through our electronic testing system.

[libf.ac.uk/resources](http://libf.ac.uk/resources)

# MyLIBF Online resources

To support teaching and learning needs, we provide you and your students with access to our learning platform, MyLIBF. This means teaching and student resources are available 24/7 and can be accessed at school, college or home. Our platform not only hosts all the essential documents for each qualification but also provides access to:

- Teacher guides and syllabus for each units
- Specimen examination papers and justifications
- Feedback on objective tests
- An extensive online student and tutor resource
- KnowledgeBank, an online information service and e-library where a wide range of resources including databases, full text journals, reference sources and books can be accessed to support students' studies

[MyLIBF.com](http://MyLIBF.com)

# Helping prepare your students for higher education and the world of work

## Student Investor Challenge

The Student Investor Challenge is the UK's premier trading competition and attracts in excess of 30,000 competitors every year trading millions of virtual pounds of stocks and shares. This free online share trading game enables students to develop skills in teamwork, time management, decision making and problem solving, as well as gain a comprehensive understanding of how the stock market functions.

Teams are required to invest £100,000 of virtual money in the stock market for the chance to win an all expenses paid educational trip to New York, where they will even have the once in a lifetime chance to visit inside the New York Stock exchange. Alongside this, winning teams will win £2,000 for their school as well as £200 for each team member.

[studentinvestor.org](http://studentinvestor.org)

## Junior Membership

Junior membership is free and open to anyone between the ages of 14-19 who would like to discover how the financial sector works and get the inside track on career opportunities.

By becoming a member a student will have access to the following benefits:

- Membership certificate for their Progress File or Record of Achievement
- Quarterly e-newsletter with career insights and latest news in the world of finance
- Online networking group to meet likeminded Junior Members
- Subsidised/discounted place at our Autumn University programme
- Invites to our open days and presentations

[libf.ac.uk/juniormembership](http://libf.ac.uk/juniormembership)

## Group Open Days at our London Campus

Visits to our campus are informative and engaging days for Year 11 and Year 12 students who have an interest in the financial services or are considering higher education. We provide students with information about studying with us and advice on careers in the financial services sector. Guidance on applying to study higher education through UCAS is also provided to ensure candidates are well equipped to deal with the application process. Your group will also get the chance to meet current university students and experience a taster of life at university in the heart of London.

## Careers and University Presentations

We can also provide careers presentations, a more interactive way to help students take control of their future. Delivered by experienced professionals who have extensive knowledge in the field, students are provided with the support and expertise needed to make the right decisions about the world of work and in particular opportunities in the financial services. We also run presentations that are delivered by our Higher Education team. These presentations will help students explore university options and the UCAS process, educating them in how they can enhance their own applications and choose the course and university best suited to them.

## Support on Open Days & Evenings (Subject to availability)

Our CRMs can attend and support your open days and evenings by providing information for teachers, parents and students. Meeting the students and parents is a good way for us to support your staff when advising on our qualifications and explaining what the next steps are for your students.

## Autumn University

Our Autumn University is an exciting three day non-residential programme for Year 12 students who are thinking about banking and finance as a career and are interested in studying one of these subjects at university. Students will attend a series of fast paced, interactive sessions that will introduce them to the financial services sector and the various other career opportunities that are available in the industry. In addition students will be able to visit the Bank of England, go on a walking tour of the City of London and hear about career opportunities in finance, whilst also learning about the different degrees that we offer.

[libf.ac.uk/autumnuni](http://libf.ac.uk/autumnuni)

## Progression

Successful students who wish to study financial services at a higher level may be interested in applying for one of our undergraduate programmes. Offering specialist degrees in banking and finance, these unique professional programmes help students gain a competitive edge and provide unparalleled exposure to the financial services industry.

Just like our Financial Capability qualifications, our degree programmes ensure that students leave university with a deep theoretical understanding and with the practical knowledge needed to apply that theory in the workplace.

Students can gain valuable exposure to potential employers through our active alumni network of industry professionals, many of whom regularly attend our various alumni events and professional networking groups. A number of first year scholarships are available to recognise and reward the highest achieving CeFS and DipFS students.

## Scholarships

A number of first year cash achievement awards of up to £750 are available to recognise and reward high academic achievement by students that have taken our CeFS and DipFS qualifications. Even though we are able to keep our fees lower than most other institutions, these cash awards can help towards paying for things like a laptop, travel costs or socialising with friends.

[libf.ac.uk/degrees](http://libf.ac.uk/degrees)



“30 - The age at which the majority of students think they will be earning more than 2 x the average national salary”

Young Persons Money Index 2016

# Cross-curricular links to Mathematics and Citizenship

The recent publication of the latest report from the All Party Parliamentary Group on Financial Education makes several key recommendations one of which was that statutory financial education should be strengthened in Mathematics and Citizenship. Below our suite of qualifications have been mapped to the coverage of financial education within the Mathematics and Citizenship National Curriculum.

Opportunities to develop	LIFE Programme	LiFE Award Level 1	LIFE Certificate Level 2	AiFE Level 2	CeFE Level 2 (Progress 8)	CeFS Level 3	DipFS Level 3
The functions and uses of money	✓	✓	✓		✓	✓	✓
The importance and practice of budgeting	✓	✓	✓	✓	✓	✓	✓
Managing risk			✓		✓	✓	✓
Income and expenditure	✓	✓	✓	✓	✓	✓	✓
Credit and debt	✓	✓	✓	✓	✓	✓	✓
Insurance, savings and pensions			✓	✓	✓	✓	✓
Financial products and services	✓	✓	✓	✓	✓	✓	✓
How public money is raised and spent			✓		✓		✓
Develop their use of formal mathematical knowledge to interpret and solve problems, including in financial mathematics	✓	✓	✓	✓	✓	✓	
Use standard units of money	✓	✓	✓	✓	✓	✓	✓
Solve problems involving percentage change, including: percentage increase, decrease and original value problems and simple interest in financial mathematics	✓ simple interest only	✓ simple interest only	✓			✓	
Use compound unit pricing			✓			✓	
Develop a use of formal mathematical knowledge to interpret and solve problems, including in financial contexts			✓			✓	
Convert between related compound units (rates of pay, prices)			✓			✓	

“Students studying personal finance save 60% more per month compared to students with no financial education”

Young Persons Money Index 2016

## Contact us

Every school delivering our qualifications is provided with a dedicated Customer Relationship Manager (CRM). Our CRMs have first-hand experience of teaching our qualifications and are able to support you in their implementation and delivery.

They are well positioned to demonstrate the importance of Financial Capability, to inspire students to engage and progress academically, as well as to give careers advice and support based on our strong links to the financial services industry. They will also be able to give further information on all the extra services offered.

To find out more or to arrange a visit, please contact:

e. [fccrm@libf.ac.uk](mailto:fccrm@libf.ac.uk)

t. 01227 828234

w. [libf.ac.uk](http://libf.ac.uk)

Or register your interest online at [libf.ac.uk/fcregister](http://libf.ac.uk/fcregister)

