

Session Plan (2 Hours)

Objectives of the Session:

For participants to:

- Explore their own financial situations and the emotional impact of these
- Identify areas around their finances which are currently causing them problems
- Begin to think of ways to manage money better

NB: Materials in *italics* are things that are NOT provided in your resource box and you will need to get yourself

	Activity	Delivery Notes
1	Welcome If you are using name badges or registration forms hand them out now	
2	Introductions & Ice Breaker Introduce yourself & the aim of the course. Ask group to introduce themselves, ages of their children (if relevant) & their first memory of money. OR: ask what they want to get out of the group.	This can be amended ie <ul style="list-style-type: none"> • Introduce self • ages of children if relevant • something they spend a lot of money on or last thing they spent money on
3	Taste Test 1 (e.g. Jaffa cakes) See cheat sheet for how to run	As is, simplified where needed
4	Group Contract As one group (or split into 2 if needed) formulate contract ideas for the course- e.g. respecting each other, listening, not using bad language... Write on flipchart paper and stick on wall if needed.	Another way we have run this is to ask the group "How do we show respect for each other and the group?" and talk this through.
5	Jelly-Bear Money Trees Give out 'Jelly-Bear Money Tree' sheets, & ask people to identify which jelly-bear best represents (1) how they currently feel about their financial situation and (2) how they would like to feel. People can share their answers & reasons, if they would like but no pressure to.	If delivering in English to people with low English levels, this can be challenging to convey as the focus is around feelings. Alternatively use the Realistic Goal Setting activity below and be prepared to give examples of goals.
6 OPTIONAL	Realistic Goal Setting Ask group to share their hopes for ideal financial situation- stress that it's <u>not</u> fantasy but something possible e.g. get papers organized, clear credit cards, start saving £1 a week etc. Write them up on flip chart.	This can be delivered as it is. If you have not done the Jelly-Bear Money Tree ask the group to think about where they want to be around money, and a goal that will help them in this direction.

7	<p>What Influences our Spending? What impacts on our financial situation? Is it just money coming in and then going out- or are there are forces & habits that influence how, when and where we spend? Use ‘What Influences our Spending?’ discussion cards. Go through each one and have people say if this rings true. If time, then then choose the top three cards that people identify with and as a group think of solutions to them.</p>	<p>Most of the cards work well for people with low English levels but may need additional explanations. Cards that are harder to explain can be left out.</p>
8	<p>Help us to Help You- Initial Questionnaire Hand out evaluation sheet (double sided) and ask people to fill them in. Stress that they are confidential and information won’t be shared.</p>	<p>You can do this together as a group by reading out each question, and have clients filling it in as they go.</p>
9	<p>Take Home Activity: Spending Diaries Give everyone a spending diary and explain the principles. Use the ‘Spending Diary Cheat Sheet’ for tips. If you have done your own spending diary, you may want to share some of your own experiences.</p>	<p>This can be run as is. If writing is an issue ask the group to notice every time they spend money, making a mental note of it. They can also save their receipts and have someone help them write them into the diary at the end of the day.</p>
10	<p>Where Do Children Get Messages About Money? Use Where do Children Get Messages About Money? discussion cards. Split into two groups and get groups to order which has the <u>greatest</u> to the <u>least</u> impact on what their children think, feel and know about money. Is this the order you would like? Use cheat sheet to help if you need some discussion prompts.</p>	<p>As the cards are written and you can read them aloud we find this works well to do as a group.</p>
11	<p>Sum up Each shares their feelings about today’s session and what they hope to get out of remaining sessions. Talk through what covered in next session—budgeting, briefly outline rest of sessions too.</p>	<p>As is</p>