

Session Plan (2 Hours)

Objectives of the Session:

For participants to:

- Examine spending habits & household finances and look at money saving
- Look at our emotions around money
- Introducing doing a Money Plan: how and why?
- Introduce ideas around helping children to understand about spending
- Introduce idea of saving money

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

| | Activity | Materials | Time (mins) | Notes |
|---|---|--|--------------|-------|
| 1 | Welcome & Taste Test 2 (e.g. Hula Hoops) | - <i>Test items</i> - <i>Bowls/plates</i> - <i>A&B Cards</i> | 15 (15) | |
| 2 | Group Contract review Put up on the wall, discuss if needed- is everyone OK with what we agreed last week? | - <i>Group contract from last week</i> - <i>Blu-tack</i> | 5 (20) | |
| 3 | Spending Diary Review Has anyone used it – if so, how is it going? If not, why did you not use it? Share experiences/feelings in the group | | 10 (30) | |
| 4 | Budgeting Discussion Use ‘What is a Budget?’ cheat sheet- work through & make notes on flipchart. Aim is to overcome people’s fears, preconceptions and misunderstandings of budgeting. Try to get group to discuss both ‘how to’ <u>and</u> emotions of doing a budget. Explain a budget is just really a money plan- so this is what we will call it. | - <i>Flip chart</i> - <i>Flip chart pens</i> - ‘What is a Budget?’ cheat sheet | 20 (50) | |
| 5 | Starting a Money Plan (Budget) Explain that we’re going to build up our own Money Plans- week by week. Talk through how to begin. Give out ‘Getting started’ and ‘Doing A Money Plan’ (1) & (2) & go through: <ul style="list-style-type: none"> • Getting paper work together • Income • Household bill summary | - ‘Getting started’ - ‘Doing a Money Plan’ handouts (1) & (2) | 15 (1h 5) | |

| Break 10 minutes—do sooner if you need it (1 hr 15 mins) | | | | |
|--|---|--|----------------|--|
| 6 | <p>Money Saving Tips</p> <p>Use 'Money Saving Tips' discussion cards & go through with the group. Are they realistic or not?</p> <p>Does the group have its own tips to share? If so, use the 'Money Saving Tips- Fill In & Share cards' & share with each other.</p> | <ul style="list-style-type: none"> - 'Money Saving Tips' cards - 'Money Saving Tips- Fill In & Share' cards - <i>Biros/felt tips</i> | 10 (1h 25) | |
| 7 | <p>What if I want to Save?</p> <p>Discuss in the group: would people like to save some money? Are there barriers to this? Perhaps we feel we don't have any money extra left over, or we don't know how to, or where we could save appropriately.</p> <p>Use this discussion to introduce 'How Can I Save?' exercise. Split into 2 or 3 groups, and use cheat sheet. At the end, feed back as a big group.</p> <p><i>NB: people may want to get advice on best form of saving—stress that we cannot provide individual advice</i></p> | <ul style="list-style-type: none"> - 'Can I save?' types of saving card x3 you will need to cut these - 'Can I save?' speech bubbles you will need to cut these - 'Can I save?' Cheat sheet | 15 (1 h 40) | |
| 8a | <p>How Do We Bring Children Into Spending?</p> <p>In 1 or 2 groups, fill in a flipchart sheet with ideas of ways to bring children of different ages into spending. (3-5, 6-10, 11-15, 16+)</p> <p>See 'Bringing Children Into Spending' cheat sheet</p> <p>Group to feed back ideas & discussions</p> | <ul style="list-style-type: none"> - <i>Flipchart paper prepared with ages</i> - 'Bringing Children into Spending' Cheat sheet | 15 | |
| 8b | <p>Budgeting Scenario- Salma & Hamid</p> <p>How do we bring up planning money with a partner or other family member? Split into pairs & hand out the budgeting scenario. Ask pairs to come up with advice for Salma.</p> <p>See Budgeting Scenario cheat sheet for ideas if stuck.</p> | <ul style="list-style-type: none"> - 'Budgeting Scenario' handout - 'Budgeting Scenario' cheat sheet | 10 | |
| 9 | <p>Take Home Activity Week 2: Children's Spending Chart and/or Meal Planner</p> <p>Give out 'A Week In The Life Of Your Money' children's spending chart and talk through and/or meal planner</p> | <ul style="list-style-type: none"> - 'A Week In The Life Of Your Money' charts - Meal planner | 5 (1 h 45) | |
| 10 | <p>Wrap up</p> <p>Questions, thoughts reflections from group if needed</p> <p>Talk about next time – session will cover credit</p> | | 10 (1h 55) | |

What you need for this session:

Provided in this pack:

- A& B cards (from Session 1 pack)
- 'What is a Budget?' Cheat Sheet
- 'Getting started' money plan handout
- 'Doing a Money Plan' handouts 1 & 2
- 'Money Saving Tips' - discussion cards
- 'Money Saving Tips – Fill in & Share' cards
- 'Can I Save?' types of saving cards x3 - **you will need to cut these 1st time around**
- 'Can I Save?' Speech Bubbles - **you will need to cut these 1st time around**
- 'Can I Save?' cheat sheet
- 'Bringing Children into Spending' cheat sheet
- 'Budgeting Scenario' handouts
- 'Budgeting Scenario' cheat sheet
- 'A Week in the Life of Your Money' children's spending charts
- Meal planner
- Extras from last week for any new people—spending diaries, evaluation tools, registration sheets

Not Provided:

- Name Labels (if using them)
- Items to taste test
- Plates/Bowls/Cups for taste test
- Group contract from Session 1
- Blu-Tack
- Flip Chart paper
- Flip Chart pens
- Pre-Prepared flip chart sheet with children's' ages 0-16+(3-5, 6-10, 11-15, 16+) written on
- Biro/felt pens
- Refreshments (if offering them)