

Session Plan (2 Hours)

Objectives of the Session:

- Doing a Money Plan: how and why?
- Examine our spending habits and spending triggers
- Look at our emotions around money

| | Activity | Materials | Time (mins) | Notes |
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| 1 | Welcome & Taste Test (e.g. Jaffa Cakes) | - Test items - Bowls/plates - A&B Cards - Taste Test Cheat Sheet | 15 (15) | |
| 2 | Group Contract (if you do not have a set one for the group) 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. | -Flip chart -Markers -Blu Tack | 10 (25) | |
| 3 | Jelly-Bear Money Trees Give out <i>Jelly-Bear Money Trees</i> , & 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. | - <i>Jelly Bear Money Tree</i> handouts - Coloured pencils/pens | 10 (35) | |
| 4 | How do we get there? What are the key elements to managing our money well? As a group, discuss key elements to managing money well, both practical and emotional. Also, discuss what stops us from managing our money well? Explain that a number of these key elements will be discussed over the courses. | - Flip chart - Flip chart pens - <i>Managing Money Cheat Sheet</i> | 10 (45) | |

MADE OF MONEY

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| 5 | <p>Element 1: Make a Money Plan Why do a budget? Discuss why it is useful to do a budget, and what you need to make one.</p> <p>Money Plans Give out money plan sheets. You can talk through them here, or use them in 1:1 sessions. Some groups have also had great success running an extra money planning session, where people do their budgets individually within a group setting, supporting one another.</p> | <ul style="list-style-type: none"> - <i>Doing a Money Plan</i> handouts - <i>Budget Cheat Sheet</i> | 20 (1h 25) | |
| Break if needed 10 minutes (1hr 05mins) | | | | |
| 3 | <p>Element 2: Keep Track of Your Spending Spending Diaries Give everyone a spending diary and explain the principles. Use the <i>Spending Diary Cheat Sheet</i> for tips. If you have done your own spending diary, you may want to share some of your own experiences.</p> | <ul style="list-style-type: none"> - Spending Diaries - <i>Spending Diaries Cheat Sheet</i> | 10 (1h 35) | |
| 7 | <p>Element 3: Understand why you spend money the way you do What Influences our Spending? What impacts on our financial situation? Is it just a case of money coming in and then going out - or are there forces & habits that influence how, when and where we spend? Use <i>What Influences our Spending?</i> discussion cards. Go through each one and have people say if this rings true. Then choose three cards that people identify with and as a group think of solutions to them.</p> | <ul style="list-style-type: none"> - <i>What Influences our Spending?</i> discussion cards | 15 (1h 50) | |
| 10 | <p>Wrap up Questions, thoughts reflections from group if needed Talk about next time – session will cover credit</p> | | 10 (2h) | |

What you need for this session:

Provided in this pack:

- A & B cards
- Taste Test* Cheat Sheet
- Jelly Bear Money Tree* handouts
- Managing Money* Cheat Sheet
- 'Doing a Money Plan'* handouts
- Budget* Cheat Sheet
- Spending Diaries* for 8 people
- Spending Diaries* Cheat Sheet
- What Influences our Spending?* discussion cards

Not Provided:

- Name Labels (if using them)
- Registration forms if needed
- Items to taste test
- Plates/Bowls/Cups for taste test
- Blu-Tack
- Flip Chart paper
- Flip Chart pens
- Biro/felt pens
- Refreshments (if offering them)