

# MADE OF MONEY

## Session Plan (2 Hours)

### Objectives of the Session:

- Examine spending habits & household finances
- Look at ways to save money
- Understand basics of switching utility tariffs or providers to save money
- Think about changes to make, and ways to go about these

	Activity	Materials	Time (mins)	Notes
1	<b>Welcome &amp; Taste Test</b> (e.g. Hula Hoops)	- Test items - Bowls/plates - A&B Cards	10 (10)	
2	<b>Group Contract review</b> Put up on the wall, discuss if needed- is everyone OK with what we agreed last week?	-Group contract from last week - Blu-tack	5 (15)	
3	<b>Spending Diary &amp; Money Plan Review if running as a follow on session</b> Has anyone used it – if so, how is it going? If not, why did you not use it? Share experiences/feelings in the group. For the next week, have the group notice and record what they <i>needed</i> , and what they <i>wanted</i> , of what they bought. Has anyone worked on their money plans? How have they found them?		10 (25)	
4	<b>Element 4: Save Money Where You Can Household Finance &amp; Money Saving</b> Use Money Saving Tips discussion cards & go through with the group. Are they realistic or not? Ask each person to choose one tip that they will put into effect this week.	- <i>Money Saving Tips</i> discussion cards	15 (40)	
5	<b>Saving Money on Utility Bills—True False</b> Use the True False statements to help participants understand more about switching providers and saving money on their utility bills.	- <i>Saving Money on Utility Bills</i> True and False Statements - True and False Cards	15 (55)	

# MADE OF MONEY

**Break if needed** 10 minutes (1hr 05mins)

6	<p><b>Element 5: Know Your Saving Options</b></p> <p><b>Saving Brainstorm—Where can we save our money?</b> Using the Savings cheat sheet, discuss a selection of savings options i.e. banks, building society, credit unions, piggy banks... Explain that there are many savings products and other savings schemes. Discuss how different people save –any tips from the group? <i>NB: people may want to get advice on best form of saving—we cannot provide this individual advice</i></p> <p><b>Savings—pros and cons</b> Have the group explore different savings options, and which might be best in different situations using the pros and cons cards. <i>NB: people may want to get advice on best form of saving—we cannot provide this individual advice</i></p>	<p>- <i>Which Savings Is Best for Me?</i> Speech Bubbles - <i>Types of Savings Cards</i> - <i>Which Savings Is Best for Me?</i> Cheat Sheet</p>	<p>25 (1h 20)</p>	
7	<p><b>Element 6: Identify Changes We Need To Make</b> Distribute the Changes I Want to Make handout. Ask the group to think about changes they want to make, and record these. Then have them choose one change they will make first, and think about the steps they need to make this happen. Ask anyone if they want to share this with the group. You can record these to check back with the following week or in 1:1 sessions.</p>	<p>- <i>Changes I Want to Make</i> handout</p>	<p>20 (1h 40)</p>	
8	<p><b>Wrap up</b> Questions, thoughts reflections from group.</p>		<p>10 (1h 50m)</p>	

## What you need for this session:

### Provided in this pack:

- A& B cards (from Session 1 pack)
- 'Money Saving Tips' - discussion cards
- Saving Money on Utility Bills* True and False Statements
- True and False Cards*
- 'Savings' cheat sheet
- Which Savings Is Best for Me?* Speech Bubbles
- Types of Savings Cards*
- Which Savings Is Best for Me?* Cheat Sheet
- Changes I Want to Make* handout

### 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
- Biro/felt pens
- Refreshments (if offering them)