

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> - A&B Cards	15 (15)	
2	Working together Is everyone OK with how we're working together? Is there anything that needs to be updated?	- <i>Flipchart from last week if produced</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.	- <i>Flip chart</i> - <i>Flip chart pens</i> - 'What is a Budget?' cheat sheet	20 (50)	
5	3 part budget Show budget cards and elicit different elements to each budget section: essentials, priorities and lifestyle. Use checklist if ideas are not forthcoming. There may be some variation between people here. Show example budget methods on handout. Ask group to think of pros and cons of each method	- <i>Flip chart</i> - <i>Flip chart pens</i> - 3 part budget cheat sheet 'Budget pics' 'Income checklist' 'Outgoings checklist' 'Budget handout'	15 (1h 5)	

Break 10 minutes—do sooner if you need it (1 hr 15 mins)				
6	<p>Money Saving Tips Use 'Money Saving Tips' discussion cards & go through with the group. Are they realistic or not? 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? Start off with a group discussion per cheat sheet and use this to introduce 'How Can I Save?' option card exercise. Split into 2 or 3 groups, and use cheat sheet for further information. At the end, feed back as a big group and <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"> - 'How can I save?' types of saving card x3 you will need to cut these - 'How can I save?' Cheat sheet - 'How can I save, questions to ask' Cheat sheet 	20 (1 h 45)	
8	<p>Budgeting scenario- Salma & Hamid 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. 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 Challenge Week 2: Meal Planner and/or budget examples and/or Moneyplan Give out and talk through</p>	<ul style="list-style-type: none"> - Budget examples - Meal planner - Moneyplan 	5 (1 h 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 (from Session 1 pack)
- 'What is a Budget?' Cheat Sheet
- 3 part budget cheat sheet
- Budget pics
- Income checklist
- Outgoings checklist
- Budget handout
- '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?' cheat sheet
- 'Can I Save? Questions to ask' cheat sheet
- 'Budgeting Scenario' handouts
- 'Budgeting Scenario' cheat sheet
- Meal planner
- Budget examples
- Moneyplan sheets
- 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
- Working together sheet from Session 1, if produced
- Blu-Tack
- Flip Chart paper
- Flip Chart pens
- Biro/felt pens
- Refreshments (if offering them)