

Session Plan (1 Hour)

Objectives of the Session:

- ✓ Helping parents focus on what their children need into teens/adulthood
- ✓ Understanding how pocket money can be useful in teaching our children money management skills
- ✓ Teaching parents about credit

	Activity	Materials	Time (mins)	Notes
1	Recap & review Get the group to briefly feedback what they covered last week, and how the take home activity went. You can continue asking about the spending diaries and how people been getting along with them too.		5	
2	Ice-breaker What did we learn about money from our parents/carers? What would our children say about what they are learning from us?		10 (15)	
3	Pocket Money vs No Pocket Money Split into two groups (pocket money and no pocket money) and get them to think about the benefits of the group that they're put into.	Cheat sheet Flip chart	10 (25)	
4	What Would You Say To Your Teenage Self? As a pair, come up with 5 key messages about managing their money into adulthood.	Cheat Sheet Flip chart	10 (35)	
5	Introduction Into Credit Quick discussions on what credit is using the cards provided.	Cheat sheet Credit jargon cards	5 (40)	
6	TV Exercise Lay out the How Much Would You Pay For A TV? Cards, with the types of credit side up (i.e. not the side with TVs on them). Have group put them in order from what they think is the least expensive to most, without turning them over.	Cheat Sheet TV cards	10 (50)	

MADE OF MONEY

Session 3: The Next Steps For Your Children

	<p>Turn over cards and compare prices. Discuss why different types of credit vary in price so much- e.g. APR, credit history, length of borrowing etc.</p> <p>Give -'Getting the Best Credit Deal for You' handout if people are interested in finding out more.</p>			
7	<p>Evaluation, wrap up & final hand out</p> <p>Hand out your evaluation form (ideally get people to complete there and then or get some verbal feedback as to how people have found the workshops). Award certificates if you have them!</p> <p>Hand out the budget sheets and any other useful information. Note: if you can expand this session or have time for a separate session on budgeting we have provided the cheat sheet on holding a budgeting discussion.</p>	<p>Evaluation sheet Budget sheets Cheat sheet</p>	<p>10 (60)</p>	

What you need for this session:

Provided:

- ✓ Pocket Money cheat sheet
- ✓ What would you say to your teenage self cheat sheet
- ✓ Credit jargon words
- ✓ Credit cheat sheet
- ✓ TV exercise
- ✓ TV exercise cheat sheet
- ✓ Evaluation forms
- ✓ What is a budget cheat sheet
- ✓ Budget Sheets

Not Provided:

- ✗ Flipchart, paper and pens
- ✗ Certificates