

## Session Plan (2 Hours)

### Objectives of the Session:

- Explore the different types of debt that exist
- Raise awareness of types of debt and the consequences
- Discuss what one should and shouldn't do when in debt
- Explore what makes communication effective

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	<b>Welcome &amp; Taste Test 3</b> (e.g. Petit filous/yoghurt)	- <i>Food test items</i> - <i>Plates/cups</i> -A& B cards	10 (10)	
2	<b>Money plan, spending diary &amp; take home activity review</b> Ask the group- has anyone worked on a money plan How are the spending diaries going? Discuss how people are finding them, and if they are not doing them what they need to help them use them. Did anyone discuss the 'Questions to ask before taking out credit' sheet? What came up in the discussions, do people think they will use the sheets before taking out credit?		15 (25)	
4	<b>Debt Poem</b> Write a poem about debt as a group Write it one line at a time, with anyone adding the next line, but keeping silent unless contributing. You may want to have a 'start line' to get them going. See <i>Debt Poem</i> cheat sheet for more tips!	- <i>Flipchart</i> - <i>Marker</i> - Debt Poem cheat sheet	10 (35)	
5	<b>What is Debt?</b> From the debt poem, ask the group how they think the idea of 'debt' is viewed. Explain that as soon as we take out credit, we are in debt! It is not necessarily a bad thing- it only becomes a problem once we can't afford it.		5 (40)	

# MADE OF MONEY

## SESSION 3: Debt and Communication

6	<p><b>Debt Quiz</b></p> <p>Give out quiz sheets- people can answer individually, in pairs, or in groups</p> <p>Go through answers all together</p>	<p>-Pens</p> <p>-Debt Quiz handout</p> <p>-Debt Quiz Answer Sheet</p>	<p>15 (55)</p>	
<p><b>Break</b> 10 minutes—do sooner if you need (1h 5m)</p>				
7	<p><b>Priority/Non Priority Debt Game</b></p> <p>The <i>Priority/Non Priority Game</i> cheat sheet explains how the game works. Read out a number of different types of debt, using list. Have each group member show their cards to indicate whether a debt is 'priority' or 'non-priority', &amp; then standing by the consequence of not paying that debt (remembering there may be more than one!)</p>	<p>- 'Priority/Non Priority' <i>Game</i> cheat sheet</p> <p>- Types of Debt list</p> <p>- 'Priority/Non Priority' flip cards</p> <p>- 'Consequence of Debt' signs</p> <p>- 'Consequences of Debt' handout</p>	<p>15 (1h 20)</p>	
8	<p><b>Debt - Dos and Don'ts</b></p> <p>Go through <i>Debt Dos and Don'ts</i> cards, and discuss each card- making two piles of things you should and things you shouldn't do if in debt. Discuss, using the cheat sheet as a prompt if necessary.</p>	<p>- 'Debt Dos and Don'ts' cards</p> <p>- 'Debt Dos and Don'ts' cheat sheet</p>	<p>10 (1h 30)</p>	
9	<p><b>Communication scenarios</b></p> <p>Pick one of the four communication scenarios that you feel your group will get most from.</p> <p>Use this to prompt a group discussion asking - Do we think it's important to talk about money with our partners, family or friends? Why/why not? What can it achieve? What stops us? How should we not communicate? What is good communication?</p> <p>Use ideas on Talking About Money cheat sheet</p>	<p>- <i>Flipchart</i></p> <p>- <i>Marker</i></p> <p>- Communication scenario handouts</p> <p>- 'Talking About Money' cheat sheet</p> <p>- 'Effective Communication' cheat sheet</p>	<p>20 (1h 50)</p>	
10	<p><b>Wrap up/evaluation</b></p> <p>If you have any information about local debt advice services, hand this out or let the group know it's available. You can also hand out the <i>Worried About Debt?</i> Advice sheets, which will point them to free national debt advice services.</p> <p>If you have any evaluation process do this now &amp; remind group what ongoing support is on offer</p>	<p>'Worried About Debt?' handouts + <i>Local debt advice contacts (if you have them)</i></p>	<p>10 (2h)</p>	

## What you need for this session:

### Provided in this pack:

- A&B cards (from session 1 pack)
- 'Debt Poem' cheat sheet
- 'Debt Quiz' handouts
- 'Debt Quiz' answer sheet
- 'Priority-Non Priority' flip cards
- 'Priority-Non Priority Debt Game -Types of Debt' list
- 'Priority-Non Priority Debt Game –Consequences of Debt' signs
- 'Priority-Non Priority Debt Game' cheat sheet
- 'Consequences of Debt' handout
- 'Debt Dos and Don'ts' cards
- 'Debt Dos and Don'ts' cheat sheet
- 'Communication Scenario' handouts
- 'Talking About Money' cheat sheet
- 'Effective Communication' cheat sheet
- 'Worried about Debt?' advice sheet - handouts

### Not Provided:

- Name Labels
- Items to taste test
- Coloured plates / bowls / cups for taste test
- Blue Tack
- Flip Chart paper
- Flip Chart pens
- Biro/felt pens
- Refreshments (if offering them)
- Local debt advice contact handouts - if you have them