

FACILITATOR CHEAT SHEET

Budgeting Scenario: Salma, Hamid & the Missing Money

Give the handouts of the scenario below to the group. Try as a group to come up with what Salma should do. Some suggestion/pointers are below if the group are slow to start.

“Salma generally has a good open relationship with her husband, Hamid. However, lately he has been coming home a couple of hours late on a Friday.

Hamid usually puts his wages in a shared cupboard from which they both take money to pay for groceries, bills and any other household expenses. Salma has noticed that for the past few weeks there has been £40 less in the cupboard, and she is having to be very careful with the money to make sure she has enough for everything.

Salma is a little confused about this missing money. Hamid doesn't drink or smoke, so where has this money gone to? Salma is also worried that, without this £40, it is getting harder to buy the essentials that she needs.

What would you advise Salma to do? What should she not do?”

Suggestions/prompts for the group:

- *Stay calm*
- *Talk to Hamid, gently and calmly about the problem (what would happen if she were to start shouting at him?)*
- *Prepare what she is going to say in advance (why might this help?)*
- *Do not accuse Hamid, or say anything to annoy him as the conversation may escalate into an argument*
- *Use 'I' not 'you'- don't accuse*
- *Suggest that they sit down to work out a budget together, so she can show him how much money she needs to get essentials.*
- *Choose a good time to talk to him about it – not when he's just got in the door!*