

FACILITATOR CHEAT SHEET

Karen & Pete - a sorry tale...

This is based on a true story that came via one of our workshops (names changed).

What actually happened is that Pete went round to the house of the woman who had made the loan. He informed them they would no longer be paying them back. The woman said 'but that's the money I live on' - but Pete said he didn't care- she'd had too much of his money already and if she came again they would go to the police.

Thankfully it all ended without any trouble, but this woman was a loan shark and it could have been much worse if she had wanted to get more threatening. Unfortunately Karen and Pete weren't willing to report it as they were worried about bumping into the family on the estate they live on.

However, in this situation, the best advice would be to call the Illegal Money Lending Team and report her. You can do so anonymously. There is a national number, or your local Office of Fair Trading at the council may also have their own local team.

- National 24 hour helpline: **0300 555 2222** (freephone)
- e-mail: reportaloanshark@stoploansharks.gov.uk
- text : loan(space)shark(space) + your message to **60003**

You can get free leaflets about loan sharks to hand out, with this information on – you have one in your facilitator pack as an example. This contains details of where to order more.

- *It would also be worth stressing to Karen that she hasn't broken the law or done anything wrong- she is the victim of illegal lending.*
- *You could remind the group that it's likely that Karen wasn't the only person this woman has been lending to, so reporting her means saving others now and in the future from this woman's illegal behaviour.*
- *It may be worth having your group also looking at how best Pete could react – although he is angry, it is not helpful to take this out on Karen., or get violent or aggressive towards the woman who is a loan shark. What tips can they come up with?*
- *Perhaps they can use this as a spur to encourage Karen to talk to him about money more often, help her confidence and assertiveness and perhaps share the management of finances in future?*