# **MADE OF M®NEY**

**SESSION 4: Debt and Communication** 

#### **FACILITATOR CHEAT SHEET**

#### **Debt Poem**

Writing a poem together is a good way for the group to start to express their feelings about debt and is a gentle introduction to the whole topic. This is because no one is being asked to say whether they are in debt or give any details about their own position, whilst at the same time acknowledging that debt is an emotional not purely financial issue.

The group may feel it can not write poetry but we have found that every group we have worked with can. In fact, most groups are very proud of the results when they have done it!

You can either ask each member of the group (if they wish) to come up with one line on their feelings around debt and write it down, or to call a line out and you write it down for them. Explain that rhyming can be used (it may help generate ideas) but it's not vital.

Ask no one to talk except when wanting to contribute a line.

Give the group time but if nothing at happening can suggest a fairly neutral opening line like

Debt makes me feel ......

We find most groups enjoy it if you type the poem up for them and bring copies back the following week for them to take away. Some have also put copies up at the centre or school, where they are working, to share with others.

Example debt poem on reverse if you need inspiration!

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### **EXAMPLE:**

### **Debt Poem**

By parents at a South Ribble children's centre July 2014

I would love to have more money,

Being poor is not funny,

They say "Money can't make you happy", but poverty is very crappy.

Deal with the problem, don't hide away,

I want to break the cycle and show the kids a better future, because they say "Poor doesn't suit ya".

The future's bright, the future's debt free,

So take steps now to live happily.