

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

NB: Materials in *italics* are things that are NOT provided in your resource box and you will need to get yourself

	Activity	Delivery Notes
1	Welcome & Taste Test 4 (e.g. Petit filous/yoghurt)	As is
2	Review Conversations around credit - how did they go?	As is
3	Money Plan Review Ask the group- has anyone worked on a budget? Hand out <i>Doing a Money Plan</i> sheets (5) & (6) Go through next part of budget <ul style="list-style-type: none"> • Debts • Summary of current expenditure 	As per week 2
4	Debt Poem 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!	This will depend upon the level of English. However we have done this very successfully using a multilingual approach, with the group sharing in different languages.

<p>5</p>	<p>What is Debt? 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.</p>	<p>Have the group go through different vocabulary words around debt. Cards may be downloaded on our website.</p> <ul style="list-style-type: none"> • <i>Debt</i> • <i>Owe</i> • <i>Priority</i> • <i>Non Priority</i> • <i>Help</i> • <i>Free debt advice</i> • <i>Bailiff</i> • <i>Bankrupt</i> • <i>Creditor</i>
<p>6</p>	<p>Debt Quiz Give out quiz sheets - people can answer individually, in pairs, or in groups Go through answers all together</p>	<p>You may want to leave this out if you are not able to translate. If possible do the question on cost of borrowing on a credit card together.</p>
<p>7</p>	<p>Priority/Non Priority Debt Game 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', & then standing by the consequence of not paying that debt (remembering there may be more than one!)</p>	<p>Discuss the concept of priority and non priority debts. Once you have done this, lay out the consequences of not paying a debt and discuss these as a group explaining as needed. Have the types of debt cut into cards (or put onto A5 if this will work best). Explain each debt, and have the group discuss if it as a priority or non priority debt. Then have the group guess at the consequences, and discuss these. You may want to limit the number of debts you discuss, using key ones.</p>
<p>8</p>	<p>Debt - Dos and Don'ts 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>As these are written and spoken they can be used with most groups in English or translated. Emphasise the availability of free debt advice.</p>

9	Take Home Activity Week 4: Debt Scenario Give out <i>Debt Scenario</i> handout. Ask group to take it home and discuss with someone in their family or a close friend- and report back next week.	This will depend upon the level of English in the group.
10	Wrap up 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. Mention next time-we're covering Communication.	As is