## **MONEYTALK**

**SESSION 7: Family Learning** 

## FACILITATOR CHEAT SHEET

## **Essential / Non-Essential Exercise**

NB Before you do this exercise for the first time you will need to cut up the cards and put them in envelopes provided- or give this to your families as an activity!

This exercise is designed to illustrate the choices that we have to make about what we buy, and the necessity of buying essentials before we can buy what we want!

Each family (maximum 6 groups/families) is given a selection of cards which depict things that we buy, either because we have to or we need to.

The families are asked to put these things into order of priority for themselves, with the children taking the lead.

First of all, ask the families to put them into two piles:

Essential: Things that we really have to buy, and that are very important for lifewithout them life would be very difficult. E.g. Water Non-essential: Things you like, but that you probably don't really need so that if you had to make a choice you wouldn't buy them.

Think about how you could live without these things? Could you? What could you do instead?

THEN

Ask the families together to rate them, most important to least important.

As a group, compare each group's decisions. Some prompter questions might be:

- How did you make these decisions? •
- What sort of things do you have to make sure are high up the list?
- Are some of the things that are non-essential too high up the list?
- Is it hard sometimes to decide what to spend money on? •

## The cards say:

Rent	Water
Food	Takeaway & food out
Parties and trips out	Clothing
Council Tax	Home / contents insurance
Toiletries	Mobile phone
Gas & Electric	Car
Furniture	Presents for friends / families
TV Licence	Savings
Travel	Cable TV Subscription
DVDs, games, downloads	Toys & Books



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