

FACILITATOR CHEAT SHEET

Priority/Non Priority Debt Game

The key objective of this game is to understand why it's very important to **pay a priority debt before a non-priority debt**, even if (as often happens) the non-priority debtor shouts louder and threatens more!

Before the session starts or during the break, put up consequences of debt cards around the room, on a table or lay them out on the floor, depending on how big a space you are using.

When you are ready to play the game, give each participant a *Priority/Non Priority* flip card. Explain that you are going to read out a type of debt and that, when you do, everyone should hold up their card showing whether the debt is classed as a 'priority' or 'non priority' debt. Then, ask them to stand by the sign with the correct consequence to not paying.

You will need to explain that there may be more than one consequence to not paying- so there may be several right answers!

Go through each type of debt on the list - reading it out and letting people debate whether it is priority/non-priority, and then what the consequences are.
(NB you can cut out the type of debt list into 'cards'. Then if are doing the exercise on a table you can lay out the types of debt card and get people to match them up.)

At the end, give out the handout *Consequences of Debt*- with the right answers on.

Often people will ask for clarification of what a 'priority' is and what a 'non-priority' debt is.

Here is one of the most helpful definitions:

A 'Priority' debt is one that, if left unpaid can have threaten your basic human needs eg. Losing your home, going to prison, not being able to stay warm, losing your job.

A 'Non-Priority' debt is one where if left unpaid, there are less dramatic consequences- usually the end of the road would be a county court judgement and a reduced credit rating. Once you have a CCJ, making payments on that is a **priority** as the court can take actions such as putting a charge on your house or ordering an attachment of earnings if you do not keep to the terms of the CCJ.