

Scenario (1): Babysitting

Ask your friend nicely:

“Will you watch the children for me tonight? I’m really stuck...”
When they say no, try again.

Beg if you have to! ‘Oh, but please...’

Scenario (1): Babysitting

Your friend is always ‘stuck’ and you’re starting to feel like an unpaid babysitter.

You don’t mind on the odd occasion, but it’s become a weekly event and you just don’t have the time, energy or desire to help out this time. And you’re fed up of being taken advantage of.

Say **no**.

Scenario (2): £20 loan to a friend

You’re going to ask:

“Can I borrow £20 to see me through to the end of the week?”

When your friend says ‘no’, you’re going to say “but you always help me, and I’m really stuck...”

Scenario (2): £20 loan to a friend

This is the third week in a row you’ve been asked this question, and you haven’t had the money you lent previously back.

You are going to say **no**...and stick to your answer.

Scenario (3): The Doorstep lender

You're an agent for a local doorstep lending company, and you work on commission.

You're about to collect the last payment for this customer's loan, and they've made most of their payments on time. Exactly the sort of customer you want to keep.

Offer them a good deal on a new loan for another year. You WANT to get the deal- so push as hard as you can!

Scenario (3): the Doorstep Lender

You've had a loan from this doorstep lender and are nearly at the end of paying it back. It's been a real stretch and you've had to cut back recently to make sure you can make payments.

You have some big costs coming up and another loan is tempting but you really don't want to end up living another year being so stretched- it seems you end up paying a lot back for that small loan! Say NO to another loan- and stick to your guns.

Scenario (4): The Charity Collector

You are a 'chugger' (charity mugger!!). Your line is:

Sir/Madam, £5 month will help feed Daisy, the poor abandoned donkey for the rest of her life. Please, will you help her?

When sir/madam says no, ask "don't you have a heart?"

And keep up the pressure!

Scenario (4): The Charity Collector

You don't want to help the donkeys.

You have a few charities who you already donate to, and you are not interested in dealing with any more- unless *they* fancy giving you a few pounds!

Say **no** and stick to it.

Scenario (5): The Friend in debt

Ask:

“I’m in real financial trouble, could you lend me £200? I promise I’ll pay you back, once I’ve paid off all my other creditors.”

When refused, say “I’m really scared, I’m going to lose everything.”

Scenario (5): The Friend in debt

You have £200 spare, and you think your friend knows this, but you have saved this and want to use it for something else.

Say **no!**

You know saying no is the right thing, not just for you but for your friend too. They must sort out their debt problems properly.

Scenario (6): The Birthday Party

You’re going to say:

“Are you coming out for my birthday tomorrow? I want to go that new restaurant that’s opened up.”

When they say they can’t – tell them how disappointed you are – and if they were a real friend they’d come. These days they seem to be no fun any more. Lay it on thick if you have to!

Scenario (6): The Birthday Party

You’ve had a really expensive month – a big family birthday, some unexpected costs- and its all adding up.

You really want to go out and celebrate with your friend, but where they’ve chosen is really expensive. You just can’t afford it- you know you’ve got to pay your rent and bills in a week or so and the money is running out. Say NO and don’t be persuaded!

Scenario (7): The Pushy Salesperson

You work for ABC Energy. You are going to ask:

‘Sir/Madam, are you interested in signing up to our amazing new energy tariff?’

When refused you are going to say: ‘but you don’t even know what it is yet’ and keep the sales pitch going. **THEY WILL LISTEN TO YOU!!!**

Scenario (7): The Pushy Salesperson

You are perfectly happy with your energy provider and want nothing to do with this smarmy salesperson.

Say **no**. But be polite and get your message across.

Scenario (8): Lending a Vacuum Cleaner

You are going to ask to borrow your friend’s vacuum cleaner. Explain your landlord is coming round and if the flat’s not clean, you’ll lose your deposit, they might even tell you to move out.

When they say no- keep going. You can’t afford to annoy your landlord- you’re already in their bad books- and they don’t want to be responsible for making you homeless, do they?

Scenario (8): Lending a Vacuum Cleaner

You have saved up and got a new vacuum cleaner for your very first flat. It was quite expensive, you’re skint, and you can’t really afford to replace it or repair it if anything happens to it.

Your friend wants to borrow it- but they have a habit of losing things, breaking things and not returning stuff in the past you’ve lent. You understand why, its nothing against them but you’re just not prepared to lend it out. Say no, and resist their pressure!