

Session Plan (2 Hours)

Objectives of the Session:

For participants to:

- Explore their own financial situations and the emotional impact of these
- Identify areas around their finances which are currently causing them problems
- Begin to think of ways to manage money better

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

	Activity	Materials	Time (mins)	Notes
1	Welcome If you are using name badges or registration forms hand them out now	- <i>your own registration forms if using</i>		
2	Introductions & Ice Breaker Introduce yourself & the aim of the course. Ask group to introduce themselves, ages of their children (if relevant) & their first memory of money. OR: ask what they want to get out of the group.		10 (10)	
3	Taste Test 1 (e.g. Jaffa cakes) See cheat sheet for how to run	- A&B cards - Taste test cheat sheet - <i>Taste test items</i> - <i>Plates/cups</i>	15 (25)	
4	Group Contract As one group (or split into 2 if needed) formulate contract ideas for the course- e.g. respecting each other, listening, not using bad language... Write on flipchart paper and stick on wall if needed.	- <i>Flip chart</i> - <i>Markers</i> - <i>Blu Tack</i>	10 (35)	
5	Jelly-Bear Money Trees Give out 'Jelly-Bear Money Tree' sheets, & ask people to identify which jelly-bear best represents (1) how they currently feel about their financial situation and (2) how they would like to feel. People can share their answers & reasons, if they would like but no pressure to.	- 'Jelly Bear Money Tree' handouts - <i>Coloured pencils /pens</i>	10 (45)	
6 OPTIONAL	Realistic Goal Setting Ask group to share their hopes for ideal financial situation- stress that it's <u>not</u> fantasy but something possible e.g. get papers organized, clear credit cards, start saving £1 a week etc. Write them up on flip chart.	- <i>Flip chart</i> - <i>Markers</i>	10	

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7	<p>What Influences our Spending? What impacts on our financial situation? Is it just money coming in and then going out- or are there are forces & habits that influence how, when and where we spend? Use 'What Influences our Spending?' discussion cards. Go through each one and have people say if this rings true. If time, then then choose the top three cards that people identify with and as a group think of solutions to them.</p>	- 'What Influences our Spending?' discussion cards	15 (1h)	
<p>Break 10 minutes (1hr 10mins) may be good time to get latecomers to fill in registration forms etc!</p>				
8	<p>Help us to Help You- Initial Questionnaire Hand out evaluation sheet (double sided) and ask people to fill them in. Stress that they are confidential and information won't be shared.</p>	- Initial questionnaire handouts	10 (1h 20)	
9	<p>Take Home Activity: Spending Diaries Give everyone a spending diary and explain the principles. Use the 'Spending Diary Cheat Sheet' for tips. If you have done your own spending diary, you may want to share some of your own experiences.</p>	- Spending Diaries - 'Spending Diaries' cheat sheet	10 (1h 30)	
10 OPTIONAL- AND/OR USE IN SESSION 6	<p>Where Do Children Get Messages About Money? Use Where do Children Get Messages About Money? discussion cards. Split into two groups and get groups to order which has the <u>greatest</u> to the <u>least</u> impact on what their children think, feel and know about money. Is this the order you would like? Use cheat sheet to help if you need some discussion prompters.</p>	- 'Where do Children Get Messages About Money?' discussion cards you will need to cut these -cheat sheet	15	
11	<p>Sum up Each shares their feelings about today's session and what they hope to get out of remaining sessions. Talk through what covered in next session—budgeting, briefly outline rest of sessions too.</p>		10 (1h 40)*	

**Note: Whilst this session without optional activities is very short, we often find on the first session, participants are late or discussions need more time.*



What you need for this session:

Provided in this pack:

- Taste Test A& B cards x 2 sets
- Taste Test cheat sheet
- Jelly-Bear Money Tree Handouts
- 'What Influences Our Spending?' discussion cards
- 'Your Money & You / Communication' Evaluation handouts
- Spending Diaries
- Spending Diaries cheat sheet
- 'Where Do Children Get Messages About Money?' discussion cards x 2 sets **you will need to cut these 1st time around**
- 'Where Do Children Get Messages About Money?' cheat sheet

Not Provided:

- Registration Forms (if using them)
- Name Labels (if using them)
- Flip Chart paper
- Flip Chart pens
- Coloured plates / bowls / cups for taste test
- Item to taste test: supermarket own-brand & branded
- Biro / colouring pens & pencils
- Blu-Tack
- Refreshments (if offering them)

Session Plan (2 Hours)

Objectives of the Session:

For participants to:

- Examine spending habits & household finances and look at money saving
- Look at our emotions around money
- Introducing doing a Money Plan: how and why?
- Introduce ideas around helping children to understand about spending
- Introduce idea of saving money

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

	Activity	Materials	Time (mins)	Notes
1	Welcome & Taste Test 2 (e.g. Hula Hoops)	- <i>Test items</i> - <i>Bowls/plates</i> - A&B Cards	15 (15)	
2	Group Contract review Put up on the wall, discuss if needed- is everyone OK with what we agreed last week?	- <i>Group contract from last week</i> - <i>Blu-tack</i>	5 (20)	
3	Spending Diary Review Has anyone used it – if so, how is it going? If not, why did you not use it? Share experiences/feelings in the group		10 (30)	
4	Budgeting Discussion Use ‘What is a Budget?’ cheat sheet- work through & make notes on flipchart. Aim is to overcome people’s fears, preconceptions and misunderstandings of budgeting. Try to get group to discuss both ‘how to’ <u>and</u> emotions of doing a budget. Explain a budget is just really a money plan- so this is what we will call it.	- <i>Flip chart</i> - <i>Flip chart pens</i> - ‘What is a Budget?’ cheat sheet	20 (50)	
5	Starting a Money Plan (Budget) Explain that we’re going to build up our own Money Plans- week by week. Talk through how to begin. Give out ‘Getting started’ and ‘Doing A Money Plan’ (1) & (2) & go through: <ul style="list-style-type: none"> • Getting paper work together • Income • Household bill summary 	- ‘Getting started’ - ‘Doing a Money Plan’ handouts (1) & (2)	15 (1h 5)	

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Break 10 minutes—do sooner if you need it (1 hr 15 mins)				
6	<p>Money Saving Tips</p> <p>Use 'Money Saving Tips' discussion cards & go through with the group. Are they realistic or not?</p> <p>Does the group have its own tips to share? If so, use the 'Money Saving Tips- Fill In & Share cards' & share with each other.</p>	<ul style="list-style-type: none"> - 'Money Saving Tips' cards - 'Money Saving Tips- Fill In & Share' cards - <i>Biros/felt tips</i> 	10 (1h 25)	
7	<p>What if I want to Save?</p> <p>Discuss in the group: would people like to save some money? Are there barriers to this? Perhaps we feel we don't have any money extra left over, or we don't know how to, or where we could save appropriately.</p> <p>Use this discussion to introduce 'How Can I Save?' exercise. Split into 2 or 3 groups, and use cheat sheet. At the end, feed back as a big group.</p> <p><i>NB: people may want to get advice on best form of saving—stress that we cannot provide individual advice</i></p>	<ul style="list-style-type: none"> - 'Can I save?' types of saving card x3 you will need to cut these - 'Can I save?' speech bubbles you will need to cut these - 'Can I save?' Cheat sheet 	15 (1 h 40)	
8a	<p>How Do We Bring Children Into Spending?</p> <p>In 1 or 2 groups, fill in a flipchart sheet with ideas of ways to bring children of different ages into spending. (3-5, 6-10, 11-15, 16+)</p> <p>See 'Bringing Children Into Spending' cheat sheet</p> <p>Group to feed back ideas & discussions</p>	<ul style="list-style-type: none"> - <i>Flipchart paper prepared with ages</i> - 'Bringing Children into Spending' Cheat sheet 	15	
8b	<p>Budgeting Scenario- Salma & Hamid</p> <p>How do we bring up planning money with a partner or other family member? Split into pairs & hand out the budgeting scenario. Ask pairs to come up with advice for Salma.</p> <p>See Budgeting Scenario cheat sheet for ideas if stuck.</p>	<ul style="list-style-type: none"> - 'Budgeting Scenario' handout - 'Budgeting Scenario' cheat sheet 	10	
9	<p>Take Home Activity Week 2: Children's Spending Chart and/or Meal Planner</p> <p>Give out 'A Week In The Life Of Your Money' children's spending chart and talk through and/or meal planner</p>	<ul style="list-style-type: none"> - 'A Week In The Life Of Your Money' charts - Meal planner 	5 (1 h 45)	
10	<p>Wrap up</p> <p>Questions, thoughts reflections from group if needed</p> <p>Talk about next time – session will cover credit</p>		10 (1h 55)	



What you need for this session:

Provided in this pack:

- A& B cards (from Session 1 pack)
- 'What is a Budget?' Cheat Sheet
- 'Getting started' money plan handout
- 'Doing a Money Plan' handouts 1 & 2
- 'Money Saving Tips' - discussion cards
- 'Money Saving Tips – Fill in & Share' cards
- 'Can I Save?' types of saving cards x3 - **you will need to cut these 1st time around**
- 'Can I Save?' Speech Bubbles - **you will need to cut these 1st time around**
- 'Can I Save?' cheat sheet
- 'Bringing Children into Spending' cheat sheet
- 'Budgeting Scenario' handouts
- 'Budgeting Scenario' cheat sheet
- 'A Week in the Life of Your Money' children's spending charts
- Meal planner
- Extras from last week for any new people—spending diaries, evaluation tools, registration sheets

Not Provided:

- Name Labels (if using them)
- Items to taste test
- Plates/Bowls/Cups for taste test
- Group contract from Session 1
- Blu-Tack
- Flip Chart paper
- Flip Chart pens
- Pre-Prepared flip chart sheet with children's' ages 0-16+(3-5, 6-10, 11-15, 16+) written on
- Biro/felt pens
- Refreshments (if offering them)

Session Plan (2 Hours)

Objectives of the Session:

- Explore the different types of credit
- Raise awareness of types of credit and the consequences
- Raise awareness of the cost of credit
- To discuss the impact of credit on self and family

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

	Activity	Materials	Time (mins)	Notes
1	Welcome & Taste Test 3 (e.g. fruit juice)	- <i>Test food items</i> - <i>Plates/ cups</i> - A&B cards	10 (10)	
2	Spending Diary Review Has anyone used it, how is it going? If not, why?		5 (15)	
3	Review Children’s Spending Sheet/ Meal Planner Did anyone use either of them? If so, how did you find it?		5 (20)	
4	Money Plan Review Did anyone have a go at their first two parts of the money plan? If so, how did it go? Hand out (3) and (4) & go through: <ul style="list-style-type: none"> • General spending summary • Yearly costs 	- ‘Money Plan’ Step (3) & Step (4) handouts	15 (35)	
5	Different Types of Credit Explain to the group today’s session is about borrowing money- which we call ‘credit’. To start, ask the group to list all the types of credit people use. Write up on a flipchart if you would like. Use <i>Different Types of Credit</i> cheat sheet if necessary.	- <i>Flipchart</i> - ‘Different Types of Credit’ cheat sheet	10 (45)	
6	Discussion on Credit Use cheat sheet to prompt discussion into : <ul style="list-style-type: none"> • Why do people use credit? • When is credit bad and when is credit good? • How can credit impact on our own lives/ our relationships? 	- <i>Flipchart</i> - ‘Discussion on Credit’ cheat sheet	15 (60)	
Break 10 minutes—do sooner if you need it (1hr 10)				

7	<p>Jargon Busters Have entire group match cards with definitions Go through together- clarifying any uncertain ones</p>	<ul style="list-style-type: none"> - 'Jargon Buster' cards - 'Jargon Buster' cheat sheet 	10 (1hr 20)	
8	<p>TV Exercise – APR exercise Lay out the <i>How Much Would You Pay For A TV?</i> Cards, with they types of credit side up (ie not the side with TVs on them). Have group put them in order from what they <u>think</u> is the least expensive to most, without turning them over. Turn over cards and compare prices. Discuss why different types of credit vary in price so much- e.g. APR, credit history, length of borrowing etc. Give -'Getting the Best Credit Deal for You' handout if people are interested in finding out more.</p>	<ul style="list-style-type: none"> - 'How Much Would You Pay For A TV?' Cards - 'Getting the Best Credit Deal for You' handout 	20 (1hr 40)	
9	<p>Pros And Cons Of Different Types Of Credit Split into two groups. Use 'Pros & Cons Of Different Types Of Credit' exercise cards. Ask each group to put them in order of the best to worst, discussing the pros and cons of each. Refer to cheat sheet if necessary.</p>	<ul style="list-style-type: none"> - 'Pros & Cons Of Different Types Of Credit' cards x2 you will need to cut these - Cheat sheet 	10 (1 hr 50)	
10a	<p>Questions To Ask Before Taking Out Credit <i>Group to draw up a list, through a brainstorm. Use Questions To Ask Before Taking Out Credit cheat sheet to prompt if needed</i></p>	<ul style="list-style-type: none"> - Flip chart - 'Questions To Ask...' cheat sheet 	10	
10b	<p>Discussion- Pete and Karen scenario <i>Hand out and discuss scenario in pairs around Karen & Pete & the money Karen has borrowed from a 'friend'. Feedback - what should they do? Follow on with discussion- what does the group know about loan sharks?</i></p>	<ul style="list-style-type: none"> - 'Pete & Karen' handout - Flipchart - 'Pete & Karen' cheat sheet - Loan shark info 	10	
11	<p>Take Home Activity Week 3: Suggest group find someone of an older generation and ask them what they did before credit cards. If possible, then share these discussions with children.</p>		5 (1hr 55)	
12	<p>Wrap up Discuss any issues, and explain next session is looking at debt.</p>		5 (2 hrs)	

What you need for this session:

Provided in this pack:

- A&B cards (from session 1 pack)
- 'Money Plan'* handout Steps (3) & (4)
- 'Different Types of Credit'* cheat sheet
- 'Discussion on Credit'* cheat sheet
- 'Jargon Busters'* discussion cards
- 'Jargon Busters'* cheat sheet
- 'How Much Would You Pay For A Flatscreen TV?'* cards
- 'How Do I Work Out Which Credit Is Best For Me?'* handout
- 'Pros & Cons Of Different Types Of Credit'* exercise cards x2 – **you will need to cut these 1st time around**
- 'Pros & Cons Of Different Types Of Credit'* cheat sheet
- 'Pete & Karen'* Scenario handout
- Handout about Loan sharks
- 'Questions To Ask Before Taking Out Credit'* cheat sheet

Not Provided:

- Name Labels
- Items to taste test
- Coloured plates / bowls / cups for taste test
- Blue Tack
- Flip Chart paper
- Flip Chart pens
- Biro/felt pens
- Extras from weeks 1 and 2 for new people / if missed
- Refreshments (if offering them)

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

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	Activity	Materials	Time (mins)	Notes
1	Welcome & Taste Test 4 (e.g. Petit filous/yoghurt)	- <i>Food test items</i> - <i>Plates/cups</i> -A& B cards	10 (10)	
2	Review Conversations around credit - how did they go?		10 (20)	
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 	-'Doing a Money Plan' handouts (5) & (6)	10 (30)	
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!	- <i>Flipchart</i> - <i>Marker</i> - Debt Poem cheat sheet	10 (40)	
5	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.		5 (50)	

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6	<p>Debt Quiz Give out quiz sheets - people can answer individually, in pairs, or in groups Go through answers all together</p>	<p>-Debt Quiz handout -Debt Quiz Answer Sheet -Pens</p>	<p>15 (1h 05)</p>	
<p>Break 10 minutes—do sooner if you need (1h 20m)</p>				
7	<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>- 'Priority/Non Priority' <i>Game</i> cheat sheet - Types of Debt list - 'Priority/Non Priority' flip cards - 'Consequence of Debt' signs - 'Consequences of Debt' handout</p>	<p>15 (1h 30)</p>	
8	<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>- 'Debt Dos and Don'ts' cards - 'Debt Dos and Don'ts' cheat sheet</p>	<p>10 (1h 40)</p>	
9	<p>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.</p>	<p>Debt Scenario handout</p>	<p>5 (1h 45)</p>	
10	<p>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.</p>	<p>'Worried About Debt?' handouts + <i>Local debt advice contacts (if you have them)</i></p>	<p>5 (1h 50)</p>	

What you need for this session:

Provided in this pack:

- A&B cards (from session 1 pack)
- 'Doing a Money Plan'* handouts (5) & (6)
- 'Debt Poem'* cheat sheet
- 'Debt Quiz'* handouts
- 'Debt Quiz'* answer sheet
- 'Priority-Non Priority'* flip cards
- 'Priority-Non Priority Debt Game -Types of Debt'* list
- 'Priority-Non Priority Debt Game –Consequences of Debt'* signs
- 'Priority-Non Priority Debt Game'* cheat sheet
- 'Consequences of Debt'* handout
- 'Debt Dos and Don'ts'* cards
- 'Debt Dos and Don'ts'* cheat sheet
- 'Debt Scenario'* handouts
- 'Worried about Debt?'* advice sheet - handouts

Not Provided:

- Name Labels
- Items to taste test
- Coloured plates / bowls / cups for taste test
- Blue Tack
- Flip Chart paper
- Flip Chart pens
- Biro/felt pens
- Refreshments (if offering them)
- Local debt advice contact handouts - if you have them

Session Plan (2 Hours)

Objectives of the Session:

- Identify areas in which they find communication difficult & explore solutions
- Look at ways of approaching the subject of money with close family members
- Explore what makes communication effective
- Improve confidence in saying no
- Look at how we communicate with banks / financial institutions, and how to feel more confident in doing this

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	Activity	Materials	Time (mins)	Notes
1	Welcome and Taste Test 1 item(e.g. tinned peaches)	- <i>Food test item</i> - <i>Plates/cups</i> -A&B cards	10 (10)	
2	Finishing your Money Plan Handout <i>Doing a Money Plan</i> sheets (7) & (8) – reviewing spending and setting a new money plan. Talk through – and congratulate those who have completed it!	'Doing a Money plan' (7) & (8) handouts	10 (20)	
3	Feedback re: Debt Scenario - How did it go? Lead into discussion-Talking About Money Do we think it's important to talk about money with our partners, family or friends? Why/ why not? What can it achieve? What stops us? If needed, use ideas on <i>Talking About Money</i> cheat sheet.	- 'Talking About Money' cheat sheet	10 (30)	
4	Learning From Our Experiences of Talking About Money Split into two groups and get one group to list top tips around positive communication and one to list things to avoid when communicating. If group gets stuck, ask them to think of good/bad conversations they have had around money. Gather together at the end and feedback at the end. Use <i>Effective Communication</i> cheat sheet to prompt.	- <i>Flipchart</i> - <i>Pens</i> -'Effective Communication' cheat sheet	15 (45)	
5	Discussing Saying 'No' Discuss with the group: How do people feel about saying 'no'? Does this change when it comes to money? Is it harder to say no to people we know e.g. friends & families, or people you don't know e.g. banks, lenders etc?		5 (50)	

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6	<p>Practicing Saying No</p> <p>Use the <i>Saying 'No'</i> exercise. Split into pairs and give each pair an envelope with scenarios in them. One takes the role of asking, and the other has to say 'no'. Give them 2 mins to practice the conversations. Then repeat exercise swapping over so the other has chance to say no.</p> <p>Feedback how it felt. If useful go through the <i>Saying 'No' Exercise</i> cheat sheet – on the back of this sheet are ideas about how we might get better at this.</p>	<p>- Saying 'No' Exercise role play cards ready to cut and put in envelopes (8 scenarios)</p> <p>-Saying 'No' Exercise cheat sheet</p>	15 (1h 5m)	
<p>Break 10 minutes—do sooner if you need it (1 hr 25 mins)</p>				
7	<p>Communication scenarios</p> <p>Split into pairs/ groups to discuss any of the four scenarios (decide if everyone is to discuss the same scenario or each group to discuss one or two of them). Feed back to whole group.</p>	- 'Communication scenarios' handouts	10 (1hr 35)	
8	<p>Planning difficult conversations</p> <p>Explain – one option for better communication is to suggest planning a conversation before we have it. This can work well if we are anxious about how a conversation might go, or are fed up of going round in circles about something.</p> <p>Hand out the <i>Conversation Planner</i> tools – for adults and for children, and discuss. Do people think this is useful? If time, you can go through these with people for specific conversations they need to have.</p>	- 'Conversation Planner' handouts x 2 (Adults and Children)	10 (1 hr 45)	
9	<p>Take Home Activity Week 5</p> <p>Ask the group to talk to their children and ask them:</p> <ol style="list-style-type: none"> 1) What is money? 2) Where does money comes from? <p>We will feed back next week.</p>	- 'Take Home Activity' cheat sheet	5 (1h 50)	
10	<p>Discussion about changes</p> <p><i>What has this session made you think about?</i></p> <p><i>Have you had any ideas of things you might do / change at home?</i></p>		10	
11	<p>Wrap up</p> <p>Go through any questions/issues, and mention that next session is last parents group - about children and money.</p>		5 (1hr 55)	

What you need for this session:

Provided in this pack:

- Taste Test A & B cards (from session 1 pack)
- Doing a Money Plan* handouts (7) & (8)
- 'Talking About Money'* cheat sheet
- 'Effective Communication'* cheat sheet
- 'Saying No Exercise'* role-play cards **you will need to cut these 1st time around** and envelopes
- 'Saying No Exercise'* cheat sheet
- 'Communication Scenarios'* handouts
- 'Conversation planner – Adult'* handouts
- 'Conversation planner – Children'* handouts
- 'Take Home Activity'* cheat sheet

Not Provided:

- Name Labels
- Flip Chart paper
- Flip Chart pens
- Biro & Colouring pens
- Item to taste test: supermarket own-brand & branded
- Coloured plates / bowls / cups for taste test
- Refreshments (if offering them)

Session Plan (2 Hours)

Objectives of the Session:

- Explore what messages our children get about money and where from
- Look at what and when we would like our children to learn about money
- Look at ways to help our children learn about money
- To look at the pressure to spend—practical ways to deal with it

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No.	Activity	Materials	Time (mins)	Notes
1	Welcome and Taste Test 1 item (e.g. Coco-pops)	- <i>Taste test item</i> - <i>Bowls/cups</i> -A&B cards	10 (10)	
2	Discussion on Take Home Activity How did it go talking to children about money? Did you have any good discussions?		10 (20)	
3	Introduction Exercise What did we learn about money from our parents? Go around circle. Now think – what would <i>our</i> children say about what they are learning from us?		15 (35)	
4 <i>Leave out if done week 1</i>	Where Children Get Messages About Money? Use <i>Where Do Children Get Messages About Money?</i> discussion cards. Split into two groups and get groups to order which has the greatest to the least impact on what their children think, feel and know about money. Is this the order you would like?	- 'Where Do Children Get Messages About Money?' discussion cards	15 (50)	
5	Timeline Exercise (in one or two groups) Use ' <i>Timeline Exercise</i> '. Spread the footprints timeline across the floor/table. If needs be, split into two groups, and give groups a set of discussion cards. Cards have suggestions of things that may teach children about money. Get the groups to discuss at what age (or never) they would do these things with their children and put them on the timeline. Stress there is no right or wrong answer!	- Timeline Exercise Footprints - Timeline Exercise discussion cards you will need to cut these	15 (1h 5)	

Break 10 mins - do sooner if you need it (1h 15)				
6	<p>Passing Values to Our Children</p> <p>Give everyone the handout to complete. Ask them to identify <u>one</u> value they would like to pass onto their children around money - then think of a few ways they can do this. They then could identify one thing they could start TODAY to do this!</p> <p>Share the value & action if they would like / if time.</p>	‘Passing Values to Our Children’ handouts	10 (1hr 25)	
7	<p>Why Do We Buy Things For Our Children?</p> <p>Ask the group why we buy things for our children. Is it always about need, or is sometimes about guilt/pacifying behavior/giving what we didn’t have as children etc? Brainstorm with group, writing thoughts on flipchart.</p> <p>What happens when we do / do not buy something?</p>	-Flipchart -Markers -‘Why Do We Buy Things For Our Children?’ cheatsheet	10 (1h 35)	
8	<p>Alternatives To Buying</p> <p><i>In two small groups – identify alternatives to buying things for children- to meet the needs expressed above. Feedback to the group- use the cheat sheet for ideas if needed.</i></p>	-‘Alternatives To Buying’ cheat sheet	10	
Optional				
9	<p>Finishing & Group Reflections</p> <p>Explain this is the last session- we will take time in group to reflect on where we have come.</p> <p>If useful, use ‘Head Heart Bag Bin’ tool- either through individual handouts, or as a group reflection, sticking post-it notes onto flipchart under each category.</p> <p>Help group reflect:</p> <ul style="list-style-type: none"> -what have you learnt? (<i>Head</i>) -how has it made you feel? (<i>Heart</i>) -what do you want to take away from this? (<i>Bag</i>) -what would you leave behind or get rid of? (<i>Bin</i>) 	-‘Head, Heart, Bag, Bin’ handouts OR -‘Head Heart, Bag, Bin’ headings <i>blu tack, flipchart & post-it notes</i>	10 (1h 45)	
	<p>Evaluation</p> <p>Get group to fill in <i>Evaluation Post-Course</i> handouts and collect in. If you are able to run a 6 week later evaluation, set the date now.</p>	- Evaluation Post-Course handouts	10 (1hr 55)	
11	<p>Wrap up</p> <p>and either say goodbye or remind them about family learning session if that is still to come.</p>		5 (2hr)	

What you need for this session:

Provided in this pack:

- Taste Test A& B cards (from session 1 pack)
- 'Where Do Children Get Messages About Money?' cards (from session 1 pack)
- 'Timeline Exercise'- Footprints and discussion cards **you will need to cut these 1st time around**
- 'Passing Values to Our Children' sheets
- 'Why Do We Buy Things For Our Children?' cheat sheet
- 'Alternatives To Buying' cheat sheet
- 'Head, Heart, Bag, Bin' handout sheets
- 'Head Heart Bag Bin' pictures + post it notes
- 'Evaluation Post-Course' handouts

Not Provided:

- Name Labels
- Flip Chart paper
- Flip Chart pens
- Biro's & Colouring pens
- Blu tack
- Post in notes
- Item to taste test: supermarket own-brand & branded
- Coloured plates / bowls / cups for taste test
- Tea / Coffee / Herbal tea / sugar/ milk & refreshments

MADE OF MONEY

- Aims of the Session: by the end of the session participants will.....
- ☺ Have a greater understanding of what money is used for
 - ☺ Have a greater understanding of the different decisions that have to be made about money within families, what is needed and what is luxury
 - ☺ Learn to have conversations in families about money
 - ☺ Have a greater understanding of the impact and purpose of advertising

Session Plan (2 hours)

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

Stage	Activity	Materials	Time (mins)	Notes
<i>Icebreaker</i>	Cobweb Introduction Person to say their name, throw ball of string at someone across the room who says their name and the name of the person who threw it at them.	- <i>String</i>	10m	
<i>Setting Aims</i>	Introduction What we'll be doing and how we'll be doing it. Set ground rules, involving children.	- <i>Flip chart</i> - <i>Marker pens</i>	5m (15m)	
<i>Taste Test/ Shopping</i>	Taste Test 2-3 items E.g. ketchup, cereal, yoghurts, strawberry milk, biscuits- on different tables round the room. Give out tick sheets for children. While doing this, show packaging and ask questions e.g. <ul style="list-style-type: none"> • Why do you think people pay more for brands? Are they worth it? • Does packaging looks better on more expensive brands? Will it taste better? • How can we use shopping trips to help us learn about money? 	- <i>Taste test items</i> - <i>Cups/ plates</i> - <i>A&B cards</i> - <i>Taste test tick sheets</i>	20m (35m)	
<i>Wants/Needs</i>	I Want? I Need? Exercise Put 'I Want? I Need?' cards on either side of room. Get families to stand on either side, depending on whether they 'need' (i.e. essential for their life) or 'want' something (not essential but nice) while reading out the list provided in the cheat sheet (or your own list!)	-'I Want? I Need?' cards -'I Want? I Need?' cheat sheet	10m (45m)	
<i>Wants/Needs & Communication</i>	Essential / Non Essential Spending Place families together (enough resources for 6 groups/families) with set of cards. Children decide what is essential and what is not. Then get them to order what is most →least important to spend money on. Compare groups and discuss.	'Essential/ Non Essential' ready to cut cards and envelopes Cheat sheet	15m (1hr)	

Break 10minutes - do earlier if necessary (1hr 10)

<p><i>Branding Awareness</i></p>	<p>Advertising Detectives **BEFOREHAND**- Collect some adverts used locally for children's products- food, toys, Argos catalogues etc. Lay out adverts on tables. Tell children they are going to play 'Advertising Detectives'. Parents are given sheets to help their child(ren). Have groups spend some time thinking about how people sell us things, using front of the handout. Then have groups to go round looking at the adverts, asking questions and collecting 'clues' using back of handout. As a group, sum up by asking:</p> <ul style="list-style-type: none"> • What do adverts try and do? • How do they try and do it? <p>You can give out "Advertising Detectives take home sheet" for families to play at home.</p>	<p>-Paper adverts for toys, food etc.</p> <p>-'Advertising Detectives' handouts</p> <p>'Advertising Detectives' take home sheets</p> <p>-pens and pencils</p>	<p>15m (1hr 25)</p>	
<p><i>Branding Awareness</i></p>	<p>Design Your Own Advert Parents and children together design an advert for a product of their own choosing. Give out handout as guidance. Some questions you may want to ask are:</p> <ul style="list-style-type: none"> • What sort of things do adverts say? • What sort of things DON'T they say? • How could you sell this product without lying? 	<p>-'Design an Ad' handout -plain paper -colouring pencils/felt pens -any other materials for making ads</p>	<p>20m (1hr 45)</p>	
<p><i>Communication & Values</i> OPTIONAL IF TIME</p>	<p>Timeline Exercise- Get children to do the 'timeline' exercise from Session 6 (Children and Money) & compare with parents answers!</p>	<p>Timeline Exercise – footprints and discussion cards</p>		
<p><i>Reflection</i></p>	<p>Wrap Up Go round and everyone say what they will take away from today. What might change around money in our house?</p>		<p>5m (1hr 50)</p>	
<p><i>Evaluation</i></p>	<p>Evaluation What did we think of today? Get children to put stickers on one of the faces (you may want to stick these around the room). If appropriate, get feedback.</p>	<p>- 4 Faces evaluation charts -Stickers</p>	<p>5m (1hr 55)</p>	

What you need for this session:

Provided in this pack:

- Suggestions of other family learning activities for various age children
- Taste test A& B cards - from session 1
- Taste Test tick sheets for children
- 'I Want/I Need' laminated cards
- 'I Want/I Need' cheat sheet
- 'Essential/Non Essential' **ready to cut cards** x 6
- Envelopes for cards once cut **you will need to cut cards first**
- 'Essential/Non Essential' cheat sheet
- 'Advertising Detectives' handouts
- 'Advertising Detectives' take home sheet
- 'Design An Ad' handouts
- 'Timeline Exercise' footprints & discussion cards - from session 6
- '4 Face Charts' for Evaluation
- Stickers

Not provided:

- Ball of string (*for cobweb game*)
- 2 or 3 types of foods supermarket own-brand & branded (*for taste test*)
- Coloured plates / bowls / cups for taste test
- Adverts for children's products & food -from magazines, catalogues, newspapers, internet etc (*for advertising detectives*)
- Adverts for children taped off TV
(*OPTIONAL- only if you want to do extra stuff on advertising*)
- Large paper, colouring pencils/felt tips (*for design your own ad*)
- Flip Chart paper
- Flip Chart pens
- Felt pens/colouring pencils