



the **Money**
Advice Service™



Helping
young people
with learning
disabilities to
understand
money

A resource for support workers and youth workers

Adapted from *On Your Own 2 Feet* by Fairbridge



INTRODUCTION

About the Money Advice Service

The Money Advice Service is here to help everyone understand and manage their money better. We provide clear, unbiased money advice to help people make informed choices. We believe that the right money advice can make a difference to people's lives. And when people take steps to manage their money better, people can live better too.

We are independent. We were set up by government and are funded by a levy on the financial services industry.

Unbiased money advice to help everyone manage their money better.

moneyadvice.org.uk

0300 500 5000

Calls should cost no more than 01 or 02 UK-wide calls, and are included in inclusive mobile and landline minutes. To help us maintain and improve our service, we may record or monitor calls.

Copyright

The Money Advice Service holds the copyright to these materials. Most of the activities have been adapted from "On Your Own 2 Feet", a toolkit developed by the young people's charity Fairbridge.

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Thank you!

We would like to thank all the individuals and organisations that supported us in developing this resource. Our particular thanks go to Shirley Potter from the Association for Real Change (ARC) who adapted the exercises and drew the illustrations. We would also like to thank: Mencap Watford; Action for Children, Stroud and Craegmoor Health, Caerphilly for their help in testing the exercises.

The Money Advice Service paid for this work as part of the National Strategy for Financial Capability.

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The essentials that you **MUST** consider when using this toolkit and delivering the sessions. Including:

- Planning is essential
- Focusing on individuality
- Providing support, or a supporter
- Keeping up to date
- Regular reviews
- Making it real and relevant
- Things to watch out for
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- This is not rocket science
- Be creative
- Seize the moment

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Additional tips and hints essential when you are working with young people with a learning disability.

- Make it fun
- Support
- Keep things clear
- Use plain English
- Use images symbols and pictures
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- Recap frequently
- Regular breaks
- Backup with accessible references
- Clear formatting
- Making it interesting
- Make it 'real'

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Clear guidance about what makes a good supporter and how to be one.

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A quiz “How are you with money?”. Complete with the young people to help you and then gauge where they are in their understanding and handling of money.

- How are you with money?
- How did they do?

Includes guidance to work out how well they did in the quiz.

Getting going and energisers... 16

Some easy-to-use exercises that you can use as ice breakers or energisers:

- My name is And I like spending money on

ACTIVITIES

An introduction to using the activities

Equipment needed.....

A list of the equipment and preparation required for each activity.

THINKING ABOUT ATTITUDES TO MONEY AND VALUES

Activity 1

What I want

An activity to help young people recognise that many things that make them happy, cost money.

It introduces the idea of saving for expensive things.

Activity 2

Attitudes to money

This activity helps young people to learn how they are with money and encourages them to think about handling money in the future.

Activity 3

What would you do?

This helps raise awareness of money issues. Young people learn that money issues are often complicated but they also discover the safest and right things to do

regarding money problems. They find out that it is okay to ask for help and some of the places where you can get help.

Activity 4

Agree or disagree

This activity helps young people to think about how they feel about money, to understand that we all have different values where money is concerned. It will also help to increase their understanding of money issues while dispelling some common myths about money.

EVERYDAY MONEY – WHERE DOES IT COME FROM AND WHERE DO WE USE IT?

Activity 5

Where does my money come from?

This activity helps the young people to understand that money doesn't just 'grow on trees'; it helps them to explore where their money comes from and understand what their money pays for.

Activity 6

Treasure hunt

This activity supports the young people to find out information for themselves – to learn more about where they live, find out small pieces of financial information and experience visiting a bank or building society.

LEARNING ABOUT ESSENTIAL OR NON-ESSENTIAL SPENDING AND DEVELOPING BUDGETING SKILLS

Activity 7

Things we need - things we don't need

Young people will think about what sort of things they would need and like in their own room, and explore the costs of these. It gives them the opportunity to know how it feels to choose their own things, while understanding it is not always possible to have everything you want.

Activity 8

Things we need and things we do not need

Young people will learn about prioritising between essential and non-essential spending. It helps them to understand the difference between wanting and needing something. It explains that there are some things we need to keep us safe, warm, alive – and some things that make our lives more fun and enjoyable.

Activity 9

Where does your money go?

This activity helps the young people understand about budgeting, why it is important and how it works.

CONTENTS

LEARNING ABOUT CREDIT AND DEBT ISSUES

Activity 10

How much could I save?

This helps the young people think about the money that they are spending and how they could save.

Activity 11.....

How much does it really cost?

Learning about credit and debt issues

This helps the young people to understand what buying something on credit means.

PREPARING TO LIVE INDEPENDENTLY - HOW MUCH DOES IT COST?

Activity 12.....

Your own place?

This activity will help the young people to think about what they need and want in their own room, and to explore the costs. They will learn how much things cost and that it is not always possible to have everything you want.

Activity 13

Running a place of your own

The young people will discover the cost of everyday items and learn the cost of home items that have to be bought regularly.

PREPARING TO COOK INDEPENDENTLY - HOW MUCH DOES IT COST?

Activity 14

The cost of breakfast

The young people will understand some of the costs linked with daily living.

Activity 15

Making breakfast cost less

This activity helps them understand you can save money by careful shopping.

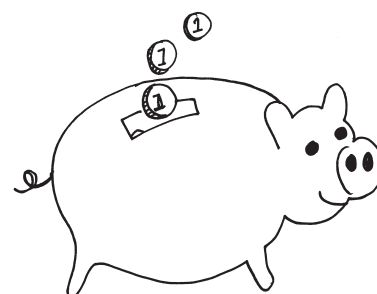
Activity 16

The cost of cooking a meal for family or friends

The young people learn about how much it costs to make a meal and get an opportunity to practise shopping from a list.

Resources.....

A collection of websites and other resources to support your work with young people on understanding finances.



» WHAT IS THIS ALL ABOUT?

THE HEADLINES

- 2% of the UK population has a learning disability.
- Many people with a learning disability have little control over their own resources and few opportunities to improve their financial knowledge.
- Only 1/3 of people with a learning disability are in education or training.
- Research shows that, out of the 2% of the UK population with a learning disability:
 - 40% are not sure about coins, notes and their value. 86% are confused over benefits, income and expenditure;
 - 74% rely on carers and parents to control their finances;
 - 49% don't have a bank account in their own name¹;
 - over half say someone else decides how much money they can spend each week²;
- over 4 in 5 of those of working age were unemployed³;
- parental carers felt responsible for their son or daughter's finances and mostly took control of them⁴; and
- over half of people live with their families and get most of their support from them⁵;
- Research also shows that these young people want information on:
 - housing options open to them, including supported housing;
 - how to handle money, including how to pay bills and budgeting, especially when living on benefits; and
 - getting a job⁶.

¹ Norah Fry Research Centre at the University of Bristol, for Friends Provident Foundation.

² www.learningdisabilities.org.uk

³ People with learning disabilities in England. Eric Emerson & Chris Hatton. Centre for Disability Research. May 2008

⁴ Money, Rights and risks: Financial issues for people with people with learning disabilities in the UK. Norah Fry Research Centre at the University of Bristol, for Friends Provident Foundation Jan 2005 to Dec 2006

⁵ Figures about social care for people with a learning disability, Learning Disability Coalition

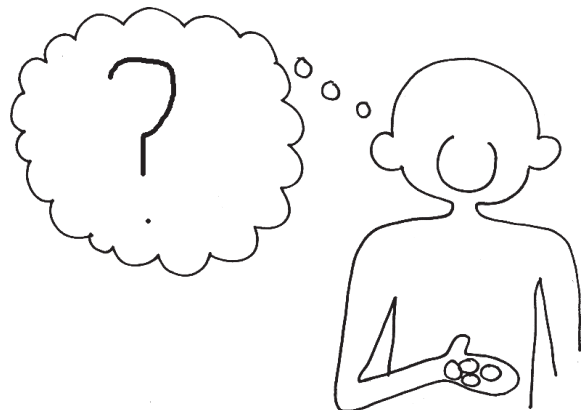
⁶ The Road Ahead? Information for young people with learning difficulties, their families and supporters at transition. Beth Tarleton. Norah Fry Research Centre. Bristol University

» WHY IS THIS NEEDED?

Launched in 2009, Valuing People Now is a three year cross government strategy for people with learning difficulties. It identified that health, housing and employment were the three areas that had the greatest impact on improving life for people with learning disabilities.

Financial skills are vital for young people as they make the transition to adulthood. The ability to manage money is essential in allowing them to take control of their lives. Young people who have learning disabilities are at particular risk of having poor financial management skills. Most of them have been in a position where their family or carers take care of all of their finances, so they have not been exposed to – or had the opportunity to see – how financial management works.

The world is a rapidly changing place, which can be particularly daunting for a young person with learning disabilities. Now more than ever, it is essential that we support them to develop the skills they need to live independently.



» WHAT HAS BEEN DONE TO HELP SO FAR?

In 2006, the FSA funded the young people's charity Fairbridge to develop and roll-out a resource On Your Own 2 Feet to support young people to understand how to manage their money. We have now used that resource to make this one specifically accessible for young people with learning disabilities. This will equip professionals with lots of new ideas to help young people with a learning disability to make sense of their money and support them as they take control of their lives.

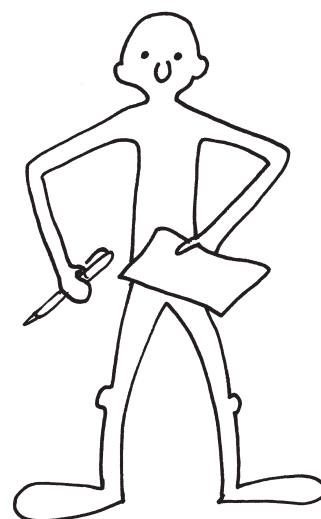
In 2009, two key learning disability organisations (United Response and Association for Real Change) received funding to develop a suite of training materials - Making Money Easier - aimed specifically at young people with a learning disability who are considering their future and thinking about living independently. The Financial Services Authority (FSA) funded the development of Moving On, Planning Ahead, a resource which helps people to understand more about the choices they will be making and how they can live their life.

“ We have a responsibility to ensure that young people have the information, education and guidance they need to enable them to make better financial decisions and get the most out of their lives. ”

Linda Jack
Youth Adviser, Money Advice Service

“ We are committed to ensuring that young people with learning disabilities have the same opportunity to develop the skills and attitudes to enable them to effectively manage their money. I am delighted that this supplement to “On Your Own Two Feet” provides additional support for practitioners to ensure this happens. ”

Tony Hobman
Chief Executive, Money Advice Service



» IMPORTANT THINGS TO REMEMBER

THIS RESOURCE IS IN THREE PARTS

Part 1 sets the scene for working on money matters with young people who have learning disabilities or difficulties.

Part 2 is the toolkit itself, which has a wide range of activities, games and projects that you can use when working with individuals with a learning disability.

Part 3 is a resources section, which you may find useful to support you or to help guide young people with learning disabilities for further support around managing their money.

You can use this pack alongside Fairbridge's On Your Own 2 Feet, making use of whichever activities best suit the young people you are working with.

Planning is essential

It is helpful to plan in detail what parts of the toolkit you are going to use, thinking carefully about your time, resources and staff availability. The timings that are given are only a guide, so you will need to consider the young people you work with and be flexible, adapting the resources to your group's or individual's needs.

A Person Centred Focus is paramount when using the toolkit with young people with a learning disability. Each young person is an individual and should be treated as such; they will have their own background and experiences that will shape their knowledge and understanding.

It is vital that you take this into account when using any activities in this toolkit.

Individuality

It is essential that the activities you use meet the needs and abilities of each person. You will need to know some background about the young people that you are working with. To make the activities work well, tailor the activities to each individual's needs.

This helps you to:

- know about any specific problems or issues they may have with their learning;
- understand what support they may need;
- recognise any adaptations you may need to make; and
- have an idea of their current level of understanding and experience of handling money – for example, there would be little point starting an activity that was about budgeting if the young person doesn't understand the concept of money.

Support

When you are working with young people with learning disabilities, a key to making activities work well is ensuring each person has the appropriate support.

It is important to ensure that, if another person is needed for extra support, this is organised before you start any activities.

This will not only help the young person (so they are not anxious or worried about the activities), but will also help you, as you will know that there is another person there to help.

For more detail about good support see 'How to be a good supporter' on page 9 of this resource. This information can help you choose supporters for the young people and you can also use that section as a handout.

Make sure you are up to date

If you are doing an activity that includes the cost of items – such as day-to-day shopping or food – make sure you are aware of current prices.

Regular reviews

You should regularly review and adjust the sessions, where required, to help the young people grasp the concepts.

Even when activities go well, you will still need to monitor and evaluate how well your objectives for the session were met. Make a note of the things that went well and those that didn't. Reflect on how closely the session aims were met. Be flexible and feel free to change things to make them suit your group of young people.

If you find that the group you are working with is struggling with an activity, don't just keep pressing on. Think again and see if you can break the activity into smaller stages or steps. Sometimes, if you go more slowly, take a break and then repeat it, you will find that things will start to slot into place. Don't do too much too soon.

Keep an eye on the group dynamics to ensure that each person's needs are being met.

Make it real and relevant

It is important to make sure that you talk about situations that the young people can grasp and understand, and that are relevant to them in their lives. This is particularly important for young people with learning disabilities who may have little experience or knowledge of money and finances.

This could be the first time they have really talked about money in detail. There is little point talking to the group about being careful when they are out shopping, or the importance of saving, if few or none of them have had the opportunity to go shopping alone or had money to save before.

You can introduce new ideas once you have laid the foundations.

Watch out

Ensure you keep an eye out for those who may need the help of an expert immediately – for example, if they have debts, unpaid bills, or fines. Alternatively, you may need to set aside additional time to work with them directly on these issues.

You also need to be aware of those young people who may need more support, or more in-depth information about a particular area of money or finances, so that you can signpost them on to the relevant agency or source of information.

INTRODUCTION

Partnership working

You need to recognise that you may not always have the detailed financial knowledge to be able to support a young person who is having a problem or difficulty.

Work in partnership with other providers of financial help, advice and support, such as your local advice centre or Citizens Advice Bureau.

Keep it simple

Most of what you will read in this toolkit is not very complicated. Keep everything as straightforward as possible. Developing the learning in layers helps knowledge to build up slowly, rather than overloading the young people with everything at once.

You will also need to carefully build knowledge by recapping each time you restart the sessions, going over the main things you covered last time.

You may need to repeat whole sessions several times before some of the young people fully understand.

Be creative

If you think the young people you are working with would enjoy an activity more and understand better if you made it fit with something you are doing with them in another area of their lives, then change it.

Remember, when day-to-day things are taking place, think about how you can bring in some of the activities or parts of them. For example, if you are going out to a café for a drink and cake, include the cost of the things when you are helping the young people to make their choices.

Seize the moment

If any opportunity arises to involve finances and money in a discussion, use it!

If, for example, you are going shopping during the days that follow the session, or you are planning to buy a large item at the weekend, talk to the young person about it. Explain your thoughts and considerations; use it as an example to work with. This is all part of being creative.

If anyone mentions that they or their family are planning a purchase, a holiday or even decorating or moving house, seize the moment and use it as a learning activity.

» TRAINING TIPS

There are many excellent training tips in Fairbridge's On Your Own 2 Feet resource (pages 25 to 27), but we have added some of our own below.

Make it fun

This is key to making these activities work. If you do not make them fun, the young people will not be engaged and will not learn or remember.

Keep things clear

Explain new concepts and ideas in short clear stages.

Use plain English

Don't use jargon. Remember that words that you are familiar with may not make sense to a young person with learning disabilities. For example, 'understanding money' is easier to understand than 'financial capability'.

Jargon Busters

When specific terminology is needed, ensure that clear explanations are offered and displayed around the room, e.g. Jargon Busters. Write the word and an explanation of what it means on some paper and stick it on the wall.

Use images and pictures to support all text

This really helps with understanding – however, you need to make sure you agree which images to use and stick to them.

Recap frequently

This just helps to clarify and make sure things have been understood.

Regular breaks

We all lose our concentration after a while. Make sure you have regular short breaks so you can keep checking that everyone has understood.

Back up with clear and accessible reference materials

This can be in the form of posters, handouts...whatever suits your group. But it will help your group to have some things to look at to make things clearer and help them understand.

If you have used flip-chart sheets when explaining things, have them on display around the room.

Clear formatting

If you have additional handouts for the young people, use one of the clearer fonts such as Arial, Comic Sans or Century Gothic and where possible a slightly larger font than the standard 10 and 12pt – use 14pt as a minimum.

Make it interesting

Use a variety of methods of delivery to keep individuals engaged in the session. For example, you may start the activity by talking to the group, but make sure you do not talk for too long – break up into groups to do something, then go back to talking. The way the activity guidance has been written should help you.

INTRODUCTION

Tips:

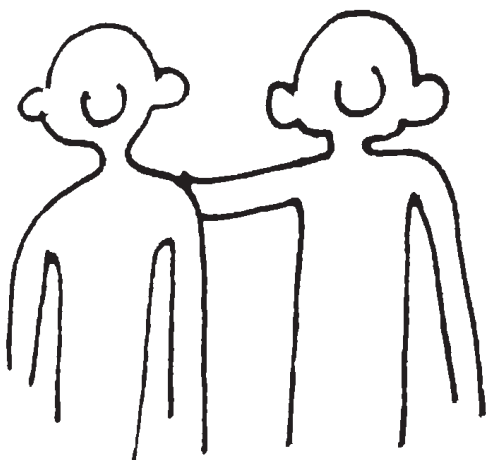
- If you are talking for a while, make sure you move, even if it is just a few footsteps. This means the young people have to change their focus so you keep them interested all the time.
- When you are talking, make sure you vary the tone in your voice, monotonous are hard for people to keep focused on.
- Ask questions regularly to help keep focus and so you can see if the young people understand what you are saying.
- Involve the young people when you can, in setting up activities, etc.

Keep everyone informed

Don't forget it is important when you are introducing new information and learning to young people to let colleagues, family or carers and advocates know what you are doing. In this way, they can support the individual even more and can consolidate your work when the young person is at home, or out with friends etc.

Confidentiality

Talking about money and finances is a personal and private area of each young person's life. It is important that you make it very clear to the young people and supporters that anything discussed during these sessions and activities must be respected and kept confidential. However, you must also mention that if anyone tells you about something illegal, abusive or could cause them danger or harm, that you would have to report it to your manager.



» HOW TO BE A GOOD SUPPORTER

When you are working with young people with learning disabilities, a key to making activities work well is ensuring each person has the appropriate support.

A supporter needs to know the individual well enough to know:

- how they learn;
- how they understand; and
- what their previous knowledge is.

Being a supporter is not always easy; a good supporter knows when to be there and when to step back and allow the young person to learn on their own.

Supporters need to have a positive outlook, where they encourage the young person and help them to understand and take part in the activities.

A good supporter will:

- have a strong and honest connection with the individual;
- understand the background of the individual and how they learn;
- provide the individual with the information he or she needs to play a full part in what is happening;
- help to prepare the individual for what is happening;
- quietly help the individual to understand difficult areas or concepts;

- intervene if they see the individual getting into difficulties; and

- prompt or remind the individual of things they may not be able to remember.

A good supporter needs certain skills, including:

- being an excellent communicator and listener;
- being flexible and able to negotiate what is wanted or needed; and
- being able to handle the relationship in a way that helps the individual.

Good support can make it possible for individuals to participate and work towards inclusion, equality and respect, giving the individual with learning disabilities real control over the things that matter to them.

For a lot of the activities, the supporter needs to fully understand the activity first so they can support the individual in the way that best suits their needs. As a result, it is important for the facilitator to go through the activities with the supporters before they start.

» GETTING STARTED

All of the young people you work with will be at different stages in their understanding and development of money and financial skills. It will help you plan the activities and run the activities if you have an idea of where each person is at this point.

A good way to start is to ask each young person to complete the '**How are you with money quiz?**'. Make sure this is completed in an informal way so the young people do not feel this is in any way a test or check on them.

It may help the young person to complete the quiz with a supporter or someone who knows them well, as the young person may have a different perception of what the question means for example 'Do you look after your money?'. The young person may feel that they do and answer "yes" because they put their money in a purse or wallet. However, the supporter may know that although their money is in a purse or wallet, the young person never knows where the purse or wallet is, how much money is in it or where they spend it! So the young people need to be encouraged to think carefully about their answers.

Once completed you will be able to gauge where each person is in their development and understanding; this will give you and them a base line to work on. You can also come back later on after some of the activities and see if things have changed, using it as a way of measuring the progress they have made.

INSTRUCTIONS:

Hand out the 'How are you with money?' quiz. To make it easier to do, ask the young people to complete it while you read out the questions. This will help those young people who may find reading difficult. It may also help if you volunteer to complete the quiz yourself.

How did they do?


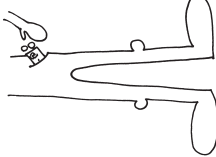
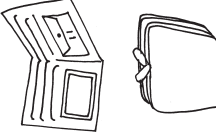

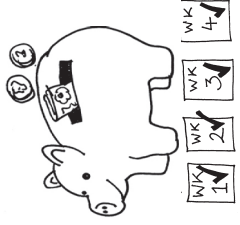
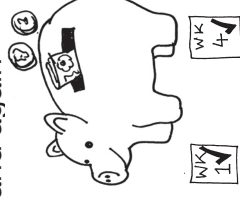

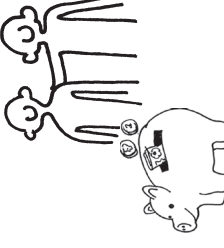
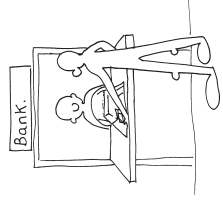
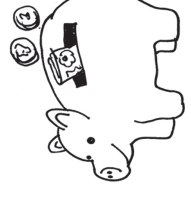

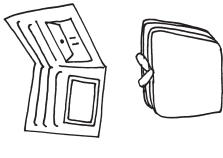
It is important to get the young people to look at how they did. Using the grid with the questions on, they can see which questions gained a smiley face.

Ask them to check their answers and see if they have a smiley face.

Write down how many smiley faces they get, so they can look at it again later.

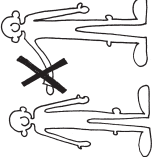
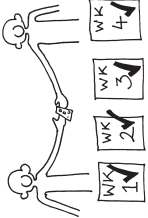
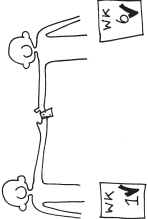
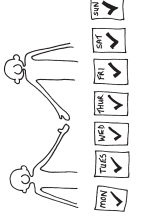

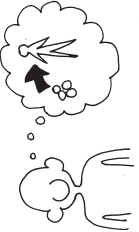
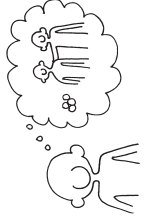



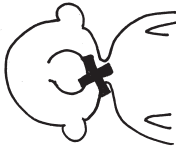
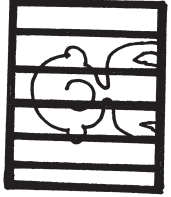
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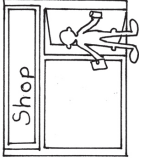

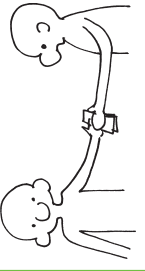
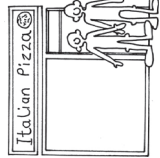
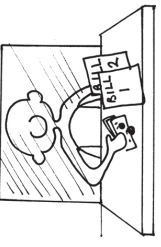

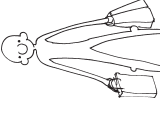
» QUIZ - How are you with money

Question	A	B	C	D	Your choice here: A, B, C or D
1 - Where do you keep your everyday spending money?	In my money box 	In my pocket 	In my purse or wallet 	My parent/carer looks after my money 	
2 - Think about saving your money, what do you do?	I save each week 	I save every now and again 	I do not save 	My parent/carer saves for me 	
3 - To save money what do you do?	I put it in the bank 	I put it in my money box 	I hide it under my bed 	I keep it in my purse or wallet 	

INTRODUCTION

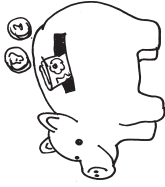



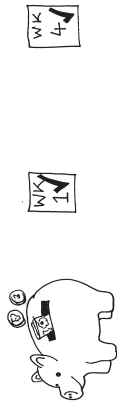

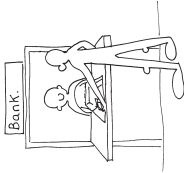


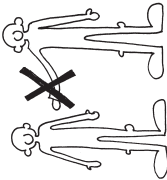



» QUIZ - How are you with money

Question	A	B	C	D	Your choice here: A, B, C or D
4 - Thinking about borrowing money, what do you do?	<p>I never borrow money from anyone</p> 	<p>I borrow money every week</p> 	<p>I borrow money sometimes</p> 	<p>I borrow money all the time</p> 	
5 - Thinking about owing people money. At the moment what about you?	<p>I do not owe any money</p> 	<p>I owe one person</p> 	<p>I owe money to my parents/carers</p> 	<p>I owe money to lots of different people</p> 	
6 - When you live independently what do you think happens if you do not pay your bills?	<p>You can get in serious trouble</p> 	<p>You can get help to sort it out</p> 	<p>You must not tell anyone</p> 	<p>You will go to prison or jail</p> 	





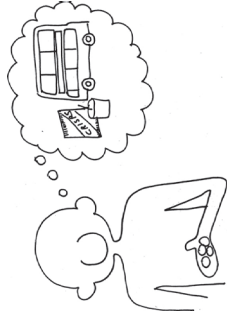

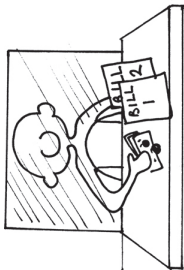

» QUIZ - How are you with money				
Question	A	B	C	D
7 - When you are spending your money you should?	<p>Just write down if you spend a lot of money on a big thing</p> 	<p>Write down when you remember</p> 	<p>When you have spent all your money, you try to remember what you spent it on.</p> 	<p>Always write down what you have spent your money on</p> 
8- You are heading home from town, you have your bus fare but you want a drink and a snack – what do you do?	<p>You check to see if you have enough money to buy a snack or drink.</p> 	<p>You go to the shop to get a drink and snack forgetting about the bus fare</p> 	<p>You wait until you get home for a drink and snack</p> 	<p>You borrow money from a friend to buy a drink and snack</p> 
9- You have two bills to pay this week but you feel a bit fed up, what do you do?	<p>Ignore the bills and go out for a meal with friends to cheer you up</p> 	<p>Pay your bills</p> 	<p>Pay one bill and treat yourself with the money for the other bill</p> 	<p>Ignore the bills and go shopping</p> 

Your choice here:
A, B, C or D

INTRODUCTION

» QUIZ - Answers - How did you go?		Look on the table below look and see which answer got the smiley face, then add up how many smiley faces you have.		Your choice here: A, B, C, D or E
Question	Which answers get a smiley face?			Your choice here: A, B, C, D or E
1- Where do you keep your everyday spending money?	A) In my money box 	or	B) In my purse or wallet 	
2- Think about saving your money, what do you do?	A) I save each week 	or	B) I save every now and again 	
3- To save money what do you do?	A) I put it in the bank 	or	B) I put it in my money box 	
4- Thinking about borrowing money, what do you do?	C) I never borrow money 			
5- Thinking about owing people money. At the moment what about you?	A) I do not owe money 			

» QUIZ - Answers - How did you go?

Question	Which answers get a smiley face?	Your choice here: A, B, C, D or E
6 - When you live independently what do you think happens if you do not pay your bills?	<p>B) You can get help to sort it out</p> 	
7 - When you are spending your money you should?	<p>D) Always write down what you have spent your money on</p> 	
8 - You are heading home from town, you have your bus fare but you want a drink and a snack - what do you do?	<p>A) You have a drink and snack when you get home</p> 	
9 - You have two bills to pay this week but you feel a bit fed up, what do you do?	<p>B) Pay your bills</p> 	

Don't worry if you haven't got many smiley faces, when you have completed some of the activities and try again you will be sure to get more next time.

» GETTING GOING AND ENERGISERS

On Your Own 2 Feet, pages 30-31, has some good activities developed from well known energisers and given a financial slant.

You can use these at the start of the session, or pop one in if you think interest starts to wane a little.

You may also have energisers you already use with your young people that you can adapt to give them a money twist to get people thinking about money. Here are a couple more:

Energiser Examples:

- My name is ...and I like spending money on and I don't like spending my money on

The young people with a learning disability may have limited experience in spending so you will need to give them lots of examples to choose from so that they can fully participate.

Also give them time before hand to think about what they like doing.

You could also put suggestions on the flipchart as prompts for everyone.

Ask the group or individual "If you won £1,000 today, what would you do with it?"

Would you...?

- Spend it or save it?
- What would you spend it on?
- What are you saving up for?

» ACTIVITIES

The following activities are set out with clear guidance of how the activity works, expectations, timings and any resources needed.

You can use these as they stand or adapt them to meet the needs of your group of young people with learning disabilities.

REMEMBER: These activities need to be person centred, focused on the individual. If you think only part of an activity will work, that's fine; if you need to change the examples to fit the individuals who you work with, then do so!

You may need to:

- change the wording;
- alter timings;
- make things more detailed or less detailed etc for your group of individuals; and/or
- do whatever you need to make this work for the individual young people.

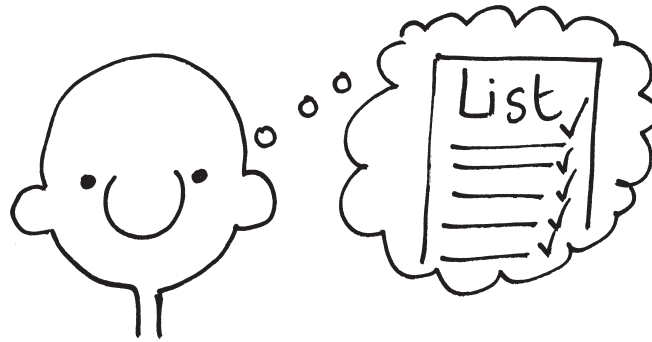
INTRODUCTION

» EQUIPMENT NEEDED

	Activity	Equipment	Preparation before the session
1	What I want	Magazines, A3 paper, Glue, Scissors	A variety of magazines including clothing; household goods and furnishings; electrical items; holidays; travel; make-up; accessories etc.
2	Attitudes to money	5 Handouts Flip chart and pens	
3	What would you do?	4 Handouts Flip chart and pens	Cut the handouts into strips.
4	Agree or Disagree	2 Handouts	Stick up the handouts at each end of the room.
5	Where does your money come from?	1 Handout, A3 paper and pens, Flip chart and pens	
6	Treasure Hunt	1 Handout	Prepare your own Treasure Hunt questions based on your local area, and carry out a risk assessment if necessary.
7	Things we need thing we do not need	3 Handouts Flip chart and pens	Cut the handouts into cards.
8	Where does your money go?	6 Handouts Calculators	Cut the handouts into cards.

INTRODUCTION

	Activity	Equipment	Preparation before the session
9	How much could I save?	1 Handout Flipchart and pens	
10	How much does it really cost?	Flipchart and pens 2 Handouts Leaflets and fliers from lenders	Collect leaflets and fliers from lenders.
11	How low can you owe? (Thinking about debt issues)	A3 paper flipchart paper and pens	A variety of furnishing catalogues, magazines and internet access if possible.
12	Your own place	Magazines, A3 paper, Glue and Scissors, Flip chart and pens	A variety of furnishing catalogues, magazines and internet access if possible.
13	Running your own place	Receipts from shopping that week, Flipchart and pens	Ask young people to collect receipts from shopping. Bring in receipts from colleagues and family as back up.
14	The cost of breakfast	4 Handouts, Calculators Flipchart and pen, Access to internet Visit to shops	Access to the internet or preparation (e.g. risk assessment) to take the young people to the supermarket.
15	Making breakfast cost less	5 Handouts Calculator	Access to the internet or preparation (e.g. risk assessment) to take the young people to the supermarket.
16	The cost of cooking a meal for family or friends	Flipchart and pens 2 Handouts Access to recipes Calculators	Access to the internet or library and/or recipe books.



ON YOUR OWN TWO FEET

»ACTIVITIES

Thinking about attitudes
to money and values

» ACTIVITY

What I want

The aim of this activity is for the young person:

- to recognise that a lot of the things around them that make them happy, cost money. Some of the things cost a lot of money, some not so much, and only a few nothing at all
- to introduce the idea of saving for the expensive things that they want

THIS ACTIVITY IS BROKEN INTO TWO HALVES.

Before the session collect a wide variety of magazines that have fashion items, soft furnishings, make up, holiday and travel, gardening, cars etc

Part A: Firstly get the young people to look at all the things that they have in their lives that make them happy and include things they would like to have too. Each person makes a big collage of these things.

Part B: The next part of this activity will be to talk about the costs of these things.

1



ACTIVITY REQUIREMENTS

1- 3 Hours

Magazines

A3 paper

Glue

Scissors

1 Worksheet



INSTRUCTIONS

» PART A

GROUP AS A WHOLE:

Ensure everyone has a large piece of paper.

Remember! Most of the young people will need some support with this activity, even if it is just prompts and reminders of things to include or think about. Some may need support throughout, but as long as you make sure each person has the support they need to complete the activity it should work well.

Each young person is going to make a picture of the things they like in their life, the things that make them happy e.g. listening to music will be a picture of a CD player or MP3 player.

They might need prompting on bigger things including: going on holiday; going out for a meal; going to the cinema; clothes they like; a house they would like to live in; a TV, etc or smaller things like their favourite chocolate bar; drink; snack or make-up etc.

Using the pictures from the magazines they can make a big picture of their world.

The young people will complete this task at a varying pace. Ensure you have more detailed resources of images for those more able. Encourage them to focus on smaller details. E.g. if they want a computer, ask: What kind of computer – a laptop or desktop? What would they use it for? What games would they have? Would they have a printer?

This will help to keep them focused on the task.

When all the pictures are complete, each person can show their picture to the rest of the group and tell the group which things are the most important to them.

DISCUSSION:

Prompt the group as a whole to talk about the things that are on the pictures and how much they cost.



» PART B

WORKING IN PAIRS:

Think about all the things on the poster. Which are easily affordable? Which are less affordable and which might be completely unaffordable?

Discuss which things are expensive, which are inexpensive and which things are free.

Are there things that you may be able to buy if you saved up for them?

Remember! Some young people with a learning disability may not understand the cost of goods so will need support and guidance on how much things cost.

This activity will start to raise their awareness about things that cost money in life.

SUMMARY OF KEY LEARNING FROM THIS ACTIVITY.

The young people will:

- Begin to recognise that a lot of the things around them that make them happy cost money. Some things cost a lot of money, some not so much, and some nothing at all
- Begin to understand that you need to save up for expensive things.

DISTRIBUTE COPIES OF WORKSHEET 1

This worksheet has practical activities for the young people to complete. It will help consolidate their knowledge gained from this activity and help them use it in their everyday life.

Read through the sheet with the young people, explaining what they have to do before you ask them to go off and do it.



WORKSHEET

This worksheet will help you to use what you have learned. Fill it in and use it to remind you about the things you enjoy that make you happy and cost nothing, and about how you will start to save your money.

Think about the things that make you happy that do not cost anything. An example would be your friends or going to the park for a walk. See how many things you can list below.

■ E.g Seeing friends



■ E.g. Walking in the park



Think about saving, what would you like to start and save up for?

I want to save for:

How much will I save each week?

Reminder! When you want something new, such as new clothes, shoes or DVDs, CDs etc make sure that you look at how much they cost.

2

» ACTIVITY

Attitudes to money

The aim of this activity is for the young person to:

- learn about how they are with money; and
- encourage them to think about how they will deal with money in the future.



ACTIVITY REQUIREMENTS

1 Hour

5 Handouts

1 Worksheet

INSTRUCTIONS

ASK THE YOUNG PEOPLE TO COMPLETE THE QUIZ: "WHAT DO YOU DO?"

Some questions may not be relevant or not experienced by the group or individual .

You can help them to think about what they would do if they were in that situation, or if this is not possible, skip the question.

When they have answered the questions, they can count how many a, b, c and ds they have. The letter they have the most of tells them how they are with money.

Discuss informally whether they agree with the quiz results.

IN A GROUP DISCUSS:

Are there any things that people can do to change how they are?

SUMMARY OF KEY LEARNING FROM THIS ACTIVITY:

The young people will:

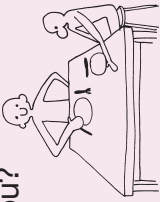
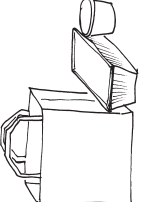

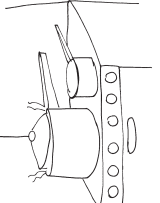











- begin to understand how they are with money now; and
- have some new ways to deal with money in the future.

DISTRIBUTE COPIES OF WORKSHEET 2






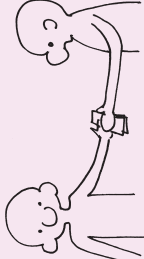






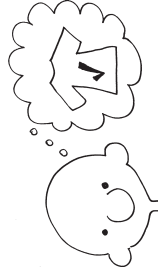
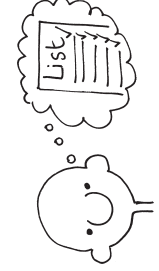

This worksheet has a practical activity for the young people to complete in their own time. It will help consolidate their knowledge gained from this activity and help them use it in their everyday life.

Read through the sheet with the young people, explaining what they have to do.

Handout 2 » QUIZ - What do you do?






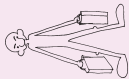

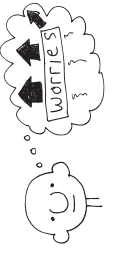


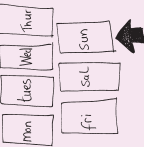
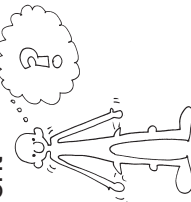
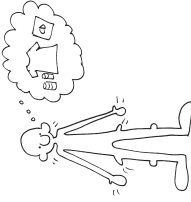
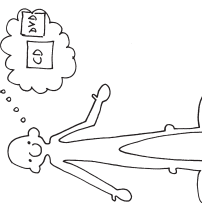
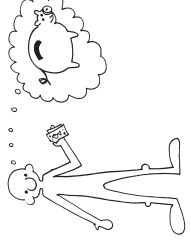
Question	A	B	C	D	Write the letter a, b, c or d that you would choose
<p>1- A friend is coming to your house for tea, do you?</p> 	<p>Get a take away</p> 	<p>Buy a ready meal at the shop</p> 	<p>Cook something</p> 	<p>Get your friend to bring some food</p> 	
<p>2- Do you think about money?</p> 	<p>I never think about money</p> 	<p>I don't think about money very often</p> 	<p>I try to be careful with money</p> 	<p>I try not to spend any money</p> 	
<p>3- Do you have any savings?</p> 	<p>My parents/carers do it for me</p> 	<p>I can't save</p> 	<p>I save sometimes</p> 	<p>I am always saving</p> 	

HANDOUT - 2/5

Handout 2 » QUIZ - What do you do?				
Question	A	B	C	D
<p>4- When you get your spending money do you...?</p> 	<p>Spend it straight away</p> 	<p>Divide it up so you can have some each day</p> 	<p>Only spend it if you need to</p> 	<p>Try to save some of it</p> 
<p>5- How often do you borrow money?</p> 	<p>I am always borrowing from someone</p> 	<p>I borrow sometimes</p> 	<p>I try not to borrow money</p> 	<p>I never borrow money</p> 
<p>6- When out shopping do you...?</p> 	<p>Buy whatever I see that I like</p> 	<p>I treat myself sometimes</p> 	<p>I make a list and stick to it</p> 	<p>I just buy the cheapest things I can</p> 

Write the letter a, b, c or d that you would choose

Handout 2 » QUIZ - What do you do?

Question	A	B	C	D	Write the letter a, b, c or d that you would choose
<p>7- When having a holiday do you ...?</p> 	<p>Book whatever holiday I want</p> 	<p>Leave it to the last minute and go anywhere I can</p> 	<p>Check I have got a good deal</p> 	<p>Never have a holiday - too expensive</p> 	
<p>8- If you are having a bad day and you go shopping how would that make you feel?</p> 	<p>Shopping always makes me feel better</p> 	<p>It will take my mind off my worries</p> 	<p>It doesn't help</p> 	<p>Spending money makes me feel worse</p> 	
<p>9- At the end of each week you have ...</p> 	<p>No money left and no idea what you spent</p> 	<p>Spent it all but you know what on</p> 	<p>Have enough left for a treat</p> 	<p>Saved as much as possible</p> 	

HANDOUT - 4/5

Handout 2 » QUIZ - What do you do?					
Question	A	B	C	D	Write the letter a, b, c or d that you would choose
10- You go to the shop to buy a snack. Do you...? 	Buy as many things as you can 	Buy your favourite things only 	Just buy what you need 	Only buy one thing and save the rest of your money 	

Handout 2 » Answers

NOW count up how many a, b, c, and ds you have:

A =

B =

C =

D =

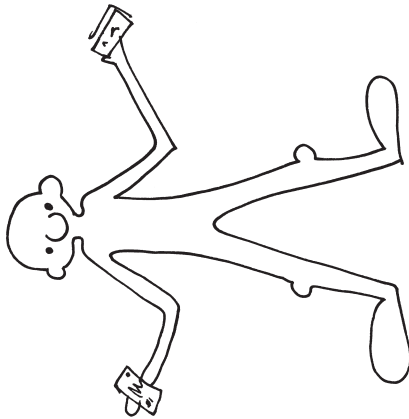
» Now look on the next page to see what the quiz tells you about how you are with money.

Handout 2 » Results

Mostly "A"

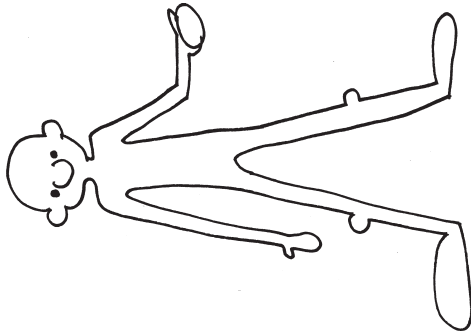
Big spender

You really like to spend your money, don't you? If you carry on like this you are going to have some serious problems. But do not worry. With some tips you will soon be spending OK.

**Mostly "C"**

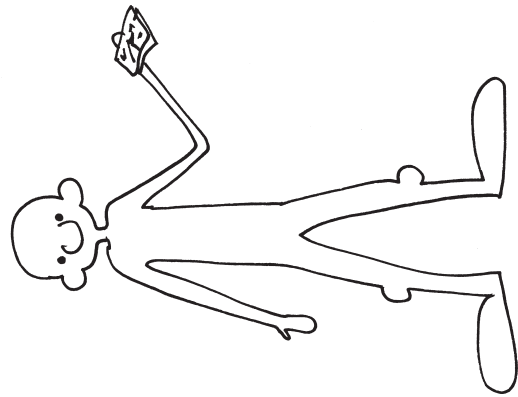
You are careful

You are a smart person, being careful, saving and treating yourself –well done!

**Mostly "B"**

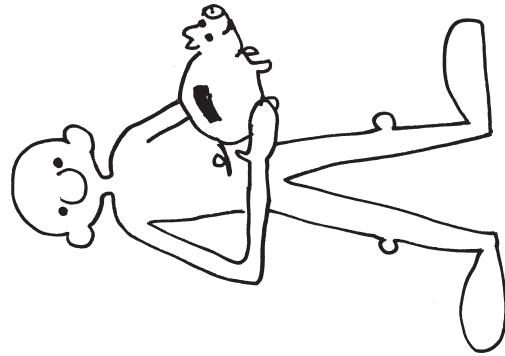
You go day-by-day

You are quite a big spender and you do spend all the money that you have. You need to think about saving and being a little more careful.

**Mostly "D"**

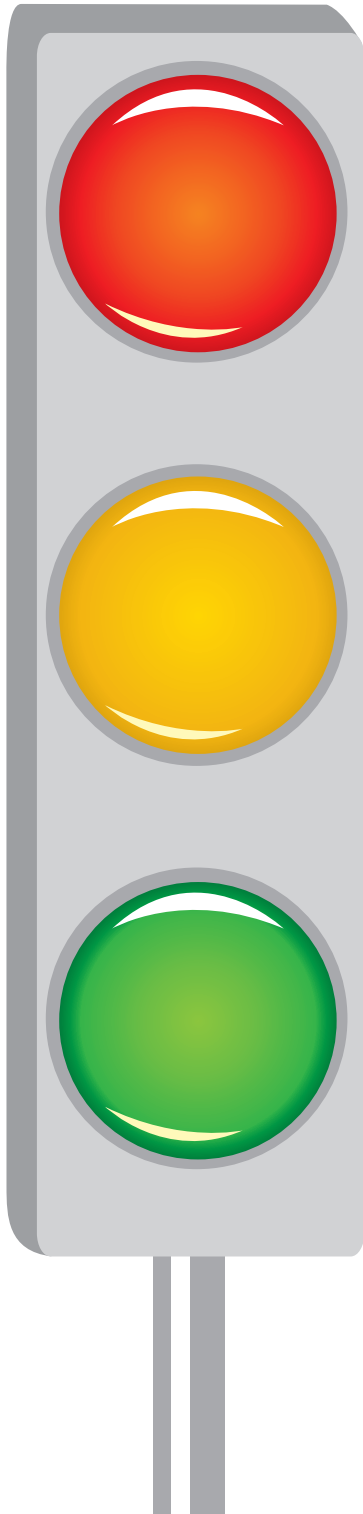
You are a big saver

You save every penny. You can spend some money on treating yourself sometimes though



Here are some things that you can do to help you look after your money. List below the things you should stop doing right away, things you need to plan to improve and things that you can keep doing because they are good.

Use your completed traffic lights to remind you of what you should be doing with your money.



Think about the things that you do that you should **STOP** doing straight away. E.g. Spending all your money the first day you get it.

Now think about things that you are quite good at but you can **IMPROVE ON**. E.g. Not over spending, but not saving any money.

List the things that you do that are good things that you should **KEEP DOING**. E.g. Saving regularly.

» ACTIVITY

What would you do?

The aim of this activity is for the young person to:

- raise their awareness of issues with money;
- learn that the problems with money can be complicated;
- know what are the safest and right things to do about money problems; and
- to know it is okay to talk about problems and some of the places that they can get help.

Some young people may not have paid any bills before so you may need to help them to understand more about this. You can adapt the activity to something that is more relevant to the young people you work with.

3



ACTIVITY REQUIREMENTS

1.5 Hours

5 Handouts,
cut into strips

1 Worksheet

Flip chart and
pens

INSTRUCTIONS

Cut the Handouts into strips. On each strip there is a different 'money scenario'.

IN GROUPS:

Read the scenario out to the groups and ask each group to do one problem. Distribute the solutions to each scenario.

INDIVIDUALLY

First ask each person to think about the situation and to choose what they would do and why.

Remember! Some young people will need support to do this activity.

ASK THE GROUP

Go around the group asking who chose what and why. The group has to agree which is the best answer, option a, b, c, or d.

1. Sarah – Lending Money

Sarah has been asked by a friend to lend her £20. The friend says she is in big trouble and needs the money. Sarah really likes this friend. She has spent a lot of time with her over the last week.

2. Chris – Where and how to save money

Chris has decided to save up to go on holiday. He has already saved over £100, which he saves in an old shoebox under his bed.

3. Narinder – Prioritising spending

Narinder finds out that his favourite CD player is broken. He loves his music so wants a new one. But his cat is ill and needs some medicine. He will need to take the cat to the vet and buy some medicine.

4. Janet – Money worries or problems.

Janet lives in her own flat. This month she hasn't got enough money to pay for her gas bill, which helps her cook,

INSTRUCTIONS

keep warm and have hot water. The gas company has sent a letter saying it will stop her gas if she does not pay.

GROUP AS A WHOLE:

Each group should feed back the answer they decided was best and why.

This is the opportunity for you to get across how complicated some money situations can be but how you can find the right answers.

With Janet's situation it is important that you talk to the group about friendships and that most friendships are genuine or real. But they should be aware of 'mate crime', when people make friends with them to take advantage of them. Sometimes this comes under the heading of 'bullying'.

For more information on this subject you can contact 'Safety Net', a project focusing on the prevention of 'Mate Crime' their website is www.arcsafety.net or Mencap at www.mencap.org.uk.

Use the scenarios to relate to other similar situations that the young people may come across.

Relate them to their life and their understanding of money.

Examples of possible changes:

Sarah: £20 may be more than the young people you are working with have. However, the principle about only lending money to people who you know well and know will pay you back applies to any amount of money – even 50p.

Chris: If saving £100 seems like more money than your young person would have, talk about how best to save smaller amounts of money. E.g Save into a money box, then when you have £5 put it in the bank.

Narinder: You can change this to any situation e.g. buying new shower gel instead of toothpaste or sweets instead of shampoo. Adapt it to fit the young people who you know well.

Janet: Another example could be that she spent all of her money last week when she agreed to go to the cinema with a friend, although she promised to go shopping with her mum.

INSTRUCTIONS

- a) Janet should tell her mum she is sorry, she has no money so cannot go shopping;
- b) Janet should borrow some money from a friend;
- c) Janet should tell the truth to her mum and offer to go shopping next week; or
- d) Go shopping but do not buy anything.

Ensure that the young people understand that they can ask for help in making these decisions. They can ask family, friends, support workers or outside organisations such as the Citizens Advice Bureau or any local advice centre for assistance with serious or worrying money matters.

SUMMARY OF KEY LEARNING FROM THIS ACTIVITY:

This activity should help the young person to::

- develop their awareness of issues that can arise with money;
- understand that problems with money can be complicated;
- develop their knowledge about the safest and right things to do regarding money problems; and
- know it is okay to talk about problems and be more aware of where to get help with money problems.

DISTRIBUTE COPIES OF WORKSHEET 3

This worksheet has a practical activity for the young people to complete. It will help consolidate their knowledge gained from this activity and help them use it in their everyday life.

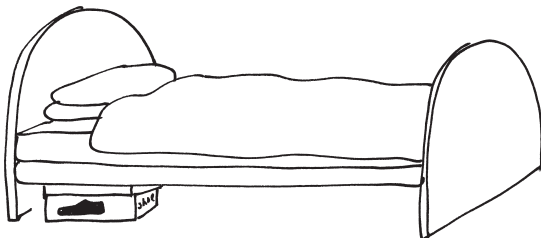
Read through the sheet with the young people explaining what they have to do.

HANDOUT - 1/5



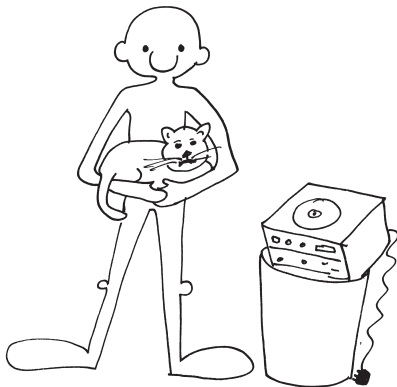
1. SARAH

Sarah has been asked by a friend to lend £20. The friend is in big trouble and Sarah really likes this friend. She hasn't known the friend very long but has spent a lot of time with the friend over the last week.



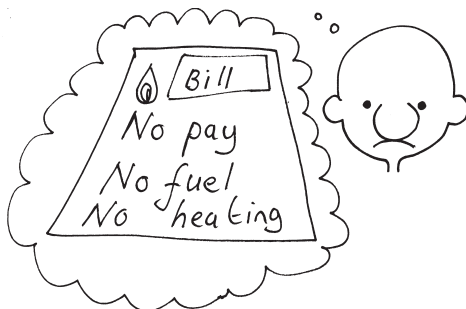
2. CHRIS

Chris has decided to save up to go on holiday. He has already saved over £100, which he saves in an old shoebox under his bed.



3. NARINDER

Narinder finds out that his CD player is broken. He loves his music so wants a new one. But his cat needs to have some medicine to keep it well.

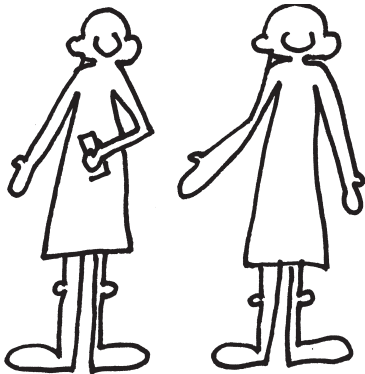


4. JANET

Janet lives in her own flat. This month she hasn't got enough money to pay for her gas to keep her warm, cook and have hot water. The gas board have sent a letter saying they will stop her gas if she does not pay.

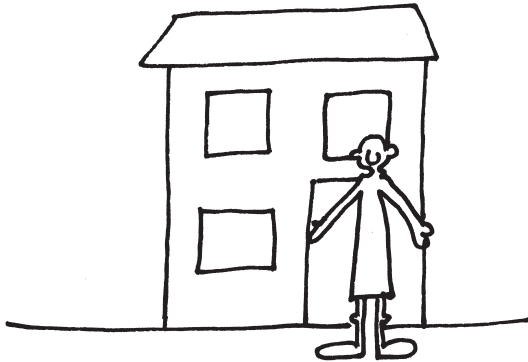


HANDOUT - 2/5

**SARAH**

Sarah should not have lent her friend any money!

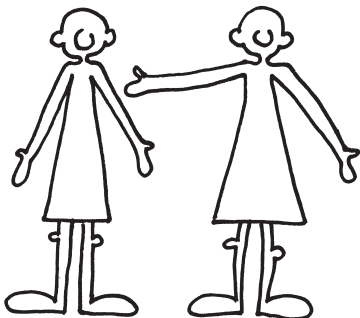
Do not lend other people money ever!

**SARAH**

You should only lend money to someone if you have known them a long time. That way you know they will pay you back.

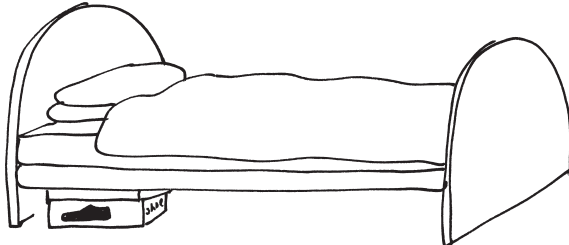
**SARAH**

Sarah should agree a day that she will get her money back. She should write it down on paper and get her friend to agree.

**SARAH**

The friend may not be a real friend, she could be someone who has just made friends with Sarah to take her money.

1



CHRIS

Chris is doing a good job, his money will be safe under his bed.

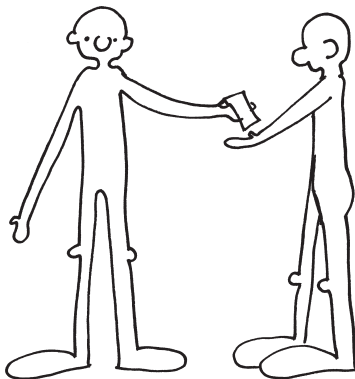
2



CHRIS

Chris is being silly, someone may think the old shoebox is rubbish and throw it and his money away.

3



CHRIS

Chris should give his money to a friend to look after for him. It will be safer than under the bed.

4

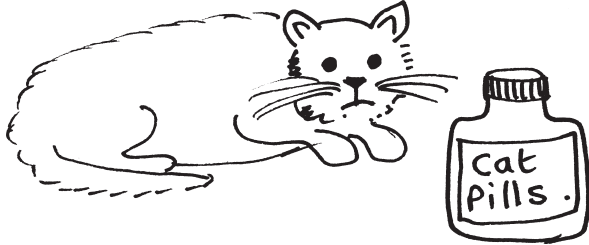


CHRIS

Chris should put his money into a bank account; it will be safe there.

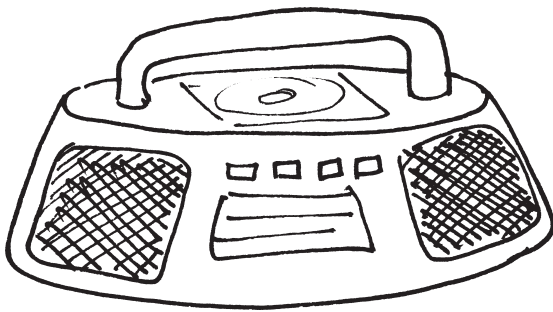
5

HANDOUT - 4/5



NARINDER

Narinder should get the cat's medicine first. The medicine is more important than the CD player.



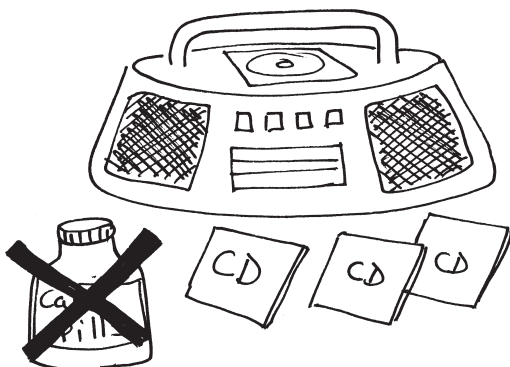
NARINDER

Narinder should get the CD player - the cat's medicine can wait.



NARINDER

Narinder should check with the vet that the cat could manage without the medicine for another few weeks.



NARINDER

The cat's medicine is expensive; why bother getting it, the cat seems ok? Get the CD player and a few more CDs.

HANDOUT - 5/5



JANET

Janet should stop worrying - they won't cut off her gas.



JANET

Janet should talk to the gas company and tell them she is having problems paying the bill this month. The gas company will not stop her gas, she can pay her bill in small amounts.



JANET

Janet should get help, she can contact a free advice service, the Citizens Advice Bureau or the council. They will help her to manage her money better.



JANET

Janet should borrow some money from one of the places on the TV that say they can help you out.



Think about what you would do if you were in any of the situations in the activity. In the table below think about the question and decide what you think is the right thing for you to do.

Lending money	
Will you lend money to other people?	Put your answer here
Saving money	
Where will you save your money?	Put your answer here
How you should spend your money	
The things that are more important for you to spend money on are:	Put your answer here
Money worries or problems	
If you have money worries or problems you will:	Put your answer here

4

» ACTIVITY

Agree or Disagree

The aim of this activity is for the young people to:

- think about money;
- know that we all have different values and ideas with money;
- have increased understanding of money issues; and
- remove some myths about money.



ACTIVITY REQUIREMENTS

1 Hour

2 Handouts

1 Worksheet

INSTRUCTIONS

Place large Agree and Disagree signs at each end of the room.

WHOLE GROUP:

With your group as a whole, read out the statements below. Give the young people time to think and then ask the young people to go to either the 'Agree' or 'Disagree' part of the room, or if they are unsure they can go in the middle or anywhere in-between.

Emphasise that they should answer whatever they think immediately. It does not matter if it is not the same as other people in the group.

When the group have made their choice:

Ask a person from "Agree" to talk to the "Disagree" people and try to tell them why they have made their choice? Then ask a person from the "Disagree" side to do the same.

Remember! The young people may need support with this. You may need to ask questions and make suggestions to help them question the statements read out.

At the end ask if anyone wants to move having listened to the other group's point of view?

Ensure that the people who give different answers are not made to feel that they are wrong or silly for the answer they chose.

After each statement ensure everyone goes back to the starting point.

Read out the following statements one by one, or choose the statements that suit your group best:

- It is very important that you plan how much you are going to spend each week.
- You should never carry any money with you.
- Banks are places full of people who want to help you.
- You need to have a bank account if you want to save.

INSTRUCTIONS

- You should borrow from friends if you need money.
- Banks will let you have more money than you have put in to your account.
- If you get letters about unpaid bills it is best to put them in the bin.
- Shopping will make you feel better on a bad day.
- You should wait and save up for things, not borrow money so you can have things now.
- It is fun to spend all your money at once and have a 'blow out'!
- Paying with a credit card means you do not have to pay until you want to.
- Cash machines (ATM) let you have as much money as you want whenever you want.
- When you do borrow money from a bank the APR% is just a funny number so it is best to ignore it.

Add other statements that you feel match your group of young people better. If the young people have less experience of using money and are only just learning about independent living, add other statements.

Here are some examples:

- Living independently means you never have any money of your own.
- Learning about budgeting is too hard for people with a learning disability.
- If you live in your own flat you have to struggle to learn about paying bills and money all on your own.
- If you live independently you can get help to sort out your money matters etc

Remind the young people what they have learned, looking back at your aims of the activity.

INSTRUCTIONS

SUMMARY OF KEY LEARNING FROM THIS ACTIVITY:

The young people will:

- start to think about money more;
- begin to understand that we all have different values and ideas about money;
- develop an increased understanding of money issues; and
- begin to understand that some of the myths about money are not true.

DISTRIBUTE COPIES OF WORKSHEET 4

This worksheet has a practical activity for the young people to complete. It will help consolidate their knowledge gained from this activity and help them use it in their everyday life.

Read through the sheet with the young people, explaining what they have to do.

Agree

Disagree

Below are some statements to think about, do you agree or disagree with them? When you have decided, draw a line to the **AGREE OR DISAGREE BOX**. We have done one example to start you off.

AGREE

Borrowing money is ok.

Some people worry about money a lot.

If I have problems with money I know where I can get help. I only have to ask.

I am going to think carefully before I spend my money

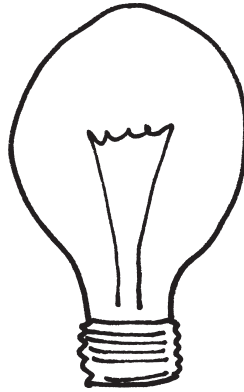
DISAGREE

If you pay by credit card it is free

I am going to save some money each week.

I am going to keep my money safe.

I am going to write down everything that I buy and how much it costs.



ON YOUR OWN TWO FEET

»ACTIVITIES

Everyday money – where
does money come from and
using it in the community

» ACTIVITY

Where does my money come from?

So far in the toolkit we have covered a few activities about attitudes and values towards money, now we are going to look at where each young person gets their money.

The aim of this activity is for the young people to understand:

- where their money comes from (and that it doesn't just grow on trees!); and
- what the money has to pay for.

5



ACTIVITY REQUIREMENTS

1 Hour

Flipchart

1 Handout

1 Worksheet

INSTRUCTIONS

Here we want to support the young people to learn about where their money comes from, as many young people don't actually understand.

Supporting them to find out where their money comes from will give them a wider understanding about money and finance.

GROUP AS A WHOLE

With the group as a whole ask each person where they get their money?

Make a list on the flip chart.

Here you may get a wide range of answers including: Parents; benefits; government and "I don't know!".

It is important to stress that no one has to give information that they do not want to and all information is private and confidential.

IN PAIRS OR INDIVIDUALLY

Ask each person to put a picture, line drawing, stickman smiley face etc of themselves in the middle of the A3 paper.

Around them and with arrows pointing into the middle they are going to write down all the different places that their money comes from.

If they put 'their parents', then they also need to think about where they get their money from e.g. their employer because they are working, child benefit, carer's allowance etc.

GROUP AS A WHOLE

Ask if anyone wishes to share their picture, remembering this is a private area for some people and not everyone will wish to discuss this.

Use the handout from this section as an example.

INSTRUCTIONS**GROUP AS A WHOLE**

Remind the young people of what happens to the money that they get. What does it pay for?

Make a list on flip chart.

The list should include:

- Care and support
- Your home
- Heating and other utilities
- Food and drink
- Clothes and shoes
- Going out to the cinema or for a meal
- DVDs and CDs
- Books
- Holidays
- Medicines
- Transport

SUMMARY OF KEY LEARNING FROM THIS ACTIVITY

The young people will begin to:

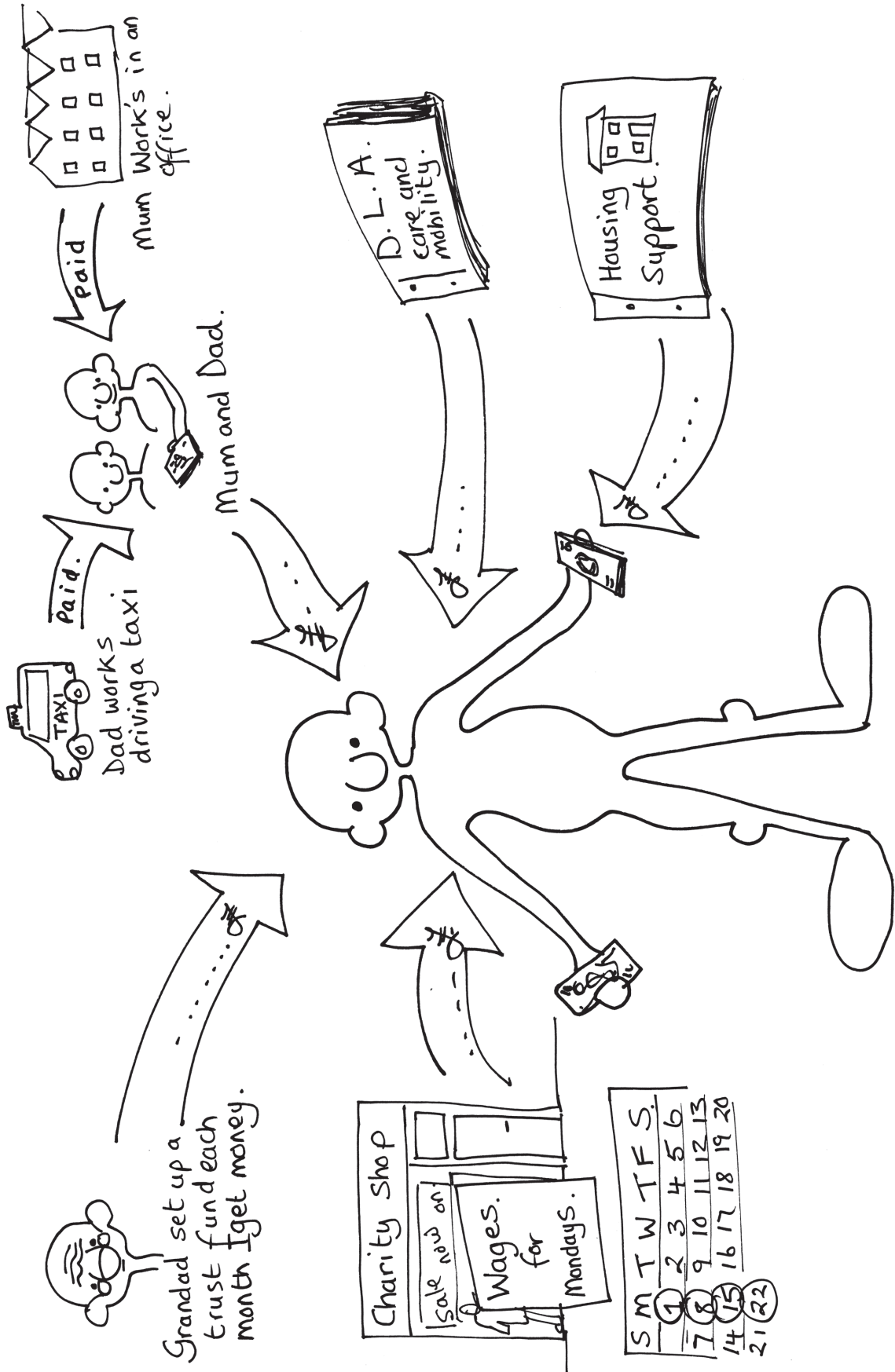
- develop a greater understanding of where their money comes from; and
- understand that there are a lot of things to pay for in our lives.

INSTRUCTIONS

WORKSHEET 5

This worksheet has a practical activity for the young people to complete. It will help consolidate their knowledge gained from this activity and help them use it in their everyday life.

Read through the sheet with the young people explaining what they have to do.



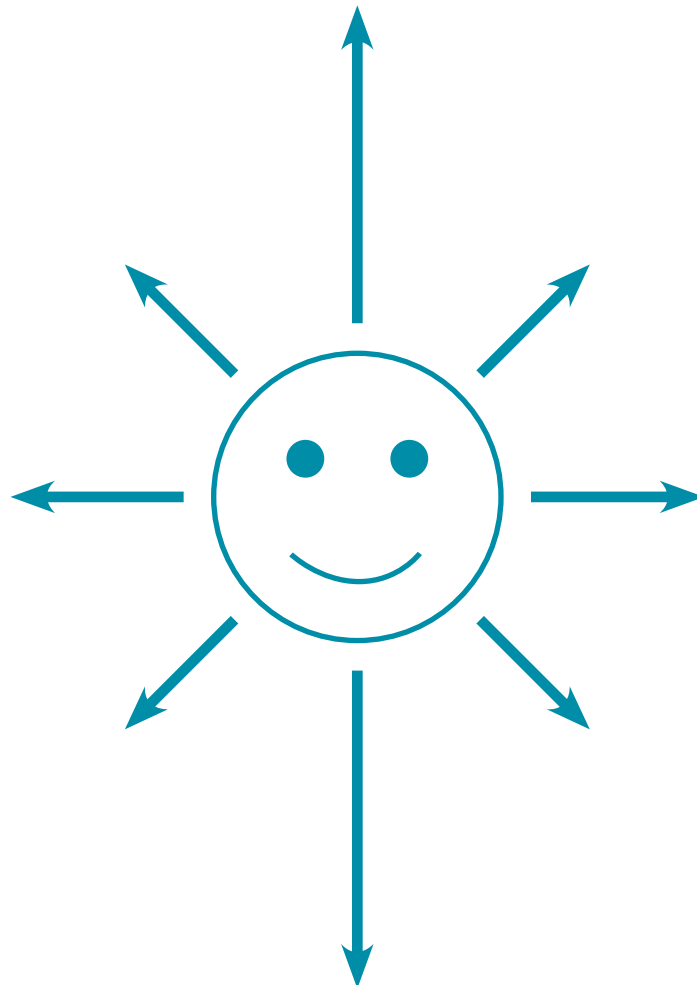
WORKSHEET 5

You have been thinking about where all of your money comes from.

In the activity you did a picture that showed where all the money that you have comes from.

Some of that money will pay for your care and support; some will pay for where you live and your food; some will pay for your clothes and shoes; going out to the cinema or for tea; DVDs; CDs; books and holidays etc.

The picture below has you in the middle and the arrows are all the things that have to be paid for, draw or write the things in your life that cost money, add more arrows if you want to.



6

» ACTIVITY

Treasure Hunt

This activity aims to get the young people thinking about money and just how much it comes up in our everyday lives.

If you are based in the same town as the young people you can make a treasure hunt that they can either complete with you and the group, or take away and do in their own time with their family. If you do it with the group ensure you have the support that you need to complete this safely.

The aim of the activity is for the young people to:

- understand how to discover information for themselves;
- learn more about where they live;
- increase their independence;
- find out small pieces of financial information; and
- experience visiting a bank or building society.



ACTIVITY REQUIREMENTS

1-2 Hours

1 Handout

INSTRUCTIONS

WHOLE GROUP

Using information you know about the area devise a treasure hunt based on the suggestions in handout 1 of this activity.

Try to make it personal to the young people who you are working with and their local area. Handout 1 provides suggestions for you.

FEEDBACK ON COMPLETION OF TREASURE HUNT

When everyone has completed the treasure hunt, you can give out small token prizes for those who get all of the answers or random prizes for the first person to tell you an answer to a specific question.

Review all the treasure hunts and ensure you reward everyone for their efforts, amending any questions that were too hard or too easy for the young people.

SUMMARY OF KEY LEARNING FROM THIS ACTIVITY

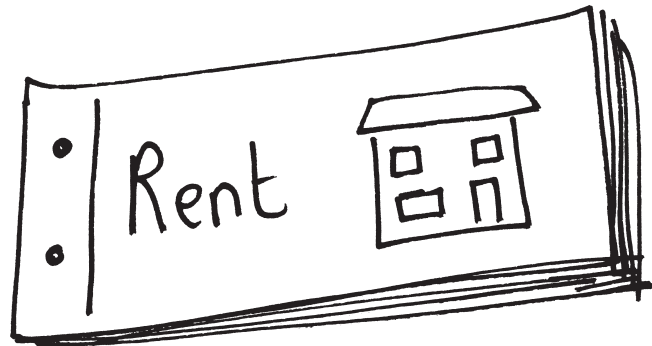
The young people will:

- begin to understand how to discover information for themselves;
- know more about where they live;
- have increased independence;
- know small pieces of financial information; and
- experienced visiting a bank or building society.

HANDOUT - 1/1

Where possible include a photograph of the building or store etc. Use simple questions that you know are relevant locally.

Question	
1	In a particular bank what is the APR advertised in the window?
2	How much does it cost to get in to the local museum (name the museum)?
3	In the local supermarket (name the shop), how much is the most expensive TV that you can buy? How much is the cheapest?
4	How many different banks are there on the main shopping street?
5	How many building societies are there?
6	How much does a first class stamp cost? And a second class stamp?
7	How many charity shops are there on the main shopping street? Find out the most expensive thing they sell and the cheapest thing.
8	What identification (ID) do you need to open a bank account?
9	What is the most expensive thing in the window of the local jewellery shop? What is the cheapest?
10	How many shops on the high street (name the street) offer credit cards?
11	How much does it cost to go to the cinema during the day time (before 6pm)? And how much in the evening?
12	How much does it cost go swimming? Are there discounts for young people, for members or anyone else? How much is the discount?
13	Where is the local independent advice service or CAB (Citizens Advice Bureau)?
14	When is the Citizens Advice Bureau open?
15	Where is the library and when is it open?
16	How much does it cost to join the library?
17	How much is a fine for not returning a book to the library on time?



ON YOUR OWN TWO FEET

»»ACTIVITIES

Learning about essential or non-essential spending & developing budgeting skills

The following activities can be undertaken by all young people.
However, they provide useful preparation for those who are thinking
about living independently.

» ACTIVITY

Things we need - things we do not need

The aim of this activity is for the young people to:

- think about money;
- know that we all have different values and ideas with money;
- have increased understanding of money issues; and
- remove some myths about money.

7



ACTIVITY REQUIREMENTS

1 Hour

Flipchart and pens

3 Handouts

(Make cards prior to activity)

1 Worksheet

INSTRUCTIONS

NEED OR NOT NEED GAME IN SMALL GROUPS 3 TO 4 PEOPLE

Cut out the cards from the handouts in this section; have a set of cards for each group.

Spread all the cards on a table or on the floor so you can see all the choices, then group them under 'need' or 'not need' sections.

Remember! You could do this activity one-to-one if you have someone who finds it difficult or hasn't got a supporter.

There will be some cards that will go into either pile, and the young people in the group will disagree about which pile they should go in.

Ask the group to discuss these among themselves e.g. Mobile phone, some people feel this is an important need as it can be used in an emergency, others think it is just a luxury item.

WHOLE GROUP

When the groups have made their choices, get each group to take turns to read out their 'need' pile and their 'not need' pile.

With the other groups feeding back if they have any differences.

Using the flipchart, list each of the 'don't know' or 'either' items which the group couldn't agree on.

Then, go through each one in turn discussing the 'need' and 'don't need' points of each.

Emphasise to the young people that some 'needs' and 'don't needs' will depend on the individual and their life experience.

GROUP DISCUSSION:

After you have played the game, talk to the young people about what things we all need to live a happy life such as food and a house/home. Make a list down one side of the flipchart under the heading of 'Need'. Think about which things we have to pay for.

You may need to help here teasing out things like heating, lighting and what they are powered by. Your list should include: Food and drink; home; lights; heat; water; car/ transport; work/ volunteering etc

Introduce the word "**essential**".

Now think about things that we like to have and do that make us happy. List these down the other side of the flipchart under the heading of 'not need'.

Here you should have things such as: magazines; DVDs; CDs; going out for a meal; new clothes; hairdressers; holidays; trips out; going to the pub or bowling etc. Remind the young people which of these have to be paid for.

Introduce the word "**non-essential**".

SUMMARY OF KEY LEARNING FROM THIS ACTIVITY.

The young people will:

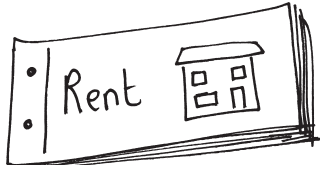
- begin to understand about prioritising between essential and non essential things;
- understand the difference between the things young people need and the things they want; and
- develop understanding of the difference between things we need to be safe, warm, and to keep us alive and those that make life more fun.

DISTRIBUTE COPIES OF WORKSHEET 7

This worksheet has a practical activity for the young people to complete. It will help consolidate their knowledge gained from this activity and help them use it in their everyday life.

Read through the sheet with the young people explaining what they have to do.

RENT FOR HOUSE/FLAT



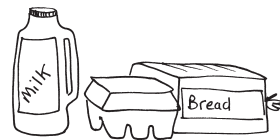
GAS



ELECTRICITY



BASIC FOOD: BREAD, MILK, EGGS



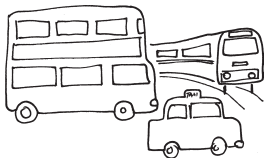
TELEPHONE



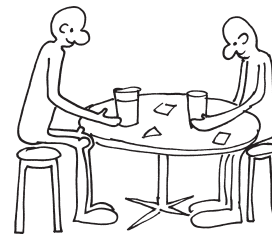
MOBILE PHONE



BUS/TRAIN/TAXI FARES



GOING TO THE PUB



GOING TO THE CINEMA

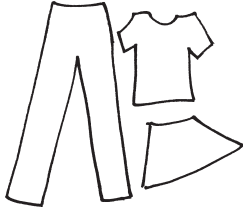


GOING BOWLING



HANDOUT - 2/3

NEW CLOTHES



CLEANING PRODUCTS



MAGAZINES



CDS



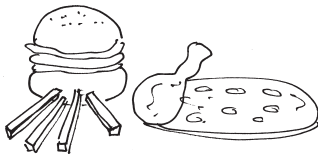
DVD FILMS



HOLIDAY



MCDONALDS/KFC OR PIZZA HUT



WINE/BEER

FANCY PUDDINGS/
DESSERTS IN THE FRIDGE

MEDICINES



HANDOUT - 3/3

GOING OUT TO MEET FRIENDS



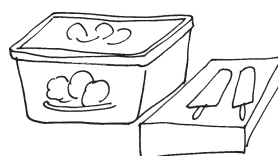
GOING OUT TO MEET FAMILY



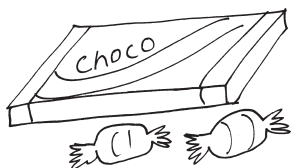
GOING TO A GARDEN CENTRE



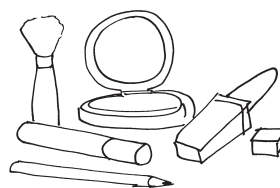
ICE CREAMS FOR THE FREEZER



CHOCOLATE AND SWEETS



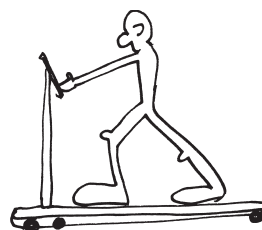
MAKE UP



HAIRDRESSERS/HAIR CUT



GOING TO THE GYM



GOING SWIMMING



CIGARETTES



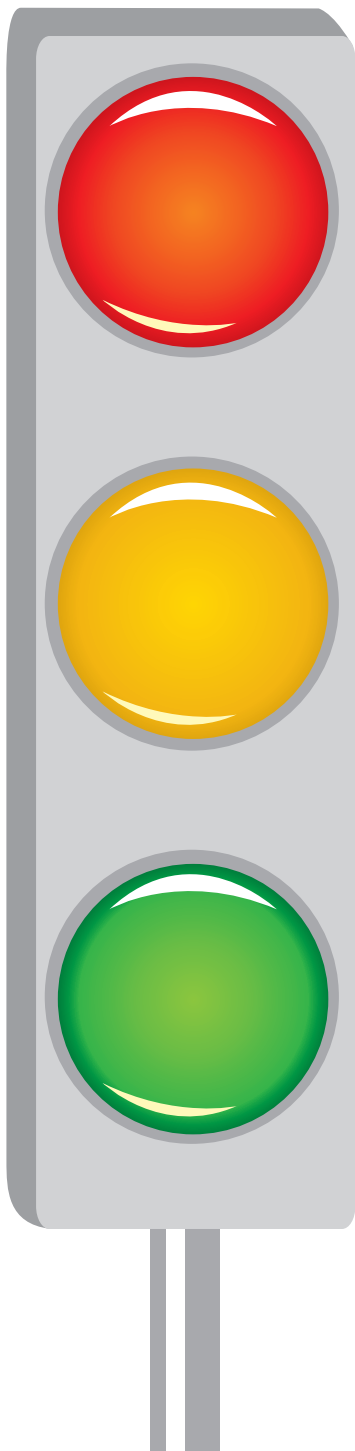
WORKSHEET

You have learned about needing things and not needing things.

Next to the 'Red light', write down the things that you buy regularly that you don't really need.

Next to the 'Amber light', write down things that you buy which you need sometimes.

Next to the 'Green light' write down a few of the things you need to buy regularly.



The things I **DO NOT NEED**: E.g. Chocolates

Things I **NEED SOMETIMES**: E.g. New clothes

The things that I **NEED ALL THE TIME**: E.g. Basic food and drink

8

» ACTIVITY

Where does your money go?

This activity must be varied to meet the needs of the individual. This activity is about budgeting. Each person will be completing a simple budgeting activity that can be made more complex if required. The activity aims to help them recognise that a lot of the things around them that make them happy, cost money. Some of the things cost a lot of money, some not so much, and only a few nothing at all

The aim of this activity is for the young people to understand:

- the importance of budgeting;
- how to budget; and
- understand prioritising and planning spending.



ACTIVITY REQUIREMENTS

1 Hour

Calculators

Scissors

6 Handouts

(4 cut into strips)

1 Worksheet

» PART A**GROUP AS A WHOLE:**

This is a basic budgeting activity. To start, read through the words on the cards (which have been cut out). Each person has one set of cards.

Each card will have an item on it such as: DVD; CD; clothing etc

(There are some cards with the cost already on it: rent, mobile phone, gas, electricity, Council Tax and water, food treats, basic foods and transport these are set.)

Looking at each card in turn, discuss different versions of the item e.g. Music - different bands, singers etc; DVD - different films that you all think are good; clothes - favourite items of clothing e.g. jeans, sweatshirt, best shirt etc. etc.

Next, ask the young people to write on the card their favourite version of that item e.g. CD favourite band or singer or DVD their favourite film.

This is to ensure that the young people relate the activity to themselves to help maintain their interest.

Continue through all the cards asking what their favourite meal out is: e.g. McDonalds, Indian, Chinese, steak etc and write this on the dotted line on the cards.

Do this until the young people have put all their favourites on all of the cards.

» PART B

WHOLE GROUP:

Set the scene with Handout 5, which explains how much money they will have and two things they need to consider; their best friend's birthday and a holiday.

INDIVIDUALLY (WITH SUPPORT)

Each person should look at their cards by spreading them on the table in front of them and decide how they will spend the £200 they have for the week.

Here you should encourage, but not insist, that each person considers their important bills and outgoings e.g. rent; utilities; basic foods and transport before they can treat themselves to a new DVD or CD.

Use the budget sheet, Handout 6, to record their spending and the calculator will help them do the adding up.

It is important to allow ample time for this activity, as well as support where needed.

The person has got £200 coming in each week. Explain that this is called "**Income**". Out of the £200 they have, they have to decide which things they are going to spend their money on. Explain that this is called "**Expenditure**".

Things to remember:

- It is their best friend's birthday in 2 weeks.
- They are booked to go on a group holiday that will cost £200, which they will have to pay for in 10 weeks' time.
- It is entirely up to them, they can spend all of the £200 or less than the £200.
- There are some blank cards if they wish to add something that they would like to spend their money on, e.g. a drink.

INSTRUCTIONS

REMEMBER! This is a difficult activity and the young people will need varying amounts of support, particularly around their prioritising and the calculations. The main focus of this activity is to help the young person to think about which things are most important to spend their money on, and which are not.

DISCUSSION POINTS:

It will be useful to discuss with the young people that knowing how much money you have and planning how you spend it is called “**Budgeting**”.

Some young people will only be able to plan covering their bills etc and work out if they can afford any items for themselves.

Others will be able think about how to budget for their household bills and know what is left over. Others will be able to think about saving for their holiday and their friend’s birthday or other future events.

WHOLE GROUP

Ask each person to feed back whether they had any money left.

Ask them how hard they found it to “budget”.

SUMMARY OF KEY LEARNING FROM THIS ACTIVITY

The young people will:

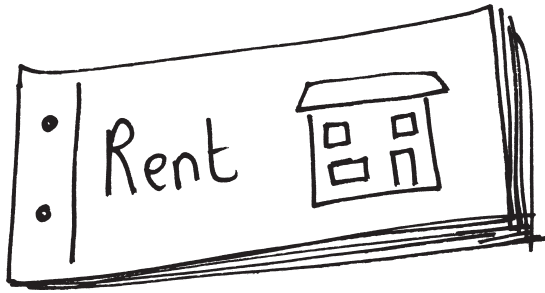
- learn the importance of budgeting;
- start to understand how to budget; and
- think about prioritising and planning spending.

DISTRIBUTE WORKSHEET 8

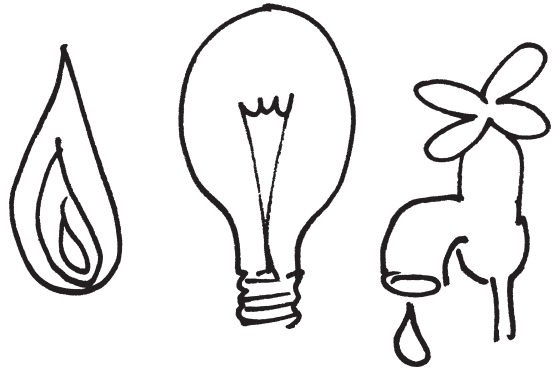
This worksheet has a practical activity for the young people to complete. It will help consolidate their knowledge gained from this activity and help them use it in their everyday life.

Read through the sheet with the young people, explaining what they have to do.

Rent



Gas, Electricity Rates Water

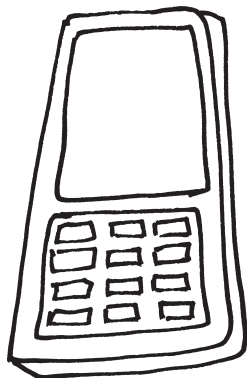


£50

£30

Mobile phone

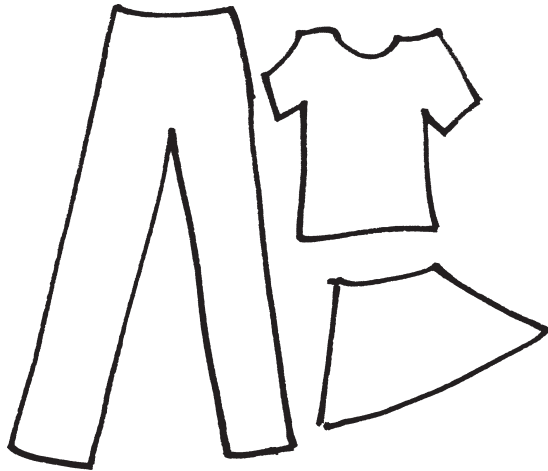
DVDs



£120

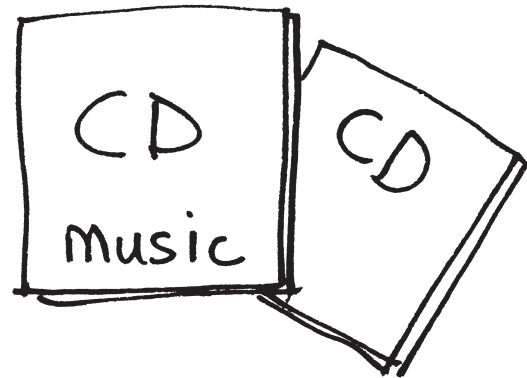
£30

Clothes



£25

CDs



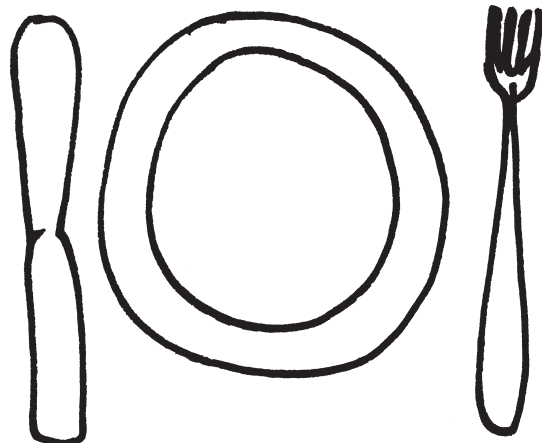
£10

Going out for the evening



£20

Eating out

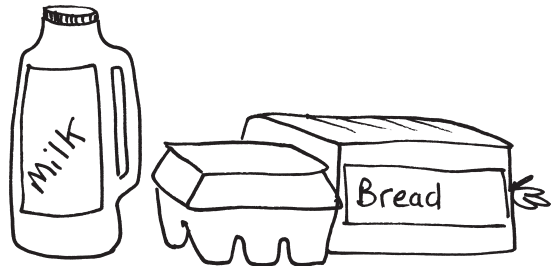


£15

Food: treats, cakes, exotic fruit



Basic food: milk, bread, vegetables and fruit

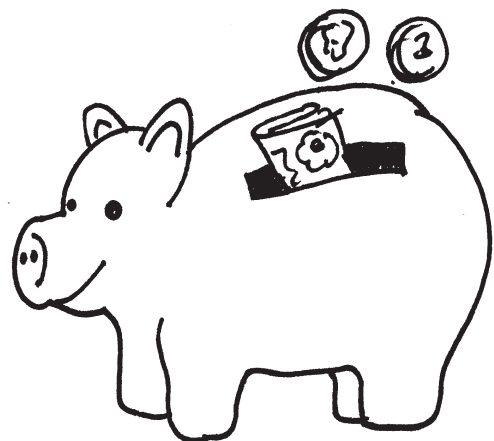
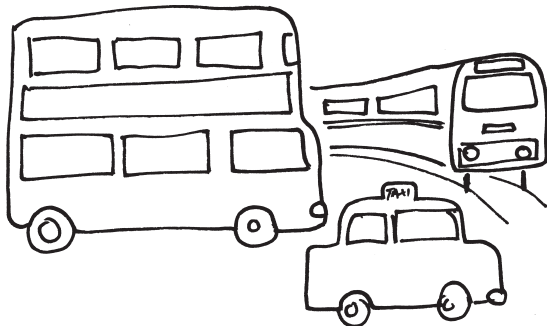


£10

£25

Transport: taxi, bus rail

Savings



£5

£

Holiday



Other

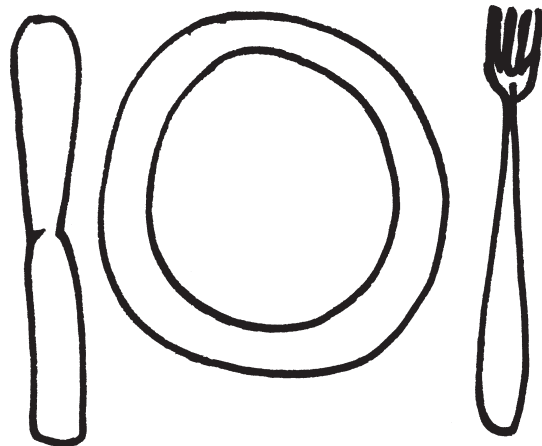
£

£

Going out for the evening



Eating out



£

£

You have got £200 coming in each week.
This is called '**Income**'.

Out of the £200 you have to decide which things you are going to spend your money on. This is called '**Expenditure**'.

Use the cards provided to work out what you will spend.

Remember:

- It is your best friend's birthday in 2 weeks.
- You are booked to go on holiday with a group of friends. It costs £200 and you need to pay for it when you go in 10 weeks' time.

It is entirely up to you. **You can spend all of the £200 or less than the £200.**

There is a blank card if you wish to add anything else that you would spend your money on.

BUDGET SHEET

Item	Money in £	Money out £	Money left £
Income	£200		£200
Total			

In this activity you did some budgeting, where you had to decide what to spend your money on for the week. It was a large amount of money as it was for someone living independently.

Using the worksheet below, plan your budget for the money you have each week or month.

Start with the money you have to begin with, then make a note of the things you need to spend your money on. This may include: bus fare; money for drinks and snacks; going out; cigarettes.

See if you can make sure you will have some money left to save!

Here you put what you spend or buy	Here you put the amount of money you have to begin with	Here you write how much the things cost	Here how much money is left
INCOME			
Item to buy	Money in	Money out	Money left

9



ACTIVITY REQUIREMENTS

40 mins

Flipchart and pens

Collection of shopping receipts

Calculators

1 Handout

1 Worksheet

» ACTIVITY

How much could I save?

This is an easy and quick activity to do with young people and helps them to start to think about the cost of things over time and how costs can build up. It also helps the young people to understand how easy it can be to save money.

The aim of this activity is for the young people to:

- think about what they are spending their money on and how they could save; and
- understand that just small changes can save a lot of money.

Before the activity: Ask the young people to bring in any receipts from their weekly grocery shopping this week to support accurate pricing.

WHOLE GROUP

Get the young people thinking about how much they spend day to day by asking how many people eat a bag of crisps each day, or a chocolate bar or a can of soft drink?

On the flipchart write down what people buy regularly

It is important to use current prices in this exercise.

Now using a chocolate bar as an example, show the group how much money they are spending over a week, month and year.

THEN USE HANDOUT 27 TO SHOW EXAMPLES:

A bar of chocolate

A 50p chocolate bar every day will cost

$50\text{p} \times 7 \text{ days} = \text{£}3.50 \text{ a week}$

$\text{£}3.50 \times 52 \text{ weeks in a year} = \text{£}182.00 \text{ a year}$

or $\text{£}3.50 \text{ a week} \times 4 \text{ weeks} = \text{£}14 \text{ a month}$

In one month this is enough money to buy a DVD or go out to the cinema and have a burger!

A can of soft drink

A 70p can of soft drink each day will cost

$70\text{p} \times 7 \text{ days} = \text{£}4.90$

$\text{£}4.90 \times 52 \text{ weeks in a year} = \text{£}248.80 \text{ a year}$

In one month you have saved $\text{£}19.60$ ($\text{£}4.90 \times 4$) you could buy a new item of clothing for that or go out for a meal.

A bag of crisps and a drink

A $\text{£}1.00$ for a drink and bag of crisps each week day

$\text{£}1 \times 5 \text{ days (Monday, Tuesday, Wednesday, Thursday, Friday)} = \text{£}5.00$

$\text{£}5 \text{ a week}$ is enough to go to the cinema

$\text{£}5 \times 52 \text{ weeks a year} = \text{£}260.00$. Enough for a small holiday!

INSTRUCTIONS

Going back to the list of items on the flipchart, help the young people with the cost of each item, try to be as accurate as you can (if there are no receipts use your knowledge and experience and the internet to find out the actual costs).

IN PAIRS:

Ask the young people to use the table at the bottom of the handout to help them to work out how much they could save on the item that they have regularly.

(Some people may not buy the same thing every day but may have £1 or £2 each day to spend on what they like. Suggest they save half of the money and work out their savings.)

FEEDBACK TO THE GROUP

Ask each pair to feedback to the main group their savings, which pair could save the most?

When the young people have calculated some of the savings they could make, get them to think about what they could use their saved money on such as buying new clothes; buying an MP3 player; put the money towards a holiday; buying a gift for someone else etc.

DISCUSSION:

Talk to the group about how easy it is to save a set amount each week rather than just saving what you have left over each week.

SUMMARY OF KEY LEARNING FROM THIS ACTIVITY

The young people can:

- identify what they are spending their money on and how they could save; and
- begin to understand that just small changes can save a lot of money over time.

INSTRUCTIONS

DISTRIBUTE WORKSHEET 9

This worksheet has a practical activity for the young people to complete in their own time. It will help consolidate their knowledge gained from this activity and help them use it in their everyday life.

Read through the sheet with the young people explaining what they have to do.

HANDOUT - 1/1**A BAR OF CHOCOLATE**

A 50p chocolate bar every day will cost

$50\text{p} \times 7 \text{ days} = \text{£}3.50 \text{ a week}$

$\text{£}3.50 \times 52 \text{ weeks in a year} = \text{£}182.00 \text{ a year}$

A CAN OF SOFT DRINK

A 70p can of soft drink each day will cost

$70\text{p} \times 7 \text{ days} = \text{£}4.90$

$\text{£}4.90 \times 52 \text{ weeks in a year} = \text{£}248.80 \text{ a year}$

A BAG OF CRISPS AND A DRINK

A £1 for a drink and bag of crisps each day

$\text{£}1 \times 5 \text{ days (Monday, Tuesday, Wednesday, Thursday, Friday)} = \text{£}5$

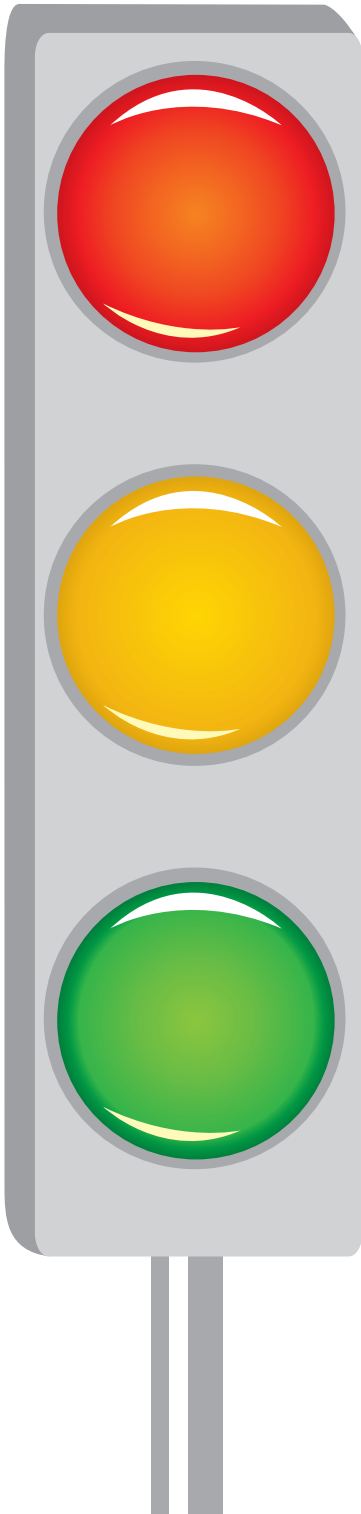
$\text{£}5 \times 52 \text{ weeks a year} = \text{£}260$

Use the table below to work out how much you can save in a year:

Item	Cost of item	Number of days per week	Total cost per week	X 52 weeks in year	Total cost per year
Chocolate bar	50p	X 7	£3.50	X 52	£182
Can of soft drink	70p	X 7	£4.90	X 52	£248.80
Crisps and drink	£1	X 5	£5	X 52	£260
		X		X 52	£
		X		X 52	£
		X		X 52	£
		X		X 52	£
		X		X 52	£

In this activity you have looked at how much money you can save if you stopped spending a small amount each day or week.

Think about what you spend your money on and how you could save money in the future? Fill in the boxes below.



Think about what you are going to **STOP** spending money on, so you can save.

Think about any spending that you can **reduce** e.g. If you usually buy a can of drink and crisps, only buy either the can or the crisps.

Think about your spending that is **OK** and you can carry on spending.



ON YOUR OWN TWO FEET

»ACTIVITIES

Learning about
credit and debt issues

» ACTIVITY

How much does it really cost?

This activity will help young people understand about credit and how much more we pay using a credit card or store card. They may have a limited understanding about credit and the notion of credit cards etc, so time needs to be taken to explain how these work.

The aim of this activity is for the young people to:

- understand what buying something on credit means.

10



ACTIVITY REQUIREMENTS

1 Hour

Leaflets on credit options from banks/shops

Flipchart and pens

2 Handouts

1 Worksheet

INSTRUCTIONS

» PART A

GROUP AS A WHOLE

Ask what buying something on credit means.

When you have had suggestions from the group, latch onto an explanation that is closest to the statement, below.

- Buying something on credit means that you can buy something even if you have not got the money at the time.
- You borrow the money and pay it back in small amounts at a time.

However, you do have to pay more money back than you borrow. It is an extra payment for lending you the money. It is called “interest”.

Remember! Take your time over the explanations as credit is a difficult concept to understand.

Using Tom’s scenario, write the numbers on the flip chart to emphasise the extra cost of using the credit card.

Scenario. Tom’s shopping

- Tom’s MP3 player has broken and he would really like a new one but he hasn’t got enough money to buy one. So he decides to buy one on credit.
- The electrical shop has its own credit card that he can use. The shop assistant is eager for him to take out a store card – he says it will save Tom money. He does not have to pay the shop the £100 now, he does not have to pay anything now but he can still take away the MP3 player.
- The MP3 player costs £100.
- The shop card charges him to borrow the money this is usually called “interest” it is worked out as an Annual Percentage Rate or APR%. This is added on to the cost of the MP3 player.
- The higher the APR% number the more it costs to borrow the money.

INSTRUCTIONS

- Tom has been told he will pay £9.74 each month for 12 months, which adds up to £116.93 that means he pays an extra £16.93 to borrow the money.

Ask the group if they think Tom should use the store card? It seems easy and Tom has his MP3 player without paying any money! Remind the group that using a store card Tom is paying more for his MP3 player than the amount it costs.

Ask the group “What happens if Tom forgets to pay his £9.74 one month?”

The store will charge him extra for missing a payment and add it to his bill.

If he were to miss several payments his Store card bill could end up being more than the MP3 player cost.

» PART B

Collect a number of leaflets from shops, banks, building societies and adverts for different types of lending and the different rates, distribute them for the young people to have a look at.

Using the collected leaflets make a list of all the different types of credit you can get.

Your list should include:

- Bank or building society loan
- Store card
- Credit card
- Buy now pay later
- 0% finance
- Hire purchase
- Credit unions
- Cash for gold or goods
- Companies on TV offering instant cash

INSTRUCTIONS

- High interest short term loans
- Doorstep lender

GROUP AS A WHOLE:

Look at the bottom of handout 1

How can they tell which one is the best deal?

The main way is to look at the APR%, remember the higher APR% the more expensive it is.

What do you do if you get offered a store card or to buy something on credit?

Ask the group as a whole for ideas, list on the flip chart, but emphasising that they should NEVER make a quick decision, they should always talk to a friend, family member or carer, or support worker. Always take your time and think things through, do NOT decide there and then.

What sort of things can you say to the shop assistant when they ask if you want a store card?

- “No thank you, I just wish to buy my goods.”
- “Not today thanks, I will ask my support worker or friend about this, and will come back later.” Or;
- “I would like to think about it thanks, have you got some information I can take away?”

Some types of lender are very risky. There are many advertisements on the television offering people money to help them out until pay day, all with a quick easy telephone call. BUT, be aware that these companies charge very high interest rates or APR%.

For example, if you needed or wanted to buy something this week but did not get any money until next week, some loan companies will lend you £100 and charge you about £4 each day as interest.

If you pay it back in 5 days it costs £20. However, if your income payment is delayed and it takes 3 weeks instead of one, then you have borrowed the money for 21 days then this adds

INSTRUCTIONS

up to £84 in interest, making the overall cost £184. That is a very high level of interest to pay.

Remember, the more you borrow, the more you pay back.

Always recommend they ask for advice before going ahead with buying something on credit.

SUMMARY OF KEY LEARNING FROM THIS ACTIVITY

The young people will have:





- understanding of what buying something on credit or with a credit card means.

DISTRIBUTE WORKSHEET 10

This worksheet has a practical activity for the young people to complete. It will help consolidate their knowledge gained from this activity and help them use it in their everyday life.

Read through the sheet with the young people, explaining what they have to do.

HANDOUT - 1/2

Buying something that costs £100					
How to pay for it		When can I have it	How much it costs	Total amount I pay	How much extra I pay
Credit card 17.9 %APR		Now	£9.16 month	£109.92	£9.92
Store card 29.9%APR		Now	£9.74 month	£116.88	£16.88
Door step lender 177%APR		Now	£4.13 week	£214.76	£114.76
Save up and buy later		10 months	£10	£100	Nothing

Door-step lenders: these are often smaller, local companies who offer to lend people money quickly BUT they usually charge very high interest so they are not a good idea.

If you want to buy something on credit always get advice from someone who you can trust first e.g. family, friend, advocate or the CAB (Citizens Advice Bureau).

WHAT DO YOU DO IF YOU GET OFFERED A STORE CARD OR TO BUY SOMETHING ON CREDIT?

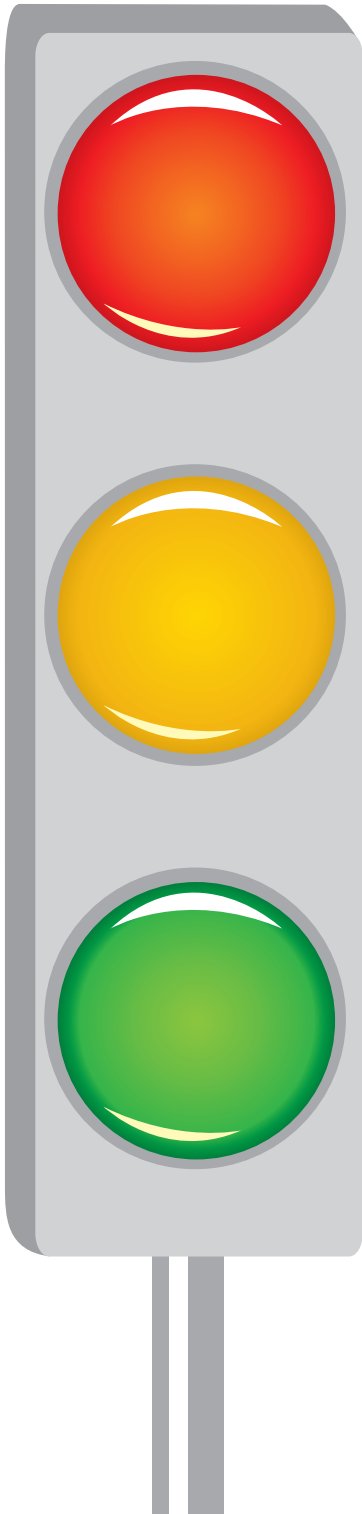
Ask the group as a whole for ideas. List them on the flip chart, but emphasise that they should **NEVER** make a quick decision. They should always talk to a friend, advocate or a family member or carer. Remind them to always take their time. They do **NOT** need to decide there and then in the shop.

What sort of things can you say to the shop assistant when they ask if you want a store card?

- “No thank you, I just wish to buy my item”
- “Not today thanks, I will ask my advocate or friend, and will come back later”
- “I would like to think about it thanks. Have you got some information I can take away?”
- Practice saying them.

WORKSHEET

This activity was about credit. What does buying something on credit or with a credit card or store card mean? We know now that it means you borrow the money and have to pay it back. The credit card company charge for lending the money. It makes the things that you buy cost more.



You are buying something new and you have not got enough money. You see that the shop has a store card (a type of credit card). You must:

Stop

Before you buy with a credit card or store card you need to:

Think

How much extra will it cost?

How long will it take me to pay it back?

Don't buy things on credit, unless you absolutely have to.

Go

home and save up a little longer and buy the item, without extra charges.

» ACTIVITY

How low can you owe?

(Thinking about debt issues)

The aim of this activity is for the young people to understand:

- what debt is;
- where to get help and advice;

First of all you need to help the young people understand what debt is, then go on to work with them about what you do if you have problems with debt.

11



ACTIVITY REQUIREMENTS

1 Hour

A3 paper

Flipchart and
pens



INSTRUCTIONS

WHOLE GROUP

Ask 'What do you think debt is?'

Make a list on the flipchart of what they say.

A dictionary definition is:

- Something that you owe someone.
- If you are in debt, this means you owe someone.

It may be that you have borrowed something from someone but usually we think of debt as owing money.

Instructions:

Go through the next 2 bullet points putting each one on the flipchart.

■ Tell someone

Explain that this means if you have a bill for anything and you know that you will not have the money to pay the bill in the time it says, you must let them know. Most businesses or organisations will be understanding, especially if you offer to pay in either in small amounts or by a later date.

■ Get help and advice

Tell the young people that there are places that you can get help and advice about debt, such as the CAB (Citizens Advice Bureau) or National Debt Line or local advocacy service

SUMMARY OF KEY LEARNING FROM THIS ACTIVITY

The young people will:

- know what debt is;
- know some of the places you can get help and advice;



INSTRUCTIONS

DISTRIBUTE WORKSHEET 11

Worksheet 11 has a practical activity for the young people to complete. It will help consolidate their knowledge gained from this activity and help them use it in their everyday life.

Read through the sheet with the young people explaining what they have to do.

WORKSHEET

This activity was about debt. Debt is when you owe someone money. It can be a person or a company. It means you do not have enough money immediately to pay for the things you want and need, but will pay it back later.

Think about the things you talked about in the activity.

The 2 main things to do if you find you get into debt are:



Step 1

Tell someone.

Who would you tell?

.....

.....

.....



Step 2

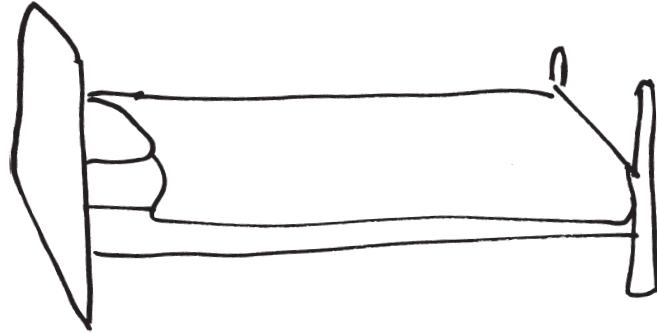
Get help and advice

Where would you get help and advice?

.....

.....

.....



ON YOUR OWN TWO FEET

»ACTIVITIES

Preparing to live
independently –
how much does it cost?

12



ACTIVITY REQUIREMENTS

2-3 Hours

Large paper A3

Calculators

Furnishing catalogues
magazines
internet access.

4 Handouts

1 Worksheet

» ACTIVITY

Your own place

This activity is one that will need to be adjusted to suit the circumstances of the young person you are working with. You will need to carefully assess what their current and possible future living situation is likely to be.

Is this someone who may be able to live on their own in a 'supported living scheme', do they live in a shared property with other people or are they likely to live at home with their family for a while yet? The young person may have hopes and aspirations to have their own place or it may be too much for them to think about.

So tailor the activity to their individual needs.

Aim of this activity is for the young people to:

- help them understand some of the things they will need if they have their own room;
- help them to understand the costs of everyday items that they have in their bedroom;
- give the young people a feel for what it is like to choose their own things; and
- help the young people to understand it is not always possible to have everything that they want, often we have to budget.

The idea is for the young person to think about how they would like their own place to look.

GROUP AS A WHOLE;

Introduce the activity to everyone, then move into smaller groups of 3 or 4 people.

» PART A

Begin the discussion by asking the young people how they would like their bedroom to look.

- What kind of bed would they have?
- What type of furniture, carpet and rugs, ornaments would they choose?
- What else would it have in it? Curtains; CD player; a TV; a clock and computer etc.

Use handouts 1 and 2 to help them think about the things they want in their room. Get them to put a tick next to the things they really want.

Then, ask the young people to think about whether they can cross off anything they really do not need.

» PART B

IN SMALL GROUPS OR PAIRS

The aim of this section is to help the young people understand how expensive household items can be.

Once they have decided what they really need in their room (using handouts 1 and 2) they need to look at the catalogues/magazines/internet to work out how much things cost and where they can buy them. Use handouts 3 and 4 to write these details down.

Remember! It will be easier to round up the figures e.g. if a bed is £198.50 then round it up to £200.

Use calculators to add up how much all the items cost.

INSTRUCTIONS

Get everyone in the group to say how much it costs to furnish their room.

You can explain that usually when you furnish a room you have a fixed amount to spend. Sometimes you need to think about getting cheaper items than the ones you really want. Second-hand goods are a realistic alternative.

Ask the young people to think about where else they may be able to get their furniture e.g. can they get a similar item from a cheaper shop or buy second-hand.

SUMMARY OF KEY LEARNING FROM THIS ACTIVITY

The young people will have:

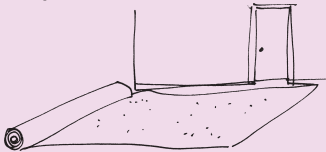
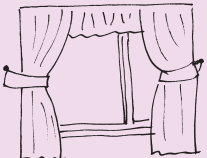

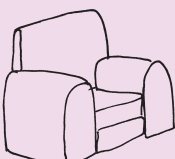
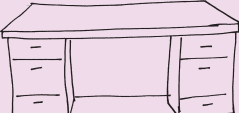
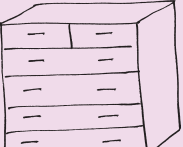
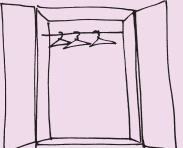
- gained some understanding of the things they will need if they have their own room;
- developed some understanding of the costs of everyday items that they have in their bedroom;
- experienced what it is like to choose their things; and
- learned that it is not always possible to have everything that you want – often we have to budget.

DISTRIBUTE WORKSHEET 12

This worksheet has a practical activity for the young people to complete. It will help consolidate their knowledge gained from this activity and help them use it in their everyday life.

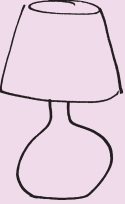

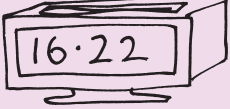


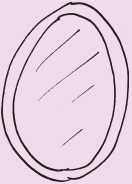
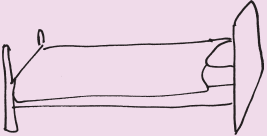
Read through the sheet with the young people, explaining what they have to do.

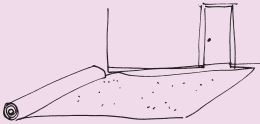
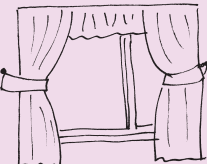

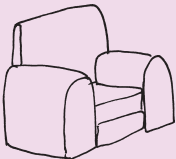
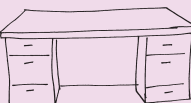
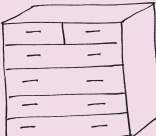
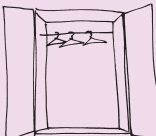
Things to think about in your room.

Items	Mark those which you really want	Mark with those which you do not need
<p>Carpet</p> 		
<p>Curtains</p> 		
<p>Bedding/quilt cover</p> 		
<p>Chair</p> 		
<p>Desk/dressing table</p> 		
<p>Drawers</p> 		
<p>Wardrobe</p> 		



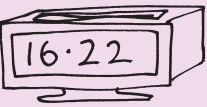


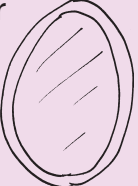
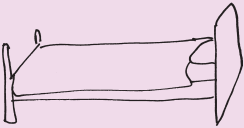
HANDOUT - 2/4

Things to think about in your room.

Items	Mark those which you really want	Mark with those which you do not need
Lamp 		
TV and DVD player 		
Clock 		
CD/radio 		
Computer 		
Mirror 		
Bed 		

Items	What I need	Where I can get it	Cost
Carpet 			
Curtains 			
Bedding/quilt cover 			
Chair 			
Desk/dressing table 			
Drawers 			
Wardrobe 			
Total			

HANDOUT - 4/4

Items	What I need	Where I can get it	Cost
Lamp 			
TV and DVD 			
Clock 			
CD/radio 			
Computer 			
Mirror 			
Bed 			
Total			

Think about what you have learned about the costs of some items in the home or bedroom. You now know that some things can cost a lot of money – sometimes more money than you have at the time.

What will you do if you want an expensive item such as an MP3 player, TV or computer and you have not got enough money to buy it straight away?

Think of 2 things that you could do so that you could buy the expensive item.

1. I COULD:

2. I COULD:

Can you think of any other things that you could do?

3. I COULD:

4. I COULD:

13



ACTIVITY REQUIREMENTS

1 hour

Collection of
shopping receipts

Flipchart and
pens

Paper and
envelope

Explanation to
parent/carer

Computer with
web access

1 Worksheet

» ACTIVITY

Running a place of your own

This activity is about helping the young people understand about living in a place of their own. This will particularly help young people who are thinking about living independently in the future.

The aim of this activity is for the young people to:

- understand the costs of everyday items in the home;
- learn about things that have to be bought regularly in the home; and
- learn about the costs of everyday items.

» PART A

THE WEEK BEFORE THIS ACTIVITY:

Ask each young person to keep the receipts from things that they have bought during the week. If they have not bought many things then ask them to ask their parent/carers for a till receipt from their weekly shop.

Some young people will not be able to do this so ask work colleagues and friends to collect spare receipts for this exercise.

In this activity we are asking the young people to think about some of the everyday items that you would buy if you live in your own home. For those young people who live with families ask them to think about when they see their family shopping, what kind of things do they buy?

THE GROUP AS WHOLE:

Ask people to call out things that you buy regularly in your home, make a list down one side of the flipchart (you will need 3 columns on the paper). Just focusing on things for the kitchen or bathroom try to get 10 items. Remembering that many of the young people may not have been involved in shopping for things for the home, so you will need to use prompts such as:

“What do you need to clean the floor?”

“What do you need to wash the dishes?”

“Do you brush your teeth? If so, what do you use to clean them?”

Things you may have on your list could be any of the following, or any other combinations of things that your group comes up with:

- Washing up liquid
- Washing powder/liquid for clothes
- Fabric softener

INSTRUCTIONS

- Kitchen cleaning spray
- Floor cleaner
- Kitchen roll
- Bin bags
- Toilet roll
- Tooth paste
- Toilet cleaner

The young people may also include drinks, crisps, cigarettes or other food items.

With the 10 items on the list discuss how much each item would cost, be led by the young people. Do not try to move them in the right direction of prices. Write the prices in the middle column on the flip chart.

It is important that you only put the numbers down that the young people think. It doesn't matter at this stage that they do not have any idea how much these things cost, that is part of the activity – even if the young people guess £1 for each item.

Save the flipchart until next session.

» PART B

ACTIVITY TO DO AT HOME:

Give each young person 1 or 2 items from the list, write them down for them and put the paper in an envelope. By the next session they need to find out how much their items really cost.

The young person can ask for help from a friend or family or carer to find the cost of their item.

Offer a prize or reward for each person who remembers to find out the costs.

Ensure you include in the envelope instructions for their parents/ carers so they can be supported with this activity.

(Make sure that you know the actual prices for those who may not have been able to complete the task at home)

Alternatively, you can have a price search session where the young people look up the prices for the items on a supermarket website. This is work that could be completed in pairs.

GROUP AS A WHOLE

Check everyone has brought his or her prices.

Use the flip chart with the list of ten items on it from last time and fill in the final column with the actual prices of the items.

Discuss where there are differences.

Talk about if you **need** all of those items or can you manage without some?

Remind the group that some things may be more important to one person than the next e.g. a person who smokes cigarettes will feel that is an important item to buy but if you do not smoke you would cross it off the list.

SUMMARY OF KEY LEARNING FROM THIS ACTIVITY

The young people will:

- begin to understand the costs of everyday items in the home;
- understand that there are some things that have to be bought regularly in the home; and
- know some of the costs of everyday items.

INSTRUCTIONS

DISTRIBUTE WORKSHEET 13

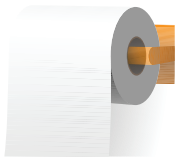
This worksheet has a practical activity for the young people to complete. It will help consolidate their knowledge gained from this activity and help them use it in their everyday life.

Read through the sheet with the young people, explaining what they have to do.

Think about the things that you need to buy regularly in the home, other than your basic foods. This will mostly be things to keep the home, or you, clean and tidy.

Which things would you put in your shopping trolley to help keep you and your home clean and tidy?

Draw a line from the things you think you need to the trolley!



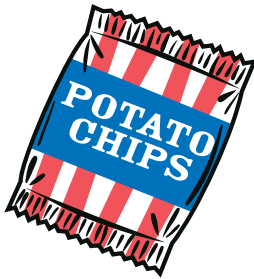
Toilet roll



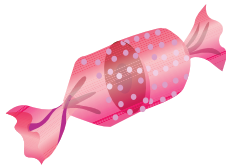
Donuts



Box of tissues



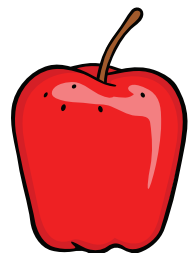
Crisps



Tube of sweets



Cleaning spray



Apple



Rubbish bags

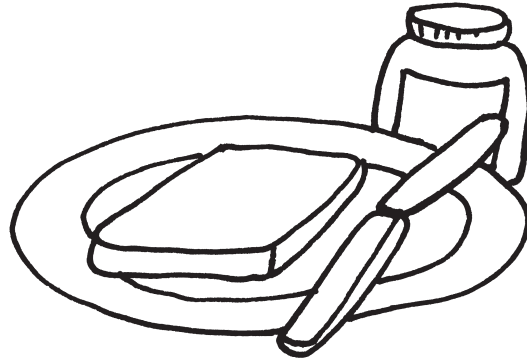


Soap



Washing up liquid





ON YOUR OWN TWO FEET

»ACTIVITIES

Preparing to cook
independently –
how much does it cost?

14

» ACTIVITY

The cost of breakfast?

The first part of this activity will be to talk about what the young people have for their breakfast each day. The young people will then work out how much it all costs. An extension activity will be to work out how much the costs are each week, month and year. This will help the young people start to understand the costs of living independently.

The aim of this activity is for the young people to:

- understand some of the costs associated with everyday living.



ACTIVITY REQUIREMENTS

2-3 Hours

Visit to
supermarket or
Internet

Flipchart and
pens

Calculators

3 Handouts

1 Worksheet

INSTRUCTIONS

» PART A

This activity will need to be delivered over time and will require support particularly around the calculations. Please ensure you have adequate support in place.

GROUP AS A WHOLE

The first part of this activity is to make a list all the different kinds of things that people have for breakfast.

List them on the flip chart.

On the list you are likely to have a variety of breakfast cereals, toast and jam or marmalade, as well as a drink, such as tea, coffee or juice.

You will need to ensure that you list everything you need e.g. toast includes bread, butter and maybe jam. Cereal includes cereal, milk and sometimes sugar etc.

IN PAIRS

Ask the young people to list what they had for their breakfast including all the parts using handout 2

» PART B

GROUP AS A WHOLE

Explain to the group that now they have their list of breakfast items, they will need to find how much they each cost.

IN PAIRS

They need to find out the cost of each item, by looking in a local shop, or on the internet and complete handout 2.

INSTRUCTIONS

Fill in the cost of each item (make sure they go for the average or more expensive brands, as a later activity is about finding cheaper brands)

(The costs on the handout were approximate and accurate at the time of writing)

Handout 3 is an example already completed for someone who has toast and coffee for breakfast everyday. But when the costs of a jar of coffee, a bag of sugar and a bottle of milk are added up they are very expensive, £7.00.

GROUP AS A WHOLE

Look at handout 3. Find out if the group can work out why it is so expensive?

REMEMBER!

The group will need support and prompts for this activity, to help them to understand that each day you only use small amount of each item not the whole thing e.g. jar of coffee and bag of sugar!

Explain that we usually only buy certain items every couple of weeks or months, not every day.

» PART C

GROUP AS A WHOLE

With the group, take a loaf of bread and count how many slices there are in the loaf.

Agree how many slices of toast a person would have each day.

Work out how many days one loaf will last for breakfast.

This will show the young people how many days the loaf of bread will last to make toast for their breakfast.

Add this information to the table in handout 4

INSTRUCTIONS

Then divide the cost of the bread by the number of days to give how much it would cost each day.

Handout 4 has the remaining calculations for the approximate number of days each item will last:

- jar of coffee;
- bag of sugar;
- tea bags etc.

You will now have a total for the cost of breakfast each day. This is likely to be less than £1, which is a lot less than the £7.50 we first calculated.

DISCUSSION:

If any of the young people sometimes go out to a café for breakfast, explain how much cheaper it is to eat at home. Eating out is a more expensive way to eat.

SUMMARY OF KEY LEARNING FROM THIS ACTIVITY

The young people can:





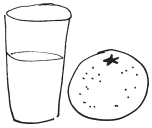

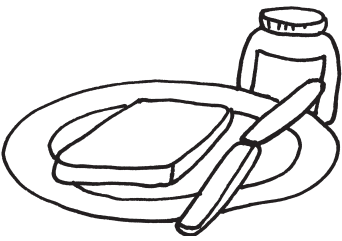
- begin to understand some of the costs associated with everyday living.

» EXTENSION ACTIVITY

Using the calculations you have made for breakfast for one day, you can now work out the cost for a week and then a year.

HANDOUT - 1/4

For my breakfast I have:

Breakfast	Parts of breakfast
<p>To drink I have: (e.g. coffee with milk and sugar)</p>    	<p>Coffee</p> <p>Yes <input type="checkbox"/> No <input type="checkbox"/></p>
	<p>Tea</p> <p>Yes <input type="checkbox"/> No <input type="checkbox"/></p>
	<p>Milk</p> <p>Yes <input type="checkbox"/> No <input type="checkbox"/></p>
	<p>Sugar</p> <p>Yes <input type="checkbox"/> No <input type="checkbox"/></p>
<p>Fruit Juice</p> 	<p>Fruit Juice</p> <p>Yes <input type="checkbox"/> No <input type="checkbox"/></p>
<p>Cereal</p> 	<p>Milk</p> <p>Yes <input type="checkbox"/> No <input type="checkbox"/></p>
	<p>Cereal name:</p>
<p>Toast and Jam/marmalade</p> 	<p>Bread</p> <p>Yes <input type="checkbox"/> No <input type="checkbox"/></p>
	<p>Butter</p> <p>Yes <input type="checkbox"/> No <input type="checkbox"/></p>
	<p>Jam</p> <p>Yes <input type="checkbox"/> No <input type="checkbox"/></p>

HANDOUT - 2/4

For my breakfast:

For my breakfast I have:




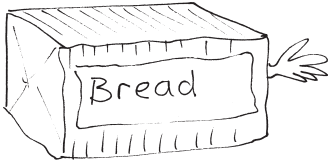
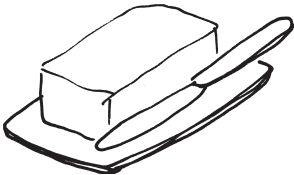
Make a list of all the things you have for breakfast. Do not forget that if you have coffee with milk and sugar you need to include a pint of milk and a packet of sugar on your list as well.

It costs:



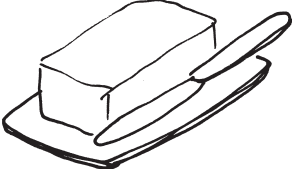


Total	

HANDOUT - 3/4

For my breakfast:

For my breakfast I have:	It costs:
Coffee 	£3
Milk 	50p
Sugar 	£1.50
Toast (bread) 	£1
Butter 	£1
Total	£7

HANDOUT - 4/4

For my breakfast:			
Item	Number of days	Cost	Cost each day
Coffee 	15	£3	20p
Sugar 	30	50p	5p
Butter/spread 	10	£1	10p
Milk 	10	50p	5p
Total			40p
Item	Number of days	Cost	Cost each day
		£1	
Total including bread per day			£

» ACTIVITY

Making breakfast cost less

The aim of this activity is for the young people to:

- understand that you can save money by careful shopping.

15



ACTIVITY REQUIREMENTS

2-3 Hours

Visit to
supermarket

Internet

Supermarket
leaflets and
information

Calculator

2 Handouts

1 Worksheet

INSTRUCTIONS

GROUP AS A WHOLE

We are going to look at the different costs of foods. This will require a visit to the local supermarket or shops, or looking at the internet, or the leaflets (if you can gather a number of these prior to this session) that the supermarkets use to advertise their products.

Use the list that the young people made about what they have for breakfast each day from activity 14, handout 2.

They can re write their breakfast items again in the first column of handout 2 in this section.

REMEMBER! As with the previous activity the young people may need support with this activity. Make sure you have enough supporters in place. Break the activity into easy steps.

Step 1: Remind them about the handout from activity 14 handout 2. Copy the list to the new handout 2, in this section.

Step 2: Talk about looking for cheaper items on internet or in shops and writing them down.

Step 3: Do the calculations.

IN PAIRS

Ask the young people to look at each item listed and try to find the same product in a different brand at a cheaper price.

Write these new prices in the next column of handout 2 in this section.

Use a calculator to work out the money they can save by buying a cheaper brand. Enter the original price and then minus the cheaper price. The difference is the amount you could save.

When they have done this for each item of their breakfast, add up how much money they could save overall. Handout 1 shows an example of how this works.

DISCUSSION:

Discuss whether the young people think there is a difference in taste and quality in the expensive or more known brands and the cheaper ones.

You could touch on the fact that the cheapest items are not always the best tasting.

SUMMARY OF KEY LEARNING FROM THIS ACTIVITY.

The young people will:



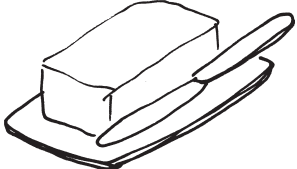

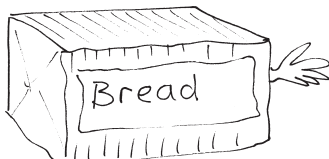
- begin to understand that you can save money by carefully choosing cheaper products.

DISTRIBUTE COPIES OF WORKSHEET 15

This worksheet has a practical activity for the young people to complete. It will help to consolidate their knowledge and help them use it in their everyday life.

Read through the sheet with the young people, explaining what they need to do.

HANDOUT - 1/2

For my breakfast:			
For my breakfast I have:	It costs:	The cheapest it costs	I can save
Coffee 	£3	£2	£1
Sugar 	£1.50	£1	50p
Butter/spread 	£1	70p	30p
Milk 	50p	40p	10p
Bread 	£1	70p	30p
Totals	£7	£4.80	£2.20

HANDOUT - 2/2

For my breakfast:

For my breakfast I have:

Use the items you listed in activity 14, handout 2.

It costs:

The cheapest it costs

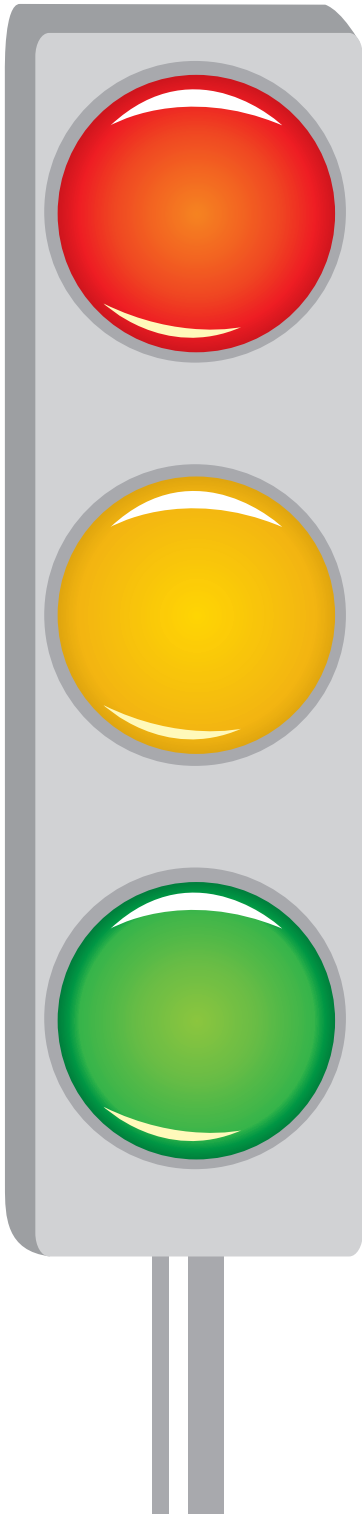
I can save

For my breakfast I have: Use the items you listed in activity 14, handout 2.	It costs:	The cheapest it costs	I can save
Total			

WORKSHEET

Now you have completed this activity about making your breakfast cost less, think about other items that you buy. Could you buy a cheaper brand and save money on any of those items?

Are there any items that you simply will not change for a cheaper brand because you feel they do not taste as good?



Think about items that you buy regularly.

Are there any that you **WILL NOT CHANGE** to a cheaper brand?

Think about items that you buy regularly.

Are there any that you think you **MAY CHANGE** to a cheaper brand?

Think about things that you buy regularly.

Are there any that you **COULD BUY from a CHEAPER brand and SAVE** some money?

» ACTIVITY

The cost of cooking a meal for family or friends

For this activity the young people will be learning about how to budget when preparing and cooking a meal. The activity will start with thinking about a simple meal that can be cooked for 2 to 4 people. Once the type of food is chosen, the recipe will be looked at in detail and with a shopping list of the ingredients the young people will price up the cost of the meal.

If the circumstances allow (i.e. the equipment and support is available), the group could prepare the meal and try it.

In the second part of the activity we see how the cost of the meal could be reduced without impacting on the quality of the meal too much.

This activity can be completed over a number of sessions.

Aim of this activity is for the young people to:

- learn about how much it costs to make a meal; and
- to practise shopping.

16



ACTIVITY REQUIREMENTS

1 - 3 hours

Internet

Local food shop

Flip chart and pens

Calculators

Recipe Books

Food and cooking equipment

2 Handouts

INSTRUCTIONS

» PART A

Ask the group as a whole what are their favourite meals.

Make a list on the flipchart.

Then discuss which of these meals can be made at home.

Help the young people to think of meals, making suggestions such as:

- Pizza
- Lasagne
- Chilli con carne
- Shepherd's pie
- Sausage and mash
- Quiche
- Salad
- Casserole
- Roast dinner
- Fish and chips
- Curry etc.

IN GROUPS OF 2 AND 3

Give each group 2 or 3 favourite meals from the list and ask them to think about how easy or how hard it would be to make the food?

Each group must think about the easiest one to make.

Remember! The young people may have little or no experience in preparing food so will need support with this.

INSTRUCTIONS

GROUP AS A WHOLE

List on the flipchart the easiest meals to make and what they would like to make.

IN PAIRS

In pairs, ask each group to choose a meal that they would like to cook for their family or friends.

Remind them that this is something that they will not have to do on their own, they will be supported at all times!

» PART B

Once they have chosen their meal, the young people will need to find a recipe.

Encourage them to ask family or friends and look up recipes in cookbooks or on the internet.

HANDOUT 1 SHOWS AN EXAMPLE FOR CHILLI CON CARNE.

When they have found their recipe, they have to make a list of all the ingredients in it. Use Handout 2 to write these down.

Remind them to include how much is needed.

Remember! Some of the group will not have any experience cooking or preparing food so may find this daunting. Providing you have adequate support in place, this activity will work well.

INSTRUCTIONS

» PART C

IN PAIRS OR SMALL GROUPS

Once their lists of ingredients on handout 2 are ready, you will need to arrange a visit to the shops or internet shopping to find the costs of all of the things needed to cook this meal.

When they have found the costs of each item, write them on handout 2.

Then add up and work out total cost of the meal.

Some costs may be high because when you start to cook you have to buy a big packet of something when you only need a small amount e.g. the chilli powder and stock cubes in the recipe on handout 1.

Remind the group of the breakfast activity where the jar of coffee was expensive but it lasted a long time.

GROUP AS A WHOLE

Get each pair to feed back to the rest of the group and compare the costs of the meals. Which meals are the most expensive and why? Using the flip chart, write down each meal and the cost.

Now look at the cost for 4 people, then divide it by 4 to get the cost for one person.

Remind the young people that most people have some foods in their cupboards that they only buy every now and again because you do not use very much at a time – as with the jar of coffee/tea and sugar etc in Activity 14.

Ask the group to think of any foods that you may keep in your cupboards all the time. Make a list on the flipchart.

Remember! The young people may need help with this as they may have limited knowledge of cooking include things like; flour, sugar, salt, pepper, herbs and spices, stock cubes, tea, coffee, sauces such as tomato ketchup, salad cream and vinegar etc. Don't forget things in the fridge too, butter/spread, cheese and milk etc.

INSTRUCTIONS**» PART D**

This part of the activity is optional and is dependent on facilities, support and budget available.

If possible, support the young people to prepare their chosen meal.

A possible extension activity could look at ways that the costs of the chosen meal could be reduced. For example buying a cheaper type of mince for the chilli con carne, using baked beans instead of red kidney beans.

Also try highlighting the ingredients they have left over for another meal. See if they can work out how much it will cost next time they make the meal if they do not have to buy things like stock cubes, chilli powder etc. How much cheaper will it be for 4 people and per person?

SUMMARY OF KEY LEARNING FROM THIS ACTIVITY:

The young people will:

- know more about the costs of cooking a meal;
- be able to go into a shop with a list and purchase those items;
- be able to look up the costs of specific items; and
- know that you can reduce costs by buying cheaper products.

DISTRIBUTE COPIES OF WORKSHEET 16

This worksheet has a practical activity for the young people to complete. It will help consolidate their knowledge and help them use it in their everyday life.

Read through the sheet with the young people, explaining what they have to do.

HANDOUT - 1/2**RECIPE: HOW TO COOK MY FAVOURITE MEAL**

My favourite meal is: Chilli Con Carne.

The things I need (ingredients)	How much I need	How much it costs £
Minced lean beef	500 grams	£3.00
Onion	One medium	£0.50p
Tin of tomatoes	One large tin	£0.50p
Tin red kidney beans	One large tin	£1.00
Chilli powder	One teaspoon	£1.20 (for a jar)
Beef stock cube	One cube	£2.00 (for a packet)
Long grain rice	150 grams	£1.00 (for a packet)
TOTAL cost		£ 9.20

- Place the mince in a frying pan and cook until browned
- Add the chopped onion and cook until soft
- Add the stock cube, chilli, tomatoes and kidney beans - stir
- Simmer on a low heat for 20 minutes
- Place the rice in pan with an equal amount of water
- Bring to the boil
- Then turn down the heat, place a lid on the pan and simmer for 8 to 10 minutes.
- Serve the rice with the chilli on the top or to the side.

HANDOUT - 2/2

RECIPE: HOW TO COOK MY FAVOURITE MEAL

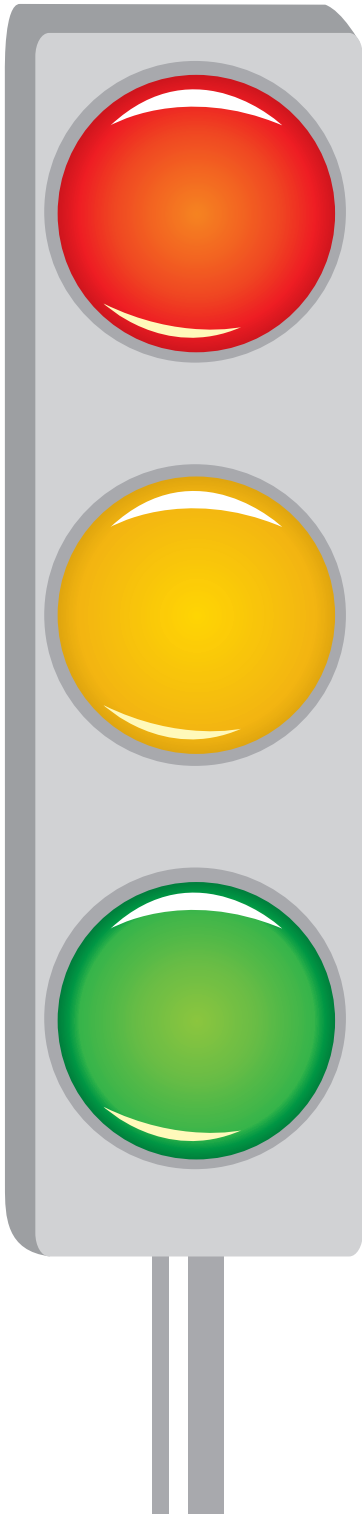
My favourite meal is:

The things I need (ingredients)	How much I need	How much it costs £
TOTAL cost		

WORKSHEET

Think about cooking a meal for your friends or family. Are there any ingredients that you could buy that cost less than your usual brand?

Are there some items that you always prefer quality over price?



Think about foods that you buy regularly for cooking.

Are there any that you **WILL NOT CHANGE** to a cheaper brand?

Think about foods that you buy regularly for cooking.

Are there any that you think you **MAY CHANGE** to a cheaper brand?

Think about foods that you buy regularly for cooking.

Are there any that you **WILL BUY** from a CHEAPER brand and **SAVE** some money?



» RESOURCES

Learning disability
specific websites and
other resources

BRITISH INSTITUTE OF LEARNING DISABILITIES

The British Institute of Learning Disabilities (BILD) sells Financial Decision-Making, a guide for supporting decision making by people with learning disabilities. Sold at £20, it includes:

- background information about money management among adults with learning disabilities set in the context of current and proposed UK legislation;
- a framework for assessing financial decision-making abilities;
- explanations of key findings in research into financial decision-making;
- advice about maximising choice and independence in money management;
- case studies that illustrate and clarify the principles and situations discussed; and
- two worked examples of how the framework can be used to assess and maximise financial decision-making in everyday situations.

www.bild.org.uk

LEARNINGDISABILITIES.ORG

This offers some leadership training programs where topics around managing money are not explicit. However, this self-management training is likely to help people become involved in its Money Strategy Plan.

The Learning for Leadership program offers participants:

1. increased knowledge and understanding of disability, leadership and change management;
2. opportunities for mutual learning, support and to become part of a learning network providing a way of finding shared solutions to obstacles;
3. opportunities to practise leadership skills, receive feedback and reflect on leadership style and competencies;
4. an active learning opportunity with skilled tutors supporting them on a personal project;
5. an opportunity to observe themselves in action through the use of video and being shadowed and to examine their own skills;
6. the chance to shadow a known leader, identify the learning gained from this and to learn about different leadership and learning styles;
7. an opportunity to consider how the political structure works, how policies are developed and how to influence this; and
8. techniques and methods of evaluation.

MAKING MONEY EASIER

Making Money Easier is a range of resources designed for people with a learning disability. The materials were designed with the Association for Real Change (ARC) and United Response (UR) working in partnership supported by Friends Provident, HSBC and the Financial Services Authority (FSA).

There are four booklets, designed in an accessible format for individuals with a learning disability to work through on their own or with support:

- Choosing and opening a bank account;
- Using a bank account;
- Your money Your home;
- Moving on, Planning ahead; and a
- Banking Supplement, explaining some of the words used in banking.

You can find these on the interactive accessible website:

www.making-money-easier.info

MENCAP

Mencap has a series of factsheets relating to bank accounts, and its pages for people with a learning disability include a section about money:

www.askmencap.info/IFM/geninfo.nsf/geninfotopic?openform&topic=mone

MOVING ON UP

www.movingonup.info is a really clear website made for people with learning disabilities.

It explains the different ways to get money, through job, benefits and support. And it gives advice on how to organise a 'Money Plan'.

This website is dedicated to people with LD. However, educators can also take advantage of it.

It also covers:

- culture;
- learning and working;
- free time;
- health and wellbeing;
- money and benefits;
- housing;
- citizenship; and
- news and events.

RESOURCES - General resources about managing money

THE BASIC SKILLS AGENCY

The Basic Skills Agency (BSA) has developed a number of teaching resources to support basic skills and financial literacy:

Making The Most of Your Money is a learning pack developed in partnership with the British Bankers' Association. It uses financial education to develop literacy and numeracy skills with activities that young people and adults will find interesting and relevant. It is referenced to the Adult Literacy and Adult Numeracy core curricula.

Money Go Round is an interactive CD ROM developed for anyone who would like to improve their skills in managing their money. It aims to help students be more confident when they are budgeting, planning their savings and spending, sorting out money problems and seeking financial advice. It is designed for people with basic skills at Entry 3/Level 1 in the Adult Numeracy and Literacy Core curricula and covers most of the first to levels of the Adult Financial Capability Framework. A second CD ROM – Money Power, at L1/L2 has also been developed.

Their website has information about these and a number of other resources including a three-hour basic money skills programme: www.money-bsa.org.uk

BBC

The BBC has help and information on personal finance matters – ‘Cashwise’ is a series of pdf downloads to help with budgeting and debt:

<http://bbc.co.uk/education/beyond/cashwise.shtml>

Their Skillswise resources on money include factsheets, worksheets, games and quizzes to help with learning about calculating sums of money:

www.bbc.co.uk/skillswise/numbers/measuring/money/index/shtml

CASH CRESCENT

This is a Learn Direct course designed help with money management by looking at the money problems faced by real people in real-life situations. Each of the residents of Cash Crescent has a different money problem. By helping each of them in turn the right bank account, and how to set up a savings plan. You will explore the best ways to borrow money sensibly and how to deal with debt.

The course modules cover:

- getting value for money;
- getting insurance;
- making the most of a bank account;
- credit/Store cards;
- getting a bank loan;
- budgeting;
- sorting out basic banking; and
- pay day – salaries, timesheets, overtime, payslips.

<http://catalogues.learndirect.co.uk/courses/100338BS001>

LEARN ABOUT MONEY

These resources have been produced by the Pre-Retirement Association (PRA), but are designed to be used by people of all ages.

According to their research, financial paralysis due to information overload is a problem for some people. The research shows that they feel:

- they have too much information;
- they have too little time;
- they have a lack of trust in the financial world;
- they don't have enough money and saving is at the bottom of the list;
- financial issues are tomorrow's problem –a low priority; and
- finances are too complex a subject.

It seems that too much information is actually paralysing the decision making process for some. The printed word alone does not educate people into understanding what they need to do, or even the choices that are available to them.

They have produced a website, together with a CD-Rom and workbook to attempt to address the problem. Again, it would not be suitable for people with limited reading skills but does have a spoken introduction, lots of pictures and explanations of more difficult works and technical terms.

The workbook and CD-ROM are both available to order direct from the PRA. The cost is £19.99 for the CD and £8.50 for the workbook. You can try out the modules at: www.learnaboutmoney.org/

RESOURCES - General resources about managing money

MONEY MATTERS TO ME

This is a project developed by Niace (the National Institute of Adult Continuing Education). It is designed for people who have different levels of financial understanding, and also has links for further help and support.

It includes workshops and quizzes, which are very visual. Topics include paying money into a bank, understanding bills, writing a cheque and using a chip and a pin card. Most require some reading ability and some simple mathematics and number skills, but are designed to teach these as you go along.

This is good to help support staff, as well as people with a learning disability, learn more about day-to-day money management. You can download some of the information and use it (copyright free) in your own workbooks or training sessions. A tutor's guide will also help you to prepare for training sessions.

The key modules are linked to the national framework:

- What money is and money exchange;
- Where money comes from;
- Where money goes;
- Financial records and information;
- Spending money and budgeting;
- Risk and return;
- Making personal life choices;
- Consumer rights and responsibilities;
and
- Implications of finance.

www.moneymatterstome.co.uk/

ONE FOR US

For easy-to-read information about money and opening a bank account, the One for Us website uses pictures and photos:

www.oneforus.com/money/money.html

PERSONAL FINANCE EDUCATION GROUP (PFEG)

Pfeg is an education charity whose mission is for all young people to leave school with the confidence, skills and knowledge they need in financial matters so that they can participate fully in society. It receives support from education, business and government and is working within schools across the UK at a strategic level to promote the development of financial capability. Its website has a range of resources, mostly geared towards young people, but also includes a special needs section.

www.pfeg.org/

USEFUL BOOKS AND BOOKLETS

Supporting Someone To Manage Money: A guide for carers (2006)

Booklet produced by MENCAP and ENABLE Scotland in association with the Post Office.

Being in Control of Your Money (2006)

Booklet produced by MENCAP and ENABLE Scotland in association with the Post Office.

My Money Matters: Guidance on best practice in handling the money of people with a learning disability. (2006)

By Jane Livingstone (ARC) for the department of Health. Available from ARC.

Banking Matters to Me: The experiences of people with a learning disability seeking to use banking products and services (2007)

By Jane Livingstone. Published by the Friends Provident Foundation and ARC. Available from ARC.

FURTHER READING

In addition to those listed in the '**Learning**' section, the following resources may provide useful background reading.

Banking on change – promoting increased access to banking services by people with learning disabilities. Margaret Hurcombe, FAIR, Edinburgh

Banking for Mentally Incapacitated Customers; British Bankers' Association information leaflet. BBA Enterprises, London

In Safe Hands update 2003: the protection of vulnerable adults from financial abuse. Care standards Inspectorate for Wales, Cardiff

In Safe Keeping; Supporting people who use regulated care services with their finances. CSCI May 2007

Money at Home; The home care worker's guide to handling other people's finances and belongings. Margaret Hurcombe, Age Concern England, London

Mencap has a series of factsheets giving further information about disability legislation and banking. Get these from the Ask Mencap Website <http://www.askmencap.info> or the learning disability helpline telephone: 0808 808 1111 (copies of these factsheets are included on the 'my money matters' CD Rom). *Disability legislation: you and your bank – Information for personal customers about their rights*

Consent and decision-making – people with a learning disability aged 18 or over

Opening a bank account

Signing your name: how to overcome difficulties

Chip and PIN : the new way to pay



**The Money Advice Service is here
to help everyone understand and
manage their money better.**

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Canary Wharf, London E14 5HS
020 7943 0500
www.moneyadviceservice.org.uk