





<p>themselves with the look of the report – what can they glean from it?</p> <ul style="list-style-type: none"> <li>• Highlight key areas e.g. missed payments, default, score out of 5.</li> <li>• Based on their knowledge ask YP to form their own opinions of the reports.</li> <li>• Ask them whether they would approve or deny the credit options listed on the PP based on the report they have in front of them</li> </ul> <p><b>Higher Ability / if relevant &amp; enough time</b> (offline activity available)</p> <ul style="list-style-type: none"> <li>• Get YP to register with Noddle, and check their credit score</li> <li>• Facilitate the process, explaining why they need to submit their card details, reminding them to check that the website is secure</li> <li>• Ensure their credit history remains confidential, and take individual questions that YP have about what their record is showing</li> <li>• Discuss specific things YP can do to improve their score moving forward</li> </ul>	<p>Small group review</p>	<p>Trainer info – Credit History &amp; Reports</p> <p>Laptops / tablets</p>	
Section/objectives			
Method			
Materials			
Time			
DEALING WITH DEBT			
<p><b>Dealing with Debt</b></p> <ul style="list-style-type: none"> <li>• Begin by defining debt – not only does it occur if you miss borrowing repayments, but also if you miss bill / fine payments (e.g. phone, parking)</li> <li>• Hand out the different debt laminates and get group to prioritise them in order of what they think should be paid off first, and to explain their choices</li> <li>• Hand out the consequence cards and get YP to guess what matches with which debt (NB credit history is a trick card that covers most of them!)</li> <li>• Feedback, offering correct answers and explaining each one</li> <li>• Ask YP, if u had ALL these types of debt, now you know the consequences, which would you pay back first? Rearrange cards from top to lowest priority</li> <li>• End with YP completing the priority / non priority section in their booklets</li> </ul> <p><b>ALTERNATIVE: Debt Relay</b></p> <ul style="list-style-type: none"> <li>• Group is split into two smaller groups. One YP from each group is nominated as ‘The Debt Collector’ they each stand at one end of the room with a</li> </ul>	<p>Small group activity Trainer facilitated game</p>	<p>Debt Consequence laminates</p> <p>Dealing with Debt info sheet</p> <p><a href="#">Borrowing Worksheet (MWB 15)</a></p> <p>Debt Consequence laminates</p>	<p>15 mins</p>

<p>Dealing with Debt sheet which tells them what are priority debts</p> <ul style="list-style-type: none"> <li>• The groups then have 4 minutes to decide the order in which they should pay their debts, and will take it in turns to run to the debt collector with a suggested priority debt laminate (blue ones only).</li> <li>• The Debt collector requires all the priority bills to be paid first – either taking the laminate if correct, or sending them back if not.</li> <li>• The first group with all their priority debts paid first (in any order) wins</li> </ul> <p><b>ALTERNATIVE: Find 5... (good for LA / ESOL)</b></p> <ul style="list-style-type: none"> <li>• 1 set of 'debts' (blue colour) from the laminates is stuck up around the room, with the trainers having 'marked' the priority debts with a 'PRIORITY' post it on the reverse (so the YP are unable to see it unless they take it off the wall)</li> <li>• Groups have 4 minutes to walk around the room, and choose 'five' debts that they think are priority – i.e. have consequences that would seriously affect the borrower. They can make a note of their decision on their post its</li> <li>• The trainer then facilitates each group to have a YP come up &amp; 'pick' their guesses one by one. They pick by taking the laminate off the wall and checking the reverse. Groups that get one right can get chocolate coins</li> <li>• After each debt that has been picked, the trainer can 'stick' up the relevant consequence against each one &amp; explain them</li> <li>• The activity can be followed up by individual groups getting a set of blue debt laminates and ordering them into priority order.</li> <li>• Trainer to hand out the Dealing with Debt info sheet after the activities.</li> </ul>	<p>Split group activity</p>	<p><i>Chocolate coins for winners</i></p> <p>Debt Consequence laminates Blu tak Post its</p> <p><i>Chocolate coins for winners</i></p>	
<p><b>The Debt Diary – what occurs when you're in debt?</b></p> <ul style="list-style-type: none"> <li>• Run through the process that someone who misses repayments can go through, from an initial reminder letter to a potential CCJ</li> <li>• Use the PP slide to also show how each step accrues charges &amp; interest, and also affects one's credit history</li> </ul>	<p>Trainer input</p>	<p>MW PP</p> <p>Trainer Info – Debt Diary</p>	<p><i>5 mins</i></p>

<ul style="list-style-type: none"> <li>• Include information about bailiff and the rules that they should follow.</li> <li>• Summarise by asking ‘what could stop this process from escalating?’ – communicating with creditors very early on</li> </ul>			
<b>Section/ objectives</b>	<b>Method</b>	<b>Materials</b>	<b>Time</b>
<b>Where to get help</b> <ul style="list-style-type: none"> <li>• Signpost YP using the ‘Dealing with Debt Helpsheet’</li> </ul>	Trainer Facilitation	Dealing with Debt Helpsheet	
<b>Debt Summary</b> <ul style="list-style-type: none"> <li>• Get YP to note 3 priority and 3 non priority debts on their worksheets</li> <li>• YP to write 2 suggestions of what to do if they are in debt on worksheets</li> </ul>	Individual activity	Borrowing Worksheet (MWB 15)	5 mins

Section/objectives	Method	Materials	Time
<b>RESPONSIBLE BORROWING</b>			
<b>Responsible Borrowing</b> <ul style="list-style-type: none"> <li>• Run through what to consider when borrowing using the ‘Watch your BACK’ acronym</li> </ul>	Trainer presentation	MW PP Trainer info – Watch your back	
<b>AVOIDING SCAMS</b>			
<b>What is a Scam?</b> <ul style="list-style-type: none"> <li>• Define scams to young people</li> <li>• Ask what scams they know of and if they have ever been affected or know anyone that has been scammed?</li> </ul>	Trainer Presentation	MW PP	5 mins
<b>Film vs Real Life</b> <ul style="list-style-type: none"> <li>• Show YP the video Scams vs Real Life</li> <li>• This scam is called a ‘Cash On Delivery’ scam – while not as popular any more, it can still happen. Died out due to the decrease in COD services legitimately offered by companies. Emphasis should be on the harm the scam is causing, not how clever it is.</li> </ul>	Learner discussion Video	COD Scam video	5 mins

<p><b>Money Muling</b></p> <ul style="list-style-type: none"> <li>• Explain to YP what Money Muling is and show the video</li> <li>• Important for trainers to mention to students, the risks are the same for any young person</li> </ul>	Trainer facilitation	Money Muling Video	10 mins
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Section/objectives	Method	Materials	Time
<p><b>Wrap Up:</b></p> <ul style="list-style-type: none"> <li>• Review accreditation booklets, and ensure all YP have signed &amp; dated their books, and written in their DOBs</li> <li>• QR code game to end &amp; review learning</li> <li>• Answer any remaining learner questions &amp; signpost where necessary</li> <li>• Get YP &amp; youth worker to complete end line questionnaires</li> <li>• Hand out certificates, and congratulate learners on completing the course!</li> <li>• Explain that they will receive their accreditation certificates &amp; MW booklets in the post in a few weeks</li> <li>• Thank learners &amp; wish them luck for the future!</li> </ul>	Learning review Individual completion of feedback forms Certificate presentation	Whiteboard / flip chart MW Booklets / folders with previous completed sheets Relevant End line questionnaires Money Works certificates	15 mins
			<b>2 hrs</b>