

Session Plan

Programme Title	Money My Way	Week No	3/10
Session length	1 hour	Topic	Spending priorities
Pre related topics		Post related topics	
Not compulsory <ul style="list-style-type: none"> ● Attitude to money ● Budgeting 		Recommended not compulsory <ul style="list-style-type: none"> ● Dealing with Debts ● Benefits 	

Resources (Including eLearning if applicable)	Assessment
<ul style="list-style-type: none"> ● Pens ● Paper ● Whiteboard/flipchart ● Whiteboard/flipchart markers ● www.learnmyway.com/what-next/money-my-way/spending-priorities <ul style="list-style-type: none"> ○ http://debtcamel.co.uk/start/priority-debts/ ○ https://www.moneyadviceservice.org.uk/en/articles/how-to-prioritise-your-debts ○ http://www.moneysavingexpert.com/savings/pay-off-debts ● Case study - Ewan 	<ul style="list-style-type: none"> ● Formative assessment - contributes to discussions ● Formative assessment - prepares own priority list of bills ● Summative assessment - develops an action plan for their own bills or identifies additional support need and suitable advice source for this

Timing	Tutor activities	Learner activities (Inc. Extension activities)
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Tutor Name:..... **Date:**..... **Venue:**.....

10 mins	<ul style="list-style-type: none"> ● Perform health and safety check ● Introductions ● Ensure register is filled in ● Review what was covered in the previous week and answer any questions regarding this ● Provide session overview - what will be covered in this session? 	
10 mins	<ul style="list-style-type: none"> ● Ask group to make a quick note of their top five priority bills ● When group have all recorded some, go around group and get examples. ● Note on white board/flipchart ● Aim for 6 to 8 or just one per person <ul style="list-style-type: none"> ○ Stop sooner if no further priorities available 	<ul style="list-style-type: none"> ● Contribute to discussion ● Contribute priorities
15 mins	<ul style="list-style-type: none"> ● Going down the list ask group why each item is a priority and record answers on more flipchart paper or around the identified priorities on whiteboard <ul style="list-style-type: none"> ○ Hopefully the group will identify consequences of not paying as a common reason for priority <ul style="list-style-type: none"> ■ eg. If you don't pay rent - evicted, if you don't pay gas - no heating ○ Some may question if some are priorities, eg. mobile phones or TV subscriptions. If possible use a different colour to record reasons for and against these items ● Direct people to look up http://debtcamel.co.uk/start/priority-debts/ does the definition of priority debts there match what group said 	<ul style="list-style-type: none"> ● Contribute to discussion
10 mins	<ul style="list-style-type: none"> ● Distribute case study - ask group to list Ewan's priority bills 	<ul style="list-style-type: none"> ● Record accurately priority bills
10 mins	<ul style="list-style-type: none"> ● Check priority bills are accurately recorded ● Have group discuss in pairs what Ewan should do regarding non priority bills 	<ul style="list-style-type: none"> ● Contribute to discussion

Tutor Name:..... Date:..... Venue:.....

	<ul style="list-style-type: none"> ○ Gather group feedback - check the group have considered any minimum periods or charges that could apply 	
5 mins	<ul style="list-style-type: none"> ● Recap session <ul style="list-style-type: none"> ○ Anyone that needs further guidance direct to appropriate support services https://www.moneyadviceservice.org.uk/en/tools/debt-advice-locator ○ Anyone wanting more information use https://www.moneyadviceservice.org.uk/en/articles/how-to-prioritise-your-debts 	

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Learning Outcomes and Assessment Criteria

Learning Outcomes

- 1. Make informed decisions about which bills to prioritise
- 2. Knows and can select appropriate steps to manage non priority debts

Assessment Criteria

- 1.1 Selects priority bills from a case study with a variety of bills
- 2.1 Contributes to discussion of actions related to non priority debts

Tutor Name:..... Date:..... Venue:.....

What went well?
What did not go well?
Did the learners meet the lesson aims? What was the assessment?
What is the progression (what session is next)?

Tutor Name:..... **Date:**..... **Venue:**.....