

Session Plan

Programme Title	Money My Way	Session No	4/10
Session length	1 hour	Topic	Dealing with Debt
Pre related topics		Post related topics	
Not Compulsory <ul style="list-style-type: none"> ● Budgeting ● Spending Priorities 		Recommended but not compulsory <ul style="list-style-type: none"> ● Unexpected Events ● Benefits 	

Resources (Including eLearning if applicable)	Assessment
<ul style="list-style-type: none"> ● Pens ● Paper ● www.learnmyway.com/moneymyway/dealing-with-debt 	<ul style="list-style-type: none"> ● Formative assessment - contributes to discussions ● Formative assessment - views website content ● Summative assessment - Lists services able to offer free debt advice

Timing	Tutor activities	Learner activities (Inc. Extension activities)
5 mins	<ul style="list-style-type: none"> ● Perform health and safety check ● Introductions ● Ensure register is filled in ● Provide session overview - what will be covered in this session? 	

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

10 mins	<ul style="list-style-type: none"> ● Discussion of what is understood by the term 'debt' <ul style="list-style-type: none"> ○ Ask group to list the various types of debt that they know of ○ Ask group how people may be affected by different types of debt <ul style="list-style-type: none"> ■ Reassure learners that they aren't expected to share details of any debts that they might have - this is about awareness, not personal experience 	<ul style="list-style-type: none"> ● Contribute to discussion ● Record different types of debt
15 mins	<ul style="list-style-type: none"> ● Discussion about the priority of different debts <ul style="list-style-type: none"> ○ Are all debts the same or are some of higher priority? Should the largest / most expensive debts always be paid off first? ○ Ask group to re-write their list and group the types of debt they've listed into 'priority debts' and 'non-priority debts' 	<ul style="list-style-type: none"> ● Contribute to discussion ● Record a list of types of debts grouped by 'priority' and 'non-priority'
10 mins	<ul style="list-style-type: none"> ● Go to Money Advice Service: Debts and compare own list of prioritised debts against those on the website <ul style="list-style-type: none"> ○ Discuss with group how their lists compares ○ Ask group, by reading the information on the website, to list three places to get free debt advice 	<ul style="list-style-type: none"> ● Contribute to discussion ● List 3 services that can offer free debt advice
15 mins	<ul style="list-style-type: none"> ● Go to National Debtline (linked from near bottom of Money Advice Service: Debts page) and ask learners to view the sections in Step 4. Dealing with your non-priority debts. <ul style="list-style-type: none"> ○ Tell learners that they aren't expected to read all 24 pages - they should just focus on any areas of interest ○ Ask learners what they have learnt from this 	<ul style="list-style-type: none"> ● Contribute to discussion ● View website content

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5 mins	Recap session <ul style="list-style-type: none">● Has everyone produced a prioritised list of types of debt?● Has everyone listed 3 services that can offer free debt advice?● Ask if anyone learnt anything new about dealing with debt	
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Learning Outcomes and Assessment Criteria

Learning Outcomes

Learners should be able to:

- 1. List prioritised debts
- 2. Explain how debt may affect people
- 3. List 3 services that provide free debt advice

Assessment Criteria

- 1.1) Learner can prioritise types of debt
- 2.1) In discussion, learner can explain how different types of debt may affect different people
- 3.1) Learner can list debt advice services

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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)?

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