

Unit 12

Getting started

- What is the cost of living?
- What do you think about the cost of living here?

Skills

- Are you careful with money?
- What top tips do you have for someone managing on a tight budget?

The local area

- What's cheap or free in the local area?
- Where can you get money advice or support with debt in the local area?

Around the UK

- Where can you get good advice about benefits and entitlements?
- What different benefits are there in the UK and how do you get them?

Around the world

- How does the cost of living compare across different places you know?
- How does economic equality compare in different places you know?

Staying safe

- What do you know about loans and scams?
- How can people spot a scam?
- What advice would you give to someone new to the UK about money?

Personal view

- Can money buy happiness?
- Does money make the world go round?
- What would you do with £1million?

Money



Useful apps and websites

- <https://uk.norton.com/internetsecurity-online-scams-top-5-social-media-scams.html>
- This is a well-resourced website: www.citizensadvice.org.uk
- Up to date advice and tips: www.moneysavingexpert.com
- Comparing deals for broadband, utilities, etc: www.uswitch.com
- www.gov.uk is the government website with lots of information. You need to register to access your pension details, tax returns etc.
- <https://takefive-stopfraud.org.uk/>

Taking the topic further

- Invite a speaker or arrange to visit a local advice centre.

Social / Community

- Have you ever helped to fundraise for a charity or a good cause? Or do you know anyone who has? What did you/they do?
- What do you know about local food banks or charity shops?

Our rights and responsibilities

- When is a good deal not a good deal?
- What can you do if you lose your benefits or if your work owes you money?



Introduction to the topic

Banking, bills and benefits can be dry as a topic unless there is a personal interest. For example, understanding a pay slip may be essential for some but not interesting for others. Some participants may be having to manage on a very tight budget. So, as with all topics, get everyone involved in discussing which aspects of this topic they would like to talk about.

Session ideas at a glance

Welcome	If required, participants sign in or you record attendance on a register.
Opening chat/ circle time	<p>Introductions for anyone new. General chatting.</p> <p>Anything to follow up or report back on from the previous session?</p> <p>Any news from anyone?</p>
Getting started	<p>Remind/tell new participants what the topic of the session is: Money.</p> <p>Choose one or more warm up activities linked to the topic. See next page for warm up ideas: Number game and Word association.</p> <p>Ask some questions to get the conversation started and find out which aspects of the topic participants are most interested in talking about. (See mind map and next page for ideas).</p>
Conversations	<p>Plan to have 2 or 3 main conversations linked to this topic, possibly with supporting activities. See next page for ideas for:</p> <ul style="list-style-type: none"> • Skills: Top tips for managing on a budget • Staying safe: Avoiding scams • Social/Community: Volunteering in a charity shop or food bank <p>If you have a large group and participants divide into small groups or pairs for each activity/conversation, finish each of these with the whole group reporting back and maybe discussing further together.</p>
Closing chat/ circle time	<p>Feedback about today's topic and conversations.</p> <p>Discuss ideas for any follow up action or research for taking the topic further, e.g. discussing the topic more, visiting a charity shop or food bank or inviting a speaker from Citizens Advice or other organisation which offers local volunteer training or other volunteering opportunities.</p> <p>Share ideas and agree the main topic for the next session.</p> <p>Any reminders or important dates/events coming up?</p>

Level of English: Beginners will need lots of practice with numbers and simple questions. Higher level participants can discuss issues such as the minimum vs the "living" wage.

Things to consider: This is potentially a very sensitive topic and you may need to signpost some participants for professional advice or support. Some participants, including asylum seekers, may be trying to manage on very little money. Participants may well have as much knowledge of certain aspects of finance/financial difficulties and support than you. Remember to always signpost to the most appropriate professional advice or support.

Getting started: Warm up activity – Number game

- **Number game:** play the Count to 10 game. (See *English conversation practice toolkit*, Section 1b for instructions).

Getting started: Warm up activity – Word association

- Explain how to play word association and start off with the word *Money*. Make a note of any relevant new words and encourage participants to use their languages to help each other, or use an app, if needed, after the game. (See *English conversation practice toolkit*, Section 1b for instructions).

Skills: Top tips for managing on a budget

Resources and preparation: Use the image provided or source a suitable photo of a family, flipchart, pen.

- Show the group the photo of a family. Ask participants to imagine:
 - this adult/family has just arrived in the UK and moved to the area
 - they are getting some benefits and have very little cash for essentials – bills, shopping etc.
 - they need some advice.
- Ask participants to discuss in small groups what good advice they can give – at least five ideas.
- Come together and ask groups to take turns sharing their tips. Explain that if a top tip has already been given, not to repeat it, but share a different one.
- Invite someone from each group to write up on the board any useful new words or phrases, places, websites, apps, etc. As they write these up, encourage questions and explanations between participants, in shared languages if useful, to help conversations develop and flow.
- Go through the words and phrases on the board together at the end of this conversation and check pronunciation and meaning. Encourage participants to take a photo of the board.

Stay safe: Avoiding scams

Resources and preparation: Print/prepare the activity sheet. Think of some examples of scams you know about in case the participants do not have very many examples or stories to share.

- Write *scam* on the flipchart. Ask participants to explain what it means – or look it up, if necessary.
- Show the logo on the activity sheet and get some ideas about what it means.
- Ask participants to discuss the topic in groups. Give the activity sheet with discussion questions.
- Encourage participants to ask lots of questions to find out about scams in detail.
- Bring the groups back together and hear some stories.
- Ask participants to take a photo of the activity sheet so they can look at the websites later.

Social/Community: Volunteering in a charity shop or food bank

Resources and preparation: Print or prepare pictures, flipchart and pen.

- Write *food bank*, *charity shop*, on the flipchart. Give the three pictures to small groups. Ask them to tell each other what they know about food banks and charity shops
- Come together and ask groups to share what they know/their opinions, e.g. that you need a voucher to use at a food bank and you can get these from children's centres.
- Find out if anyone does any volunteering in places like these, or if they know someone else who does. Ask them to tell the group about it.
- Ask participants to discuss if they are interested in volunteering. *Why? Why not? What? Where? When?*
- Research and discuss local volunteering opportunities if there is interest. Discuss whether participants would like to invite a speaker in, e.g. from a local charity shop or to talk about local volunteer training or other volunteering opportunities.

Note: Volunteers usually get their travel paid as well as lunch if they volunteer all day.



Image: New to ESOL



- What does this picture mean?
- Have you ever been scammed?
- Do you know anyone who has been scammed?
- What happened?
- How can you stay safe from scams
 - by phone
 - by text
 - by email
 - on social media?

Adapted from: Take Five Stop Fraud

If you want to know more, go to:

<https://takefive-stopfraud.org.uk/general-advice/>

<https://uk.norton.com/internetsecurity-online-scams-top-5-social-media-scams.html>

Social/Community:

Volunteering in a charity shop or food bank



Image 2: Unsplash.com