

Exercise nr.: 73

Exercise name: **Pluses and minuses - all about money**

Chapter(s): 2

Target group (s): labor office clients, adults with low financial literacy,

Format: Brainstorming, Discussion

Group size: up to 15

Duration: 15 minutes

Aims:

- ▲ To collect as many positive and negative aspects concerning the meaning of money in our lives as possible
- ▲ To warm up the participants for following work on the financial literacy related topics
- ▲ To make participants aware of many diverse aspects regarding money
- ▲ To show different attitudes and associations in the group of participants

Description:

PART A: Step 1:

The trainer takes two flipchart papers with two schemas of a person he or she prepared ahead the lesson. One is green, the other one is red.

Step2: The trainer asks the participants to say any positive word, thought or association when thinking about the word “MONEY” and puts down all the words into the green person on the flipchart.

Step 3: Than the participants are supposed to do the same brainstorming concerning negative associations on the word “MONEY”. Those, the trainer writes down onto the second flipchart/or second flipchart half.

PART B:

The trainer asks following questions:

“Which of the words in the red scheme would you like to hear or think of less in the future?”

What can your family or other people around you do for it?

Is it realistic?

What can you do in order to reach it?

“Which of these words in the green scheme would you like to hear more in the future?”

What can your family or other people around you do for it?

Is it realistic?

What can you do in order to reach it?

The whole exercises ends up with the key question:

What do you need in order to be better with money, to make the best of your potentials and to learn how to handle the financial issues in the best possible way?

How can we help you?

Commentary:

The trainer must be aware of the fact that the participants can be frustrated from being long term unemployed, suffering long term poverty which certainly leads to mistrust and demotivation.

It's understandable and the trainer should appreciate and value the learners' capability to fight such a frustrating situation. **The key message is “Your situation can be improved, only a well tailored plan is needed and we are here to fit it for you.”**

Languages(s): EN

Exercise is available (link): -

Author/Copyright: Beata Hola, Contributor (only internal use) Beata
Notes from contributor (only internal use):2 A4 Handouts attached, 2 A2 handouts attached

