

SAVE

XMAS

Save Xmas suggested session format

Stage / information	Facilitator	Attendees
Introduction Approx 5 mins	<ul style="list-style-type: none">• Welcome (Introduction and aims of the session-reminding everybody that Christmas day WILL be December 25th this year!). It can be useful to have the aims for the session on a pre written flip.	Listen and answer
Approx 5-10 mins	<ul style="list-style-type: none">• Break the ice by sharing likes and dislikes of Christmas for example, playing the Snowball game or Carousel flip. See Icebreakers (Appendix 8) or use the Christmas quiz (Appendix 7).	Write likes/dislikes
Approx 3-5 mins	<ul style="list-style-type: none">• Ask and assist attendees to complete saving questionnaire (part A of the participant's evaluation form) and then collect these in to check on the level of knowledge in the group. You will need to give them out again at the end for participants to complete Part B – the evaluation of the session.	Complete questionnaire
Approx 5 mins	<ul style="list-style-type: none">• Do you borrow money to help pay for Christmas or borrow money after Christmas due to overspending? Ask participants to answer yes or no on a sticky note and return to the facilitator or put onto a pre headed flip. Analyse and discuss.	Answer yes/no
DVD & discussion Approx 2 mins	Introduce the DVD. Pose questions for attendees to think about while watching, for example: <ul style="list-style-type: none">• What are the people in the film talking about?• What are their reasons for attending the session?• Consider similarities between the characters and you. It can be useful to also have these questions on flip.	Listen Watch DVD Consider questions
DVD 5 ½ mins	Play DVD While DVD is playing use the time to do a quick summary/analysis of the completed questionnaires to determine the amount of knowledge within the group. This will allow you to determine the best use of the time. For example, if they have lots of existing knowledge then focus on any gaps and if they have very little knowledge adjust pace of session accordingly. This will reduce repetition of existing knowledge.	Watch and listen

<p>Discussion Approx 5- 10 mins</p>	<p>Facilitate discussion around the questions covering areas such as:</p> <ul style="list-style-type: none"> • What are the main points the people are discussing in the DVD? (the options for saving) • What are their reasons for attending the session? (avoid risk, save regularly, to plan ahead etc) • Had you experienced any of the issues they discussed? If yes, discuss feelings about saving for Christmas in the future. You could use the Quotes (Appendix 11) to stimulate discussion. • Can you recall any of the alternatives to hamper and voucher saving schemes that were mentioned? 	<p>Consider what's important to them from the list</p>
<p>PowerPoint Approx 10 mins</p>	<p>In order to make the PowerPoint slides interactive and build on participants' knowledge, you can follow the following steps:</p> <ul style="list-style-type: none"> • Wordstorm (and note on flip) the main ways to save for Christmas and then show slides 2 and 3 to add anything that might have been missed. • Discuss the pros and cons of each option and share any experience participants have of these ways of saving. • Show the rest of the slides that give information on the various options. Check vocabulary is understood. <p>Explain that the way of saving that works for you will depend on the needs of you and your family, what's important to you and how you feel about risk. Discuss these issues - this will lead onto the next stage.</p>	<p>Discuss their choices with the people around them</p>
<p>Prioritising people's options exercise (using flow chart) Approx 5 -10 mins</p>	<p>What is important when you are saving for Christmas? (Appendix 9) Resources are provided for this activity.</p> <ul style="list-style-type: none"> • Read through categories together. Ask attendees to consider which categories are important to them when they're saving. The categories include: interest, bonus, difficult to take money out, collected at home, paid in vouchers, protection for your money, can only spend in particular shops. • When they have finished attendees could compare their choices with the people around them. 	
<p>A quick guide to saving for Christmas leaflet Approx 10 mins</p>	<ul style="list-style-type: none"> • Explain that the leaflet sets out all the choices and how they work. • Guide attendees through how to read the table format and practice examples by doing the yes and no exercise using the yes/no cards provided (Appendix 10). • Make sure they are clear that the risks lie in columns 'Is there any protection?' and 'Is it difficult to take money out before Christmas?' • Check vocabulary is understood, for example dividend, safeguard, credit union, notice, row, column and so on and that attendees know how to use the asterisk and other symbol notes. • Explain that they're going to explore how to use the leaflet to decide which way of saving is best for them. • Ask attendees to find the savings options which have ticks for the choices they decided are important. The row with the most ticks may be the best one for them, but attendees with two rows with a similar number of ticks will have to decide which factors are most important to them, or which option fits best with their feelings about risk. 	<p>Look at leaflet table layout and navigate around it</p> <p>Find answers in table to particular questions</p> <p>Use the table to find best option for them</p> <p>Discuss their chosen option with others</p>

<p>Wider perspective Time-optional</p>	<ul style="list-style-type: none"> • Ask about other life events people might save for, for example wedding, family holiday etc. • All of these options, risks and priorities can be equally as important when saving for any other reason for example, family holiday, large purchases, special occasions etc. • Ask participants to make a personal note on a scrap of paper or on handouts of anything they can think of that they have needed to save for before and then consider things they may need to save for in the future. • It is important to look at all of the available options when thinking about saving. 	
<p>Approx 5- 10 mins</p>	<p>You could use Savings money pot (Appendix 12) and/or The cost of borrowing (Appendix 13). Resources are provided for both. Alternatively, use Ways to make your money go further (Appendix 1).</p> <p>Split participants into 2 or 3 groups depending on numbers and ask them to record on flipchart paper all of the ways they can think of to save money or make their money go further. Go through all of the ways on Appendix 1 and discuss as you go through the items.</p>	
<p>Additional information Time-optional</p>	<p>Depending on the nature of the group you may wish to use any or all of the following resources:</p> <ul style="list-style-type: none"> • Spending diary (Appendix 3) • Money mantras (Appendix 4) • Real life strategies (Appendix 5) • Shopping around before you borrow (Appendix 6). 	
<p>Q&A Approx 5 mins</p>	<ul style="list-style-type: none"> • Explain that they can find out more about opening a savings account, joining a credit union and so on by going into a high street bank or building society or using the contact details are on the back of the leaflet, mentioning the FSA's Money Made Clear guidance. • Invite people to ask questions. Answer questions. Make sure that attendees are clear about everything. 	<p>Listen Ask questions</p>
<p>Recap and feedback form Approx 5 mins</p>	<ul style="list-style-type: none"> • Ask how attendees feel about what they've found out about savings options. • Attendees can keep the leaflet and also request a copy of the DVD by calling 0800 389 3158. • They might want to find out how to open a savings account, join a credit union and so on. • They can also get help to discuss their options further for example from Citizens Advice. 	<p>Listen Keep leaflet and Appendix 2</p>
<p>Feedback form Approx 5 mins</p>	<ul style="list-style-type: none"> • Thanks for attending • Ask them to complete feedback form (part B of their questionnaire) and assist any attendees who may need help filling it in. 	<p>Complete feedback form Close</p>