

SAVE

XMAS

Appendices overview

There are 13 appendices within the Save Xmas toolkit. The appendices can be categorised as either handouts or activities.

Handouts

Appendices 1 to 7 are handouts but may also contain information that is useful for front-line workers. These handouts can be photocopied and distributed to attendees.

The purpose and how to use some of these handouts is self-explanatory but for others we have included the purpose and any additional information below. We have not included this information on the handout itself because the details are relevant to facilitators but would not be meaningful for attendees.

Appendix 1 Ways to make your money go further

This activity encourages attendees to think of their own ways to make effective use of their money. Instructions for the activity are outlined in the Save Xmas suggested session format.

Appendix 3 Spending diary

The purpose of this activity is to encourage attendees to consider their attitudes to money in an everyday context and encourage them to think about budgeting and saving money.

Appendix 5 Real life strategies

The purpose of this activity is to provide true life examples of how real people have coped effectively with the financial challenges of Christmas. These examples are based on real people.

Appendix 6 Shopping around before you borrow

This can be used by attendees and facilitators as a reference too to different sources of credit and the corresponding approximate rates.

Activities

Appendices 8 – 13 are activities. The purpose of each activity, how to prepare the activity and a suggested procedure for delivering the activity is contained in the relevant appendix. Some of the activities require the use of cards and/ or a game board. Where these are required we have provided hard copies as part of the Save Xmas toolkit. Additional copies of the materials can be downloaded from the internet at www.oft.gov.uk/savexmas. Details of the activities that require hard copy materials are contained in the index.