



## Cards to use with Kelli's story



### Instructions

Printer settings: Assuming your printer is set for double-sided printing by default, print cards, and cut along lines. You may consider laminating the cards if you are intending to re-use them.





### Extra resources for facilitators

Cards for *Can You Say No?*, Kelli's Resources page 2, *Skint!* Page 13

<p style="text-align: center;"><b>A</b></p> <p>It's your birthday and you want to go out and have a good time. Try to convince your friend to come. When they say no, tell them they're no fun any more!</p>	<p style="text-align: center;"><b>B</b></p> <p>You have hardly any money this month after some big bills and a family birthday. Your friend wants you to join them for a night out but you can't afford it-say no and stick to it!</p>
<p style="text-align: center;"><b>A</b></p> <p>You're going to ask if you can borrow £300 short term. You need a new washing machine &amp; you know they have it. When they say no, explain the other option is a payday loan, and that'll cost you loads. They wouldn't want to throw you into debt would they?</p>	<p style="text-align: center;"><b>B</b></p> <p>You're saving for a deposit for your own flat and you really don't want to have to dip into the money you've worked so hard to save.</p> <p>Even if it's only a loan, you can't guarantee you'll get it back when you need it, so say NO!</p>
<p style="text-align: center;"><b>A</b></p> <p>You're going to ask your friend, "can you lend me £50 to see me to the end of the week?" Explain your money's run out as it's been an expensive month, but you've got no credit on your gas or electric meter. How can you cook and keep warm otherwise? Lay it on thick if you have to!</p>	<p style="text-align: center;"><b>B</b></p> <p>You've already lent your friend £50 a few times when they were struggling and there's no sign of it back yet. You can't afford to lose that much, and are not going to lend more until you get the first lot back!</p> <p>Stick to your guns.</p>

Resource developed by Made of Money, a project of **Quaker Social Action**, for *Skint!*.  
*Skint!* was originally produced by **Scottish Book Trust** with support from the Scottish Government.  
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**Extra resources for facilitators**

<p><b>A</b></p> <p>You're a street fundraiser ('chugger') and you're going to get this person to sign up to just £2 a month to help endangered tigers. When they say no, tell them, 'don't you have a heart?'</p>	<p><b>B</b></p> <p>You are struggling for money at the moment and can barely afford your own heating, never mind giving to any charities other than those you already give to. Be polite, but say no and don't sign up to anything else!</p>
<p><b>A</b></p> <p>You work for a local doorstep lending company, and you work on commission. You're collecting your last payment from this customer, but you want to keep them. Offer them a good deal on a new loan for another year - push as hard as you can!</p>	<p><b>B</b></p> <p>You've had a loan from this doorstep lender and are nearly at the end of paying it back. It's been a real stretch and you've had to cut back recently to make sure you can make payments. Say NO to another loan and stick to your guns.</p>
<p><b>A</b></p> <p>You're a salesperson in the Phones R Us store. This customer has just signed up for a smart new phone contract. Now you need to get them to sign up for gadget cover - that's where you make your commission! So push hard and get them to sign-offer whatever incentives you can. They know they need it!</p>	<p><b>B</b></p> <p>You've bought a new phone and you know you need to think about getting it covered in case anything happens to it, but you want to shop around and look for the best deal. You don't want to be pushed into making another decision that will cost you money without thinking about it. Say no!</p>

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**Extra resources for facilitators**

Cards for *Technology Costs*, Kelli's Resources page 5, *Skint!* Page 15

<p><b>Nokia 100 Black</b> <b><u>Monthly</u></b> 500 minutes 5000 texts 0mb data 12 month contract £17.21</p>	<p><b>Blackberry Curve</b> <b><u>Monthly</u></b> 500 minutes 5000 texts 500mb data 24 month contract £15.84</p>
<p><b>Apple iPhone 5C</b> <b><u>Monthly</u></b> 250 minutes 250 texts 250mb data 24 month contract £28</p>	<p><b>Samsung Galaxy S4</b> <b><u>Monthly</u></b> 400 minutes unlimited texts 250mb data 24 month contract £26</p>
<p><b>Sim only</b> <b><u>Monthly</u></b> 500 minutes 500 texts 100mb data 12 month contract £8</p>	<p><b>Sim only</b> <b><u>Monthly</u></b> 500 minutes Unlimited texts 1GB data 1 month contract £10</p>


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**Extra resources for facilitators**

Cards for *Ways to Save*, Kelli's Resources page 10, *Skint!* page 29

<b>Friends, or saving circle (like the kitty in Kims Kafé)</b>	<b>Bank or building society</b>
<b>Don't save</b>	<b>Online account</b>
<b>At home</b>	<b>Savings Bond</b>
<b>Sharia-compliant savings account</b>	<b>Your local Credit Union</b>
<b>Cash ISA</b>	<b>Christmas Club or Savings scheme</b>

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## Extra resources for facilitators

**Sulita** is disabled and on a low income. She can't get out of her flat easily.

**Pete** doesn't have internet access at home and isn't very confident on computers.

**Jay** has some debts with her housing provider and a payday lender. She has a bad credit report.

**Jamal** is on a low income and struggles to make ends meet each week. He's just got his new flat and wants to make sure that if something goes wrong he can afford to fix it.

**Sami** hasn't got much money, but inherited some when her gran died. She doesn't want to waste it on clothes shopping, but she knows she'll be tempted to!

**Moz** doesn't like banks and doesn't have much confidence dealing with them. He wants to put some money aside each month.



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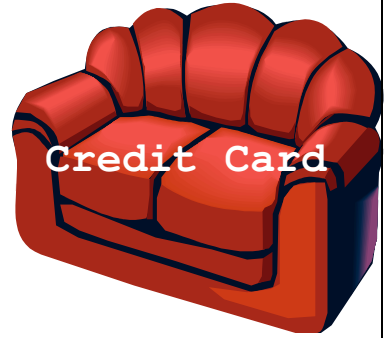


**Extra resources for facilitators**

Cards for *How Much For a Sofa?*  
Kelli's Resources page 17  
*Skint!* Page 33

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<p style="text-align: center;"><b>Credit Card</b></p> <p>Cost: £399.99</p> <p>Apr: 34.94%</p> <p>You pay: £9.22/wk</p> <p>For: 1 year</p> <p><b>Total You Pay:</b> £479.67</p> 	<p style="text-align: center;"><b>Credit Union Loan</b></p> <p>Cost: £399.99</p> <p>Apr: 19.5%</p> <p>You pay: £8.53/wk</p> <p>For: 1 year</p> <p><b>Total You Pay:</b> £443.49</p> 	<p style="text-align: center;"><b>Interest-Free Credit</b></p> <p>Cost: £399.99</p> <p>Apr: 0%</p> <p>You pay: £7.69/wk</p> <p>For: 1 year</p> <p><b>Total You Pay:</b> £399.99</p> 
<p style="text-align: center;"><b>Weekly Payment Store</b></p> <p>Cost: £952.53</p> <p>Apr: 29.9%</p> <p>You pay: £8.79/wk</p> <p>For: 3 year</p> <p><b>Total You Pay:</b> £1371.24</p> 	<p style="text-align: center;"><b>Second Hand/Charity</b></p> <p>Cost: £150.00</p> <p>Apr: 0%</p> <p>You pay: £2.88/wk</p> <p>For: 1 year</p> <p><b>Total You Pay:</b> £150.00</p>  <p>(But you don't get the sofa for a Year!)</p>	<p style="text-align: center;"><b>Save &amp; Pay Cash</b></p> <p>Cost: £399.99</p> <p>Apr: 0%</p> <p>You pay: £7.69/wk</p> <p>For: 1 year</p> <p><b>Total You Pay:</b> £399.99</p>  <p>(But you don't get the sofa for a Year!)</p>
<p style="text-align: center;"><b>Store Card</b></p> <p>Cost: £399.99</p> <p>Apr: 29.9%</p> <p>You pay: £8.99/wk</p> <p>For: 1 year</p> <p><b>Total You Pay:</b> £467.69</p> 	<p style="text-align: center;"><b>Doorstep Loan</b></p> <p>Cost: £399.99</p> <p>Apr: 272.2%</p> <p>You pay: £14.00/wk</p> <p>For: 1 year</p> <p><b>Total You Pay:</b> £728.00</p> 	<p style="text-align: center;"><b>Payday Loan</b></p> <p>Cost: £399.99</p> <p>Apr: 5853%</p> <p>You pay: £123.00/wk</p> <p>For: 1 month</p> <p><b>Total You Pay:</b> £527.15</p> 









**Extra resources for facilitators**

Cards for *Unwelcome Visitors*, Kelli's Resources page 29, *Skint!* Page 39

<b>TV licence</b>	<b>Income Tax</b>
<b>Gas/Electricity</b>	<b>Benefit overpayments</b>
<b>Payday Loan</b>	<b>Overdraft</b>
<b>Rent arrears</b>	<b>Catalogue debt</b>
<b>Water bill</b>	<b>Student Loan</b>
<b>Credit Card</b>	<b>Money borrowed from friends or family</b>
<b>Doorstep Loan</b>	<b>Cable TV (eg Sky)</b>
<b>Mobile phone</b>	<b>Loan Shark</b>
<b>Council Tax arrears</b>	<b>Court fines</b>
<b>Hire Purchase Arrears</b>	<b>Child maintenance</b>

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