



Welcome to *Skint!*

Skint! is an interactive book which has been designed to help young people look at some of the issues they face around money and how it can affect their lives. As they follow Kelli's and Jamie's stories, they have a chance to explore the many different issues that they face. Managing money can be hard particularly when you are on a low income. By reading what happens to the characters in the book, we hope that young people will get ideas to help them become more confident about managing their money. We also hope they will consider different employment and educational opportunities available to them and that they will be encouraged to talk to people they can trust about any money worries they may have. They should also have more information about where and how to get support if they need further advice. As well as reading the stories on their own, they can act them out in a group, read them with others, or focus on just one bit to discuss. They can even decide how the stories end by choosing the ending that they think should happen.

Also, by visiting www.skintbook.org.uk they will find a signed and audio version of *Skint!* plus some online activities that further explore the situations the characters find themselves in. At the end of the book there is some more useful information including the **Savvy Sofa Shopper's Guide to Credit**, **Jamie's Budget** and **Kelli's Guide to Debt**. They will also find the meanings of some of the words used within *Skint!* as well as web links that provide more information and help with money management. We hope that the young people you work with will enjoy the book!

Background Notes

Skint! was originally produced by the Scottish Book Trust with support from the Scottish Government. This revised version of *Skint!* is supported by Standard Life Charitable Trust. 'We know that managing money can take time and isn't always easy. That's why Standard Life Charitable Trust is supporting *Skint!* as one of a number of initiatives to help develop skills and increase job opportunities. By helping young people build good money management skills at an early age, they can develop some really good habits that will assist them both now and in the future. Many young people have already benefited from *Skint!* in Scotland and have provided some very positive feedback. So we're pleased to be supporting the Scottish Book Trust and its partners, Quaker Social Action and Groundwork, in rolling out this excellent book to an even wider audience.' **Sandy MacDonald Head of Sustainability at Standard Life.**



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.

This version of *Skint!* is funded by **Standard Life Charitable Trust** & delivered by **Quaker Social Action & Groundwork UK**.

Permission to use the illustrations, in an educational context only, is given by the graphic novel illustrators **Metaphrog**.

SKINT!

If you are using *Skint!* with individuals or groups then this pack will provide lots of ideas of different ways to use this book. For example, throughout *Skint!* there are symbols in little circles, 'jump off points' indicating opportunities to discuss particular aspects of the storyline. You can also use these symbols to link to one of the many online supporting activities which are in this pack. Additional copies of the resources can be downloaded for free at www.skintbook.org.uk. The website also provides links to other websites for further background information around money management, as well as a signed and audio version of *Skint!* which you can use with individuals or groups. If you would like to view additional information from the original Scottish version of *Skint!* go to the website www.scottishbooktrust.com/skint



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.

This version of *Skint!* is funded by **Standard Life Charitable Trust** & delivered by **Quaker Social Action** & **Groundwork UK**.

Permission to use the illustrations, in an educational context only, is given by the graphic novel illustrators **Metaphrog**.



Ways To Use *Skint!*

Skint! is an interactive resource to use with young people to support their learning about financial education. It is a completely flexible tool, which can be adapted to your group or to one to one settings. We have developed a series of session plans which break the activities into themes:

- Session 1 Taking Control
- Session 2 Managing Money
- Session 3 Budgeting and Credit
- Session 4 Debt and Savings
- Session 5 Employment and Education

These lesson plans are designed to be one and a half hours each, but again are flexible depending on your group. You may want to use additional resources from Kelli and Jamie's story to extend the sessions, or adapt them for the needs of the young people you are working with. However, each activity can also be used on its own, with groups or individuals.

In addition, you may want to spend more time focusing on the story in *Skint!*. You can use the story in a number of ways, including:

- Simply read the story together
- Role play individual scenes as a group acting them out together
- Put on a play of *Skint!* or of scenes within
- Make an audio recording of *Skint!* or of scenes within
- Make a video acting out *Skint!*
- Make a video inspired by *Skint!* and the challenges the characters face
- Have the young people write music inspired by the stories in *Skint!*

In addition, you can ask the group for their own ideas of ways to use the story. Finally, please see www.skintbook.org.uk for a signed and audio version of *Skint!*.



Extra resources for facilitator

Sample Group Contract
(as an example of one you might draw up with your group)

1. Punctuality- Be on time for each other. If you're going to be late then let someone know!

2. One person speak at a time

3. Respect each others opinions, thoughts and attitudes

4. Mobiles off or on silent

5. No texting during sessions

6. Confidentiality – what is said in the group, stays in the group, and if you do tell a story of something from a group, don't identify the person

7. Commitment to the group –be there if you can- you are needed!



Session plan for facilitators

Taking Control - Session Plan 1 (1.5 Hours)

Objectives of the session are for participants to:

- Familiarise themselves with *Skint!* and the aims of *Skint!*
- Explore communication and how the ability to say no effects your financial situation
- Begin to think of the emotional reasons that contribute to our spending habits
- To give the young people the tools they need to start to take control of their finances

	Activity	Materials	Time (mins)	Notes
1	Welcome If you are using name badges or registration forms hand them out now.	-Your own registration forms if using		
2	Introductions & Ice Breaker Introduce yourself and the aim of <i>Skint!</i> Ask the group to introduce themselves & their first memory of money. OR: ask what they want to get out of the course.		10 (10)	
3	Group Contract As a group formulate contract ideas for the course- e.g. respecting each other, listening, not using bad language... Write the ideas on flipchart paper and stick them on the wall.	-Flip chart -Markers -Blu Tack	10 (20)	
4	SKINT! book Give out the <i>Skint!</i> book and give the young people information about it. See page 4 of the book for details. Ask the young people to turn to page 6 and to spend a few minutes familiarising themselves with the characters. You could also ask them to go to page 102 to see the glossary. Ask if anyone actually uses this slang!	- <i>Skint!</i> book	5 (25)	



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.
 This version of *Skint!* is funded by **Standard Life Charitable Trust** & delivered by **Quaker Social Action & Groundwork UK**.
 Permission to use the illustrations, in an educational context only, is given by the graphic novel illustrators **Metaphrog**.



Session plan for facilitators

5	<p>Communication – Can you say no? Ask the group to turn to page 8, read the narration at the top of the page and read pages 8 – 13 as a group. It works well with four readers (one for each character). Can you say no? See page 2 of Kelli’s resources for how to run this role play activity.</p>	<p>-<i>Skint!</i> book -Kelli’s resources -Can you say no? cards</p>	<p>30 (55)</p>	
<p>Break 10 minutes (1hr 05mins) may be good time to get latecomers to fill in registration forms etc</p>				
6	<p>Taking control – Money Tight? You may want to summarise what has happened in the story up until page 40. Ask the group to go to page 40. Read pages 40 – 45 as a group. This works well with four readers (one for each character). Money Tight? See page 34 of Kelli’s resources to see how to run this exercise.</p>	<p>-Kelli’s resources -Money Tight spending diary handout -Flip chart -Markers</p>	<p>15 (1h 20)</p>	
7	<p>Sum up Each person shares their feelings about today’s session and what they hope to get out of the remaining sessions. Talk through what is covered in the next session—Food (taste test), spending diary review, ways to save, budgeting, etc. Encourage the young people to read Kelli’s story from the beginning before the next session.</p>		<p>10 (1h 30)</p>	

**Note: Whilst this session without optional activities is very short, we often find on the first session, participants are late or discussions need more time.*



Session plan for facilitators

Managing Money - Session Plan 2 (1.5 Hours)

Objectives of the session for participants to:

- Examine spending habits and look at ways to save money
- Explore financial decision making and what to consider
- Introduce the idea of needs and wants
- Begin to look at budgeting and the pressures of living on a tight budget

	Activity	Materials	Time (mins)	Notes
1	<p>Welcome & Taste test</p> <p>Run a blind taste test with the group. Pass around a brand name and store brand version of one item. Give each person one of each, and ask them to think about which they prefer rather than which is the brand name / store brand. Reveal which is which, and the prices to the group. Include the price per biscuit or per 100grams. Ask them to think about how much money they could save buying store brand products. If they prefer the branded item, is it worth the price difference?</p>	<p>-Test items</p> <p>-Bowls/plates</p>	<p>10</p> <p>(10)</p>	
2	<p>Group Contract review</p> <p>Put it up on the wall and discuss it if needed. Is everyone OK with what was agreed last week?</p>	<p>-Group contract from last week</p> <p>-Blu tack</p>	<p>5</p> <p>(15)</p>	
3	<p>Spending diary Review</p> <p>Has anyone used it? If yes, how is it going? If not, why not? Share experiences and feelings in the group</p>		<p>5</p> <p>(20)</p>	
4	<p>Decision Making - Technology Costs?</p> <p>Ask the group to turn to page 14 and read the page as a group, ideally with three readers.</p> <p>Technology Costs?</p> <p>See page 5 of Kelli's resources for the exercise on Technology Costs.</p>	<p>-<i>Skint!</i> book</p> <p>-Kelli's resources</p> <p>-Technology cost cards and Dani's Profile handout</p>	<p>15</p> <p>(35)</p>	





Session plan for facilitators

5	<p>Attitudes to buying - Old or Vintage? Ask the group to turn to page 16 and read pages 16 – 23 as a group. It works well with five readers (one for each character).</p> <p>Old or Vintage? See page 9 of Kelli’s resources for how to run this group discussion.</p>	<p>-<i>Skint!</i> book -Kelli’s resources</p>	<p>15 (50)</p>	
<p>Break 10 minutes (1hr) You could skip Old or Vintage depending on how long the first four activities have taken</p>				
6	<p>Budgeting – Wants or needs? Ask the group to go to page 64, and read page 64 as a group. This works well with two readers (one for each character).</p> <p>Wants or needs? See page 4 of Jamie’s resources for instructions on how to run this exercise.</p>	<p>-<i>Skint!</i> book -Jamie’s resources -Wants or Needs cards -Flip chart -Markers</p>	<p>15 (1h 15)</p>	
7	<p>Budgeting – Jamie’s Budget See page 30 of Jamie’s resources for instructions on how to run this exercise</p>	<p>-<i>Skint!</i> book -Jamie’s resources -Jamie’s weekly budget handout</p>	<p>10 (1h 25)</p>	
8	<p>Take Home Activity – Budget plan Hand out the budget plans from page 25 and 26 of Jamie’s resources and ask the young people to fill them in for next week’s session. Be clear they will not need to share their actual budget.</p>	<p>-Jamie’s resources -Budget plan handout (pages 25 & 26)</p>	<p>5 (1h 30)</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.
 This version of *Skint!* is funded by **Standard Life Charitable Trust** & delivered by **Quaker Social Action & Groundwork UK**.
 Permission to use the illustrations, in an educational context only, is given by the graphic novel illustrators **Metaphrog**.



Session plan for facilitators

Budgeting and Credit - Session Plan 3 (1.5 Hours)

Objectives of the session for participants to:

- Finish discussing budget in the context of day to day expenses and when seeking credit
- Understand people’s different attitudes towards credit
- Explore the different types of credit
- Raise awareness of the cost of credit

	Activity	Materials	Time (mins)	Notes
1	<p>Welcome & Budgeting review</p> <p>Has anyone completed their budget? If yes, how did they find it? If they haven’t, why not? Share experiences and feelings about budgeting in the group</p>		5 (5)	
2	<p>Budgeting and Benefits – Making ends meet?</p> <p>Ask the group to turn to page 90 and read page 90 as a group. It works well with three readers (one for each character).</p> <p>Making ends meet?</p> <p>See page 24 of Jamie’s resources for ideas on how to run this discussion. You can choose to print out the budget plans again or just run the discussion.</p>	<p>- <i>Skint!</i> book</p> <p>- Jamie’s resources</p>	10 (15)	
3	<p>Credit – To Borrow or Not?</p> <p>Refer to page 8 which the group read in session 1.</p> <p>To Borrow or Not?</p> <p>See page 1 of Kelli’s resources for prompter questions to begin this discussion.</p>	<p>-<i>Skint!</i> book</p> <p>-Kelli’s resources</p>	15 (30)	
4	<p>Credit – How Much for a Sofa?</p> <p>Ask the group to turn to page 30, and read pages 30 - 33 as a group. It works well with four readers (one for each character).</p> <p>How Much for a Sofa?</p> <p>See page 17 of Kelli’s resources for how to run this group card game</p>	<p>-<i>Skint!</i> book</p> <p>-Kelli’s resources</p> <p>-How much for a sofa cards</p>	20 (50)	





Session plan for facilitators

Break 10 minutes (1hr)
You can break sooner if needed

5	<p>Credit – Is it Legal? Ask the group if they have ever heard of a loan shark before? Then go to page 84 of <i>Skint!</i> and read pages 84 – 87 as a group. This works well with three readers (one for each character). Is it Legal? See page 16 of Jamie’s resources for instructions on how to run this quiz.</p>	<p>-<i>Skint!</i> book -Jamie’s resources - Is it legal quiz?</p>	<p>15 (1h 15)</p>	
6	<p>Questions to ask before taking out credit As the group to draw up a list of questions through a brainstorm. See page 21 of Jamie’s resources for suggestions.</p>	<p>-Flip chart -Jamie’s Resources</p>	<p>10 (1hr 25)</p>	
7	<p>Take Home Activity – Differences in Credit Ask the young people to talk to an older friend or family member and ask them about their attitude to credit. Do they use credit cards? What did they think about borrowing? What did their parents do? Have attitudes changed over time?</p>		<p>5 (1h 30)</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.
 This version of *Skint!* is funded by **Standard Life Charitable Trust** & delivered by **Quaker Social Action & Groundwork UK**.
 Permission to use the illustrations, in an educational context only, is given by the graphic novel illustrators **Metaphrog**.



Session plan for facilitators

Debt & Savings - Session Plan 4 (1.5 Hours)

Objectives of the session, for participants to:

- Explore the different types of debt that exist
- Understand the consequences of not dealing with different types of debt
- Discuss what one should or shouldn't do when in debt
- Start to think about savings options and how to save money

	Activity	Materials	Time (mins)	Notes
1	<p>Welcome & review of credit task</p> <p>Has anyone spoken to an older family member or friend? If yes, what did they say about their attitude to credit? Have attitudes changed over time?</p>		10 (10)	
2	<p>Debt - Debt Poem</p> <p>Write a poem about debt as a group. Write one line at a time, with anyone contributing the next one. Ensure the rest of the group is silent when someone is adding a line. You may want to have a line to get started.</p>	-Flipchart -Marker	10 (20)	
3	<p>Debt - What is Debt?</p> <p>From the debt poem ask the group how they think debt is viewed. Explain that as soon as we take out credit we are in debt. It is not necessarily a bad thing – but it becomes a problem if we can't afford it, have to do without essentials to pay, or it affects our wellbeing.</p>		5 (25)	
4	<p>Debt – Unwelcome Visitors?</p> <p>Ask the group to turn to page 36, and read pages 36 - 39 as a group. It works well with five readers (one for each character).</p> <p>Unwelcome Visitors?</p> <p>See page 29 of Kelli's resources for prompter questions to begin a discussion then play the priority and non-priority debt card game. There are useful links for debt advice in the facilitator notes on page 33.</p>	- <i>Skint!</i> book -Kelli's resources -Priority and Non-priority debt cards from Unwelcome Visitors	20 (45)	



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.
 This version of *Skint!* is funded by **Standard Life Charitable Trust** & delivered by **Quaker Social Action & Groundwork UK**.
 Permission to use the illustrations, in an educational context only, is given by the graphic novel illustrators **Metaphrog**.



Session plan for facilitators

Break 10 minutes (55 mins)

You can break sooner if needed

5	<p>Savings – Stuff for Free?</p> <p>Explain that now you’re going to see what happened to Jamie after he met Kelli in the park. Go to page 80 of <i>Skint!</i> and read pages 80 – 83 as a group. This works well with four readers (one for each character).</p> <p>Stuff for free?</p> <p>See page 13 of Jamie’s resources for prompter questions on being a saver or spender. Explain that there are a number of reasons why people find themselves in debt but a few could be that they overspend or they have an emergency and have no savings so they need to borrow. Try to focus on the benefits of saving little and often.</p>	<p>-<i>Skint!</i> book -Jamie’s resources</p>	<p>15 (1h 10)</p>	
6	<p>Savings – Ways to Save?</p> <p>Having discussed the value of saving this exercise focuses on different savings options. You could read pages 26 – 29 as a group or go straight to the exercise.</p> <p>Ways to Save?</p> <p>See page 10 of Kelli’s resources for instructions on how to run this group card game. You’ll need to read through the facilitator notes to familiarise yourself with each saving option.</p>	<p>-<i>Skint!</i> book -Kelli’s Resources -Savings option cards -Character circumstances cards</p>	<p>15 (1h 25)</p>	
7	<p>Take Home Activity – Saving</p> <p>Ask the young people to think about which saving option would best suit their situation. You could suggest they check what interest rates their local banks offer on savings accounts by using online comparison tables, or go into a local bank of their choice to find out more information about their products and services.</p>		<p>5 (1h 30)</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.

This version of *Skint!* is funded by **Standard Life Charitable Trust** & delivered by **Quaker Social Action & Groundwork UK**.

Permission to use the illustrations, in an educational context only, is given by the graphic novel illustrators **Metaphrog**.



Session plan for facilitators

Employment and Signposting - Session Plan 5 (1.5 Hour)

Objectives of the session, for participants to:

- Explore the different employment and education options available to them
- Start to think about where they want to be in the longer term
- Identify their abilities, skills and interests
- Know which services they can access for help

	Activity	Materials	Time (mins)	Notes
1	<p>Welcome & review of savings task</p> <p>Has anyone decided which savings option is the best for them? Did anyone go to a local bank or do some research online?</p>		10 (10)	
2	<p>Employment – Which way to go?</p> <p>Ask the group to turn to page 34, and read page 34 as a group. It works well with four readers (one for each character).</p> <p>Which way to go?</p> <p>See page 25 of Kelli’s resources for instructions on how to run this goal setting exercise. You may need to do some research into local employment services before.</p>	<p>-<i>Skint!</i> book</p> <p>-Kelli’s resources</p> <p>-Flipchart</p> <p>-Marker</p> <p>-Which way to go? Hand outs 1 & 2</p>	15 (25)	
3	<p>Team building game</p> <p>Tell the group that you are now going to go through local newspapers to look for employment and education options and empty a really big bag of newspapers onto a table. When the young people are sufficiently shocked say that before that you’re going to play a quick team building exercise. Split the group into two and give them three minutes to make the tallest structure they can using only newspaper and cello tape. The team with the tallest structure wins.</p>	<p>-Cello tape</p> <p>-Newspapers</p>	5 (30)	



Session plan for facilitators

4	<p>Signposting – Getting help? Ask the group to turn to page 60, and read pages 60 - 63 as a group. It works well with three readers (one for each character). Getting help? See page 1 of Jamie’s resources for prompter questions to begin a discussion about advice services for the young people. Explain that if the group works as a team they can help each other with problems that they have.</p>	<p>-<i>Skint!</i> book -Jamie’s resources -Flip chart -Markers -A4 paper -Pens -Leaflets</p>	15 (45)	
<p>Break 10 minutes (55 mins) You can break sooner if needed</p>				
5	<p>Reflection - What should Kelli do? Ask the group to turn to page 53, and read pages 53 - 59 as a group. It works well with five readers (one for each character). What should Kelli do? See page 38 of Kelli’s resources for instructions on how to run this activity on individual reflection. You may want to leave out the last question in the exercise which asks, “Has anything you’ve learnt from <i>Skint!</i> meant that you might make different decisions?” This way you could focus what the young people have learnt from <i>Skint!</i> in the next activity when you look at Jamie’s choices.</p>	<p>-<i>Skint!</i> book -Kelli’s resources</p>	15 (1h 10)	
6	<p>Reflection - What should Jamie do? Ask the group to turn to page 95, and read pages 95 - 101 as a group. It works well with five readers (one for each character). What should Jamie do? See page 28 of Jamie’s resources for instructions on how to run this group activity.</p>	<p>-<i>Skint!</i> book -Jamie’s Resources</p>	15 (1h 25)	





Session plan for facilitators

7	End of course take home task Challenge the group to set themselves some goals and to make them SMART. Specific, Measurable, Attainable, Relevant and Time-bound. Follow up with the young people in two weeks to see how they are getting on with their goals.		5 (1h 30)	
---	--	--	--------------	--



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.

This version of *Skint!* is funded by **Standard Life Charitable Trust** & delivered by **Quaker Social Action & Groundwork UK**.

Permission to use the illustrations, in an educational context only, is given by the graphic novel illustrators **Metaphrog**.