

WORKSHOP SEVEN: DEBT & TOOLS TO GET OUT OF IT

Advanced Preparations for Workshop 7:

Set-up: Prepare room for class with adequate chair/table arrangement and sign-in sheets. Set up projector and PowerPoint slides. If facilitating an online session, set up the slides and Zoom meeting room.

Materials Needed For This Class:

1. Attendance sheet
2. Whiteboard (or virtual whiteboard)
3. Facilitator Guide
4. Student Guide (Workshop 7)
5. Laptop & projector
6. PowerPoint slides (Workshop 7)
7. Paper and pens or pencils
8. Calculators
9. Workshop 7 Worksheets (Calculating debt, debt PDP)
10. "Debt and Mental Health" Handout
11. "How to Cope with Debt" Handout
12. "Debt Collection FAQs" Handout
13. "How to Create a Debt Elimination Plan" Handout

Learning Objectives:

Upon conclusion of Workshop 7, participants will:

1. Have a better understanding of how personal debt affects them
2. Have calculated how much debt they owe and what the interest rates and actual costs are of their various debts
3. Have learned options and payment methods for their debt and their pros and cons
4. Have created a workable plan for reducing their debt

Welcome Back & Group Sharing

Facilitator:

Suggested time: 10 minutes

Materials: Attendance sheet; PowerPoint slides; Community Agreements