

### Teaching:

Welcome back the participants. Take attendance. Go over the class agenda and give the participants a heads-up that this class will focus on debt, beginning with identifying and calculating personal debt. Acknowledge that this is a difficult and sometimes painful topic, but getting debt under control is important work. Ask the class as a whole to be respectful and kind to one another and to themselves during these activities. It is important to center this class around hope. Having debt is nothing to be ashamed of and getting out of debt *is* possible. A huge first step was enrolling in this course and coming back each week!

### Discussion:

Begin sharing with one facilitator going first. Sharing should include how their week has gone relating to money and finances and how the money saving ideas are going. If there have been any savings as a result, this should be shared, with an estimated dollar amount. Ask the participants to share how their budgets are going. Give each participant, and the facilitators, 2-3 minutes to share.

Note: You will focus on the debt calculation homework assignment later in the class.

## **Thoughts on Debt**

### Facilitator:

Suggested time: 10 minutes

Materials: PowerPoint slides; Student Guide p. 118; whiteboard; pens/pencils; Workshop 7 Handouts 1-2

### Activity/Discussion:

Ask the participants to begin by spending a few minutes journaling in their Student Guides or Workshop 7 Worksheets their responses to the question: *When you think about debt, what kinds of feelings does this evoke for you?* (3-5 minute free write). Write on the whiteboard any thoughts and feelings that come up that participants feel comfortable sharing. Facilitators should share as well.

Next, ask them to journal in their Student Guides or notebooks how they would *like* to feel about debt. Ask participants to share what they feel comfortable sharing. Facilitators should share too.