



Now and Beyond >>>

A mental health festival by **Beyond**



Me & Money

Lesson Plan | Duration : 60 mins
Age Group: 14-18 year olds

Note: In preparing for the lesson, do bear in mind that Me & Money focuses on two highly stigmatised and sensitive areas: mental health and money worries. Young people taking part may come from a wide range of backgrounds and have very different experiences of money.

Before starting the lesson, you might wish to consider the delivery environment for young people: consider pairings or group dynamics which will allow young people to comfortably participate and discuss sensitive topics. You may permit some young people to work independently, if required.

Resources you will need for this session:

- Projector, screen and sound – Using Me & Money animation
- Powerpoint slide deck (open and ready)
- Optional: Jenga or a bucket + water (see Interactive Activity)



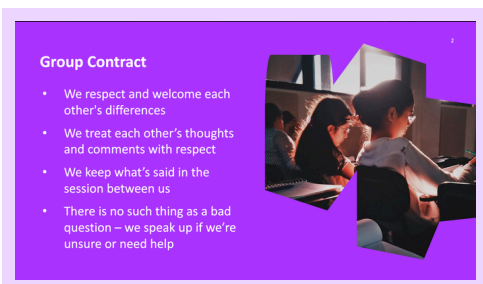
Slide 1

Today we are going to talk about the connection between mental health and money. Money worries can have a negative impact on our mental health, but equally, money can bring fun, excitement and a sense of achievement to our lives. Money and mental health are linked, but there are things you can do to look after your mental health, and that is what we will be covering in this workshop today.

Say to the group that talking about money isn't easy. We might spend a lot of time thinking about it, and even worrying about it, but maybe not that much time talking about it. Because people often don't talk about it, we might think that they don't worry about it, but it is common to have money worries.

It's normal to occasionally worry about money, but if you find it overwhelming and it's making you anxious, it's important to reach out for help. It's not the easiest thing to do, but there is help out there. Whatever your circumstances, if you're feeling worried about money, you are not alone.

(2 minutes)



Slide 2

Remind young people of the importance of respecting the opinions of other young people and what they wish to say. A safe space is a place where you do not feel you are at risk of harm or danger. Emotional safety means knowing that you will not be criticised, blamed, rejected, invalidated, or dismissed. You know your group best - remind young people that they can choose to complete any activity by themselves if they do not feel comfortable working in pairs or a group.

(2 minutes)

Session objectives

By the end of the session, you will be able to:

- Understand how resilience is linked to money.
- Understand the interconnection between money and mental health.
- Ways you can support yourself and your peers.

Slide 3

Read through the lesson objectives –

By the end of the session, you will be able to:

- Understood how resilience is linked to money.
- Understand the interconnection between money and mental health.
- Ways you can support yourself and your peers.

Explain that this is not a workshop about financial products like budgeting and savings accounts; it is a workshop that raises awareness around our behaviours and the impact they can have on our life and our relationship with money.

(2 minutes)

Resilience is...

- Is something we use every day
- A skill rather than an inherent quality we either possess or don't possess
- Something we all have or can develop
- Is a process we can build upon
- Helps us get through the 'not so fun' times

Resilience is not..

- Being a superman or superwoman who never gets affected by anything
- Immediately bouncing forward after a negative, stressful situation
- A drastic personal change

Slide 4

Resilience – When we talk about money worries, it is important to talk about resilience. Resilience helps us with the 'not so fun times' but it can help us with fun/ leisure/challenging but enjoyable times. It is something we use every day – money is all around us and we can't live without it, and therefore building our resilience around it will equip us to better manage our money throughout life. It is a process – we are all learning all the time! Our situation around money may also change over time.

DISCUSSION: Ask your students **HOW** resilience is linked to money – you want them to be think about it as being a process and how you can build upon it. Prompt: If a person has money worries, how can they make themselves feel less stressed out by their situation.

(5 minutes)

Money and Resilience: self-evaluation

- I know that money management is a skill and I am learning how I can do it well
- I am aware of how money can affect mine and other people's mental health
- I try not to let other people's relationship with money affect me
- If I'm stressed about my money situation – whether my own or my family's - I talk to someone about it
- I know where to access information and guidance about money if I need it
- I take care making decisions about money and am usually happy with the results of my decisions
- I feel confident about switching from my parents mostly controlling my money to managing my money myself in the future
- I am able to consider my needs vs wants when buying something
- If I don't have enough money for something, I'm good at looking for alternatives which might cost less
- I can look at content from influencers on social media or things my friends have without feeling I need to buy things to be like them



Slide 5

ACTIVITY: Money and Resilience- self-evaluation

Let's have a closer look at ways in which we show resilience when it comes to money.

Look at the resilient approaches shown on the slide, which demonstrate healthy attitudes and behaviours around money and rate each of the statements from **1 to 5**, where **1 = This doesn't relate to me** and **5 = This is totally me**.

Ask the young people to consider in pairs or groups what attitudes and approaches they feel help to support their resilience around money as well as the attitudes and approaches that are not so helpful. It is important to recognise our strengths and build on these. These strengths can also support us in the areas we feel we need to change.

(7 minutes)

How comfortable do you feel talking about money?



Slide 6

How comfortable do you feel talking about money?

We have already spoken about the challenges of talking about money at the start of this workshop. It can be one of the hardest things to do but equally it can be a secret weapon to managing our money worries.

ACTIVITY: How do you feel about talking about this subject?

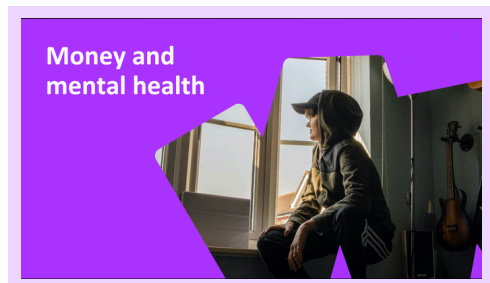
Ask the young people to discuss as a group or in pairs how they feel about talking about money in different situations – with family, friends, or at school.

A. Is not talking about money a helpful or unhelpful approach?

B. How might talking about money more help us to stay resilient?

You may wish to split the group in half and ask one half to focus on question A and the other half to focus on B.

(5 minutes)



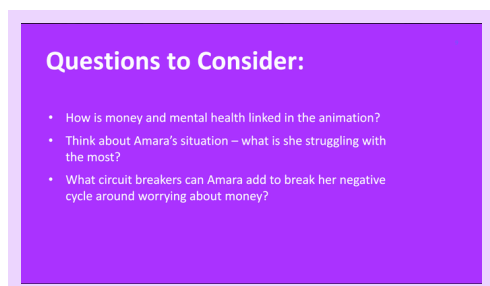
Slide 7

Money & Mental Health:

Most people will experience stress or problems connected to money at some point in their lives. If we understand how resilience can help us maintain our mental health throughout our lives, whether we are experiencing good times or difficult times, we will always be able to apply the resilience techniques we use to manage our behaviour and relationship with money.

We won't always be able to control our money situation, but recognising what is within our control can help us cope better when we are experiencing problems and help us to ensure our mental health doesn't deteriorate because of our money worries.

(2 minutes)



Slide 8

Share the Me and Money animation.

ACTIVITY: Give your students 5 minutes to discuss in groups/pairs the content covered in the animation.

Questions they may wish to consider:

- How are money and mental health linked?
- Think about Amara's situation – what is she struggling with the most?
- What circuit breakers can Amara add to break her negative cycle around worrying about money?

Ask students to feedback on what they have discussed. If there is time and they are comfortable, they may wish to share their own examples and what they did to help themselves.

(10/15 minutes)

INTERACTIVE ACTIVITY:

Below are two suggested approaches to the optional interactive activity.

Option 1: Have a game of Jenga set up and ask YP to come up and take turns. After a few young people have had their go, take the opportunity to let the tower collapse. Explain how this could be related to the stress of keeping your money worries to yourself – the overwhelm.

Option 2: Ask your YP to come up and take turns to fill the bucket up with water. Ask a volunteer to hold the bucket when it's at its fullest. The analogy here is to show that the heavier the bucket, the heavier the burden and that's what we want to try and avoid by speaking openly about our money worries.

Aim: To demonstrate that if we internalise our money worries rather than share or take action to address them, we can reach the point of overwhelm and preventing YP from getting to that point is a key aim for this workshop.

(5 minutes)

Alex's story

'I really want to go on the school trip, but I know my parents can't afford to pay for it. All my friends are going, and I'll be the only one left behind whilst they're all having a brilliant time.

No one really knows how much I worry about money – sometimes it's hard for my parents to find money for the bus for school – and I feel embarrassed that I can't keep up with everyone else.

I don't feel like I can talk to my family about how I'm feeling – it'll only put more pressure on my parents when I know they are already worried.'

Slide 9

This leads us into a **scenario** which will get your students thinking about how they could support their friends.

ACTIVITY: Ask students to read Alex's story and imagine that Alex was their friend.

Ask the young people to pick out the feelings Alex may be experiencing and what advice they might give to him.

Remind them that this situation may be familiar to them, or it may not be something they've experienced before. Understanding different perspectives and experiences around money helps develop our knowledge and skills.

Alex: **The situation**

Alex worries about money, knowing his family doesn't have much, and feels embarrassed left out of the school trip.

Alex's **feelings**

Shame, worry, isolation, pessimism (about the future).

What might you say or suggest to Alex?

Getting some support or advice from someone he trusts would be good for Alex.

Alex's parents may not be able to pay for the school trip, but they will probably understand and want to help, so Alex should consider discussing the trip with his family and what he could say to help the conversation go well. By making assumptions and building up anxiety around those thoughts, we can catastrophise and close down solutions to our challenges – there may be other solutions which haven't occurred to Alex. Alex could also talk to his friends. He doesn't know for sure that all his friends are going on the trip and that they all want to – even if that is true, there are probably lots of other fun things they can do together either before or after the trip which don't need to cost anything.

(5 minutes)

Money and Mental Health

- Write down 3 things you learnt from today's session.
- What did you enjoy most about this session?



Slide 10

Summary of what has been discussed today:

- On post-it notes, write down 3 things you have learnt today about the interconnection between Money and Mental Health.
- What did you enjoy most about this session?

(5 minutes)

Where Can You Get More Support.



Slide 11

Signpost – The QR code provides access to further support for students around money and mental health.

(2 minutes)

For further information or support from our Me & Money programme, please get in touch.

<https://mentalhealth-uk.org/partnerships/projects/me-and-money/>