



# Annex: Spending Priorities

## EXPERIENTIAL ACTIVITY

### OBJECTIVE

*Discuss spending priorities in a supportive setting.* This exercise is designed to be approachable for participants who may not be literate or numerate. This is why icons are used instead of text and numbers.

### INSTRUCTIONS

**STEP 1:** Have participants divide into groups. Distribute cutouts except for the dollar bill icon and credit card icon. There should be one set of cut-outs for each person or group.

**STEP 2:** Have participants place the cutouts into two groups of spending priorities and encourage discussion within the groups:

- **Needs** - Things they should spend money on first
- **Wants** - Things they should spend money on next

**STEP 3:** Hand out a few dollar cut-outs to each participant and tell them this is money left over at the end of the month. Discuss options for what they might do with this money, including saving or spending the money. Emphasize that saving even small savings of a few dollars a week can be helpful if done regularly and over time.

**STEP 4:** Hand out the credit card icon and discuss credit card debt.

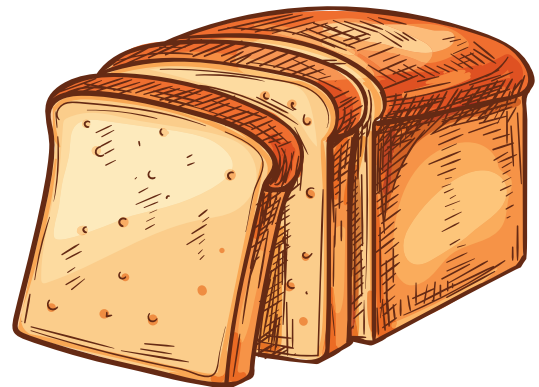
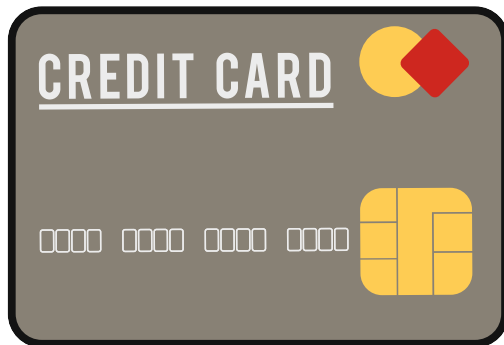
**STEP 5:** The facilitator should ask groups to share anything interesting from their group discussions. Did they have any difficulty deciding between needs and wants? What did they decide to do with the extra money?





# Annex: Spending Priorities

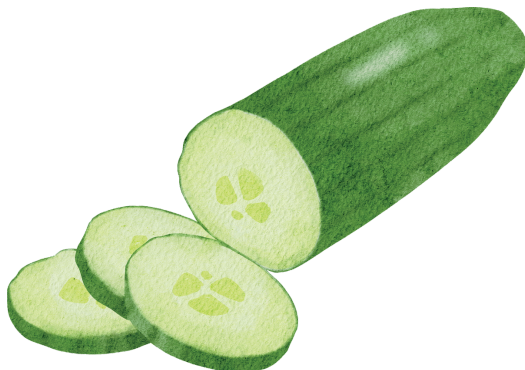
EXPERIENTIAL ACTIVITY





# Annex: Spending Priorities

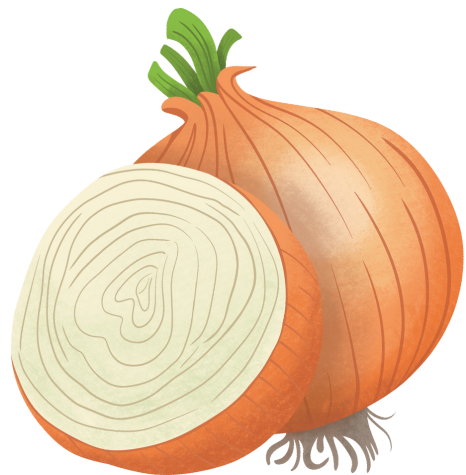
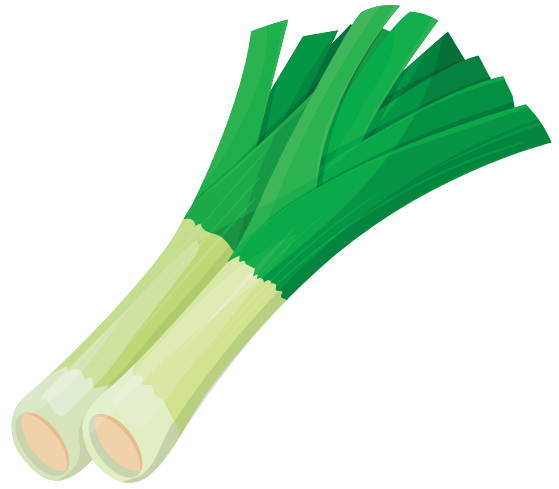
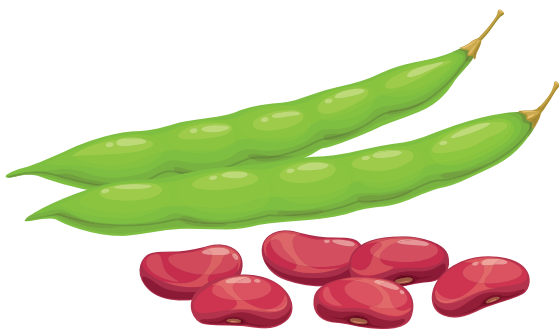
EXPERIENTIAL ACTIVITY





# Annex: Spending Priorities

EXPERIENTIAL ACTIVITY

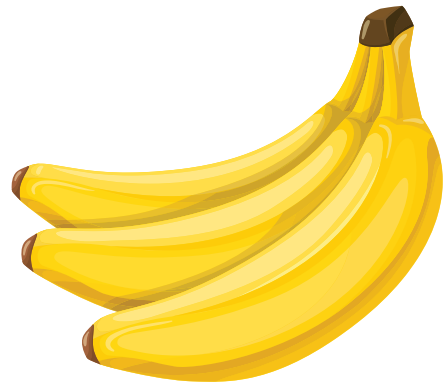
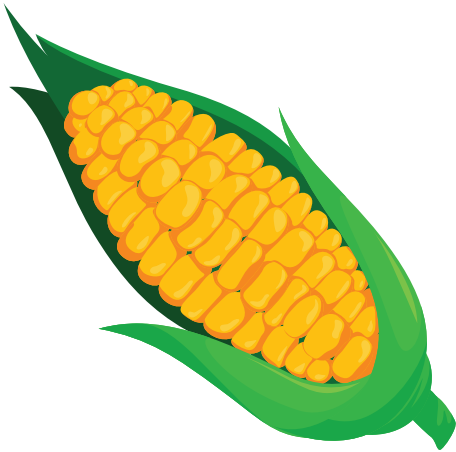






# Annex: Spending Priorities

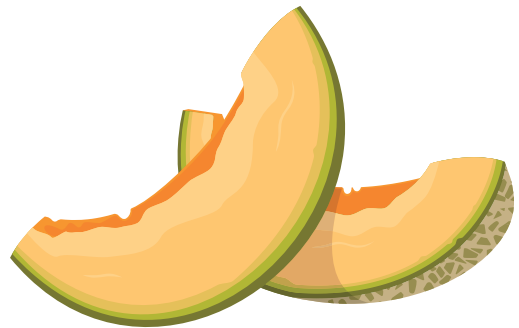
EXPERIENTIAL ACTIVITY





# Annex: Spending Priorities

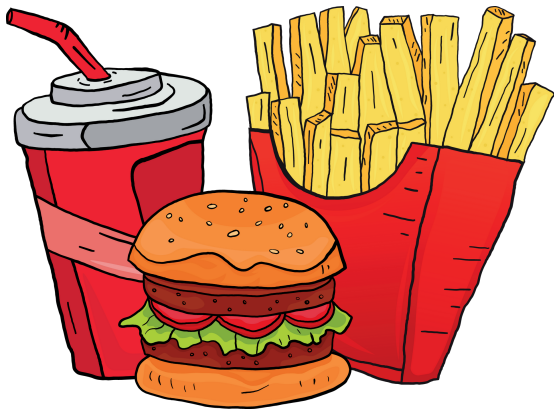
EXPERIENTIAL ACTIVITY





# Annex: Spending Priorities

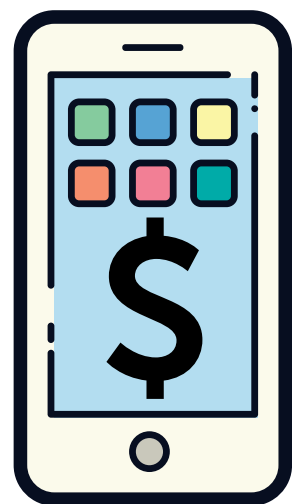
EXPERIENTIAL ACTIVITY





# Annex: Spending Priorities

EXPERIENTIAL ACTIVITY





# Annex: Spending Priorities

EXPERIENTIAL ACTIVITY

