

SECTION 1



NEEDS V^S WANTS

GIANT STEPS ROLE CARDS

How to play:

Ask your students to stand at one end of the room.

Explain you are going to read 10 statements out loud.
After each statement is read, they should:

- ▶ Take a giant step if they agree that the statement applies to their character
- ▶ Take a baby step if they partly agree that the statement applies to their character
- ▶ Don't move if they think the statement does not apply to their character



Allow sufficient time for students to consider the statements and decide whether or not to move.

1. I have a clear picture of what I want for my future and I'll make it happen
2. My family has no money worries
3. If I went to the bank for a loan I would get approved
4. I always think before I spend
5. I think about the money I need in the future and plan for it
6. I have a good balance between spending and saving
7. I try to shop around to get the best bargain possible
8. If there was an emergency that meant I needed money quickly I'd be able to deal with it straight away
9. I consider that I manage my money responsibly
10. I never spend more than I have



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Aleksy

You are 18 and in your first year of an engineering degree. You live 16 kilometres from college in a small village.

When you get your degree you are going to work full-time for your dad's mechanical engineering company and work for them at weekends and on breaks from college now.

You live at home and the money you make working part-time now is enough to cover your car costs and other bills.



Mandy

You and your family have been living in Ireland for about six months. You and your sister are both in secondary school. Your mam works two different part-time jobs and your dad works full-time for the local council.

Most of the time you have enough money for everything but sometimes it's tough as setting up a new life away from home comes with unexpected bills and expenses.



Adija

You are a 27 year old accountant working for one of the big firms in Dublin. You currently share an apartment with two close friends but you would like to buy a house outside the city in the next five years.

You are currently saving €800 per month towards a deposit for a house and you plan to increase this amount in line with incremental salary increases you know will be coming.

Between your savings, rent and other bills you don't have much left over for fun stuff at the end of the month but you know it will be worth it in the long run.



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Harold

You are a self-employed computer programmer with a young family. You love to read and buy books all the time, but as you are in a wheelchair, it's difficult to get into some of the smaller shops as they are not all fully wheelchair accessible.

Because of this you do some of your shopping online but the upside is it is a great way to compare different prices and get the best deal. With your work background and huge book collection you are thinking of setting up a small side business of selling books online.



Owen

You and your wife and kids live in a city and bought the flat you grew up in for a really good price. You work as a taxi driver and your wife is a nurse. You both work long hours but you feel it's worth it as your mortgage is nearly paid off ahead of schedule and you have a good amount of money saved.

You want to upgrade your car for work and also do some renovations on your home. You don't want to use your savings for this as you like to keep that aside in case of emergencies. You both lodge your wages through your bank accounts and save in the credit union.



Esme

You are 20, live at home and work full-time in a warehouse. You make good money and as you live with your parents your overheads are low, just €100 a month for rent and bills.

You go out nearly every weekend and love holidays with your friends, you've been away three times already this year and are going away again in a few weeks. Most of the time you have the money to pay for all the things you like to do but sometimes you have to use your credit card and dip into your overdraft to pay your rent.



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Diego

You and your wife are both retired and love to spend time hiking, gardening and reading. You both have pensions from when you were working and qualify for the State Pension.

You have less than two years left on your mortgage and your bills are less now that you don't have to keep two cars on the road. You are certain of your future income but you don't like to spend excessively as you never know what's around the corner.

You visit the local garden centre regularly but will only buy something if you need it and it's a good bargain



Felicia

You and your partner have two young kids and live together in a rented house. You work in the local bank and your partner works from home which saves a lot of money on child care costs. There are still lots of bills and paying rent is the biggest outgoing.

When you can get a baby sitter, you like a night out so you can have a nice dinner and go to a concert but you have a golden rule that you can only do the extra stuff you enjoy once you have saved 15% of your combined income. Sometimes this means you don't get to do the things you like but you know it's more important to have savings.



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