

Group name:

# How does money affect my feelings?

## Activity sheet



**Case study: Lily (aged 11)  
and Sean (aged 8)**

Lily and Sean's dad works as a waiter and gets minimum wage, and their mum takes care of their two-year-old brother.

Over a number of years, the parents have run up a debt of several thousand pounds by using credit cards, but banks are now unwilling to lend them more money until the debts are paid off.

This means they've had to cut back on their spending – cheap food, charity shop clothes, no trips out, and no more mobile phone contracts. They're

still struggling to pay their bills, so debt collectors come to the house and knock on the door loudly, which scares their little brother. Last time, they took away the family car to help pay off the debts.

Lily can't have a smartphone like her friends, so she misses out on some of the things they've shared online.

Sean is a talented footballer, but the family can't afford to send him for coaching any more. The family often argue and blame each other for the situation they're in.

guilty  
relieved  
cheerful  
hateful  
panicked  
joyful  
ashamed  
contented  
burdened  
calm  
angry  
afraid  
anxious  
exhausted  
jealous  
positive  
thankful  
sad  
depressed  
worried

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### Case study: Kaye (aged 10)

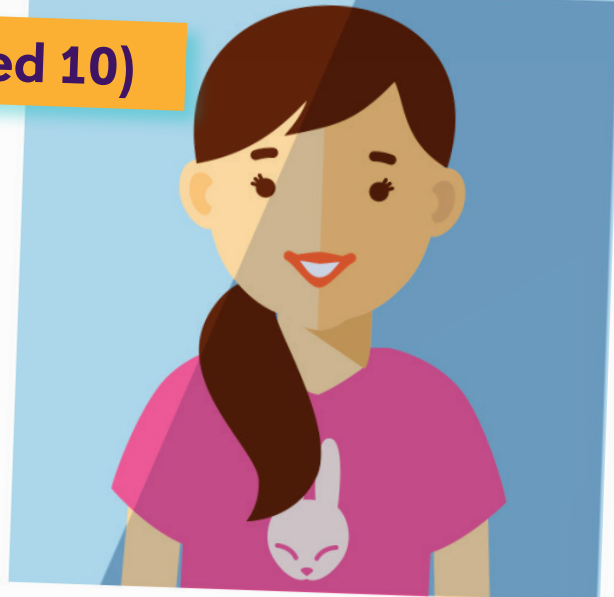
Last year, Kaye's mum, Julie, had a well-paid job as an accountant, which provided enough money to pay the bills, the rent on their flat, and for some luxuries like holidays. She also saved money for emergencies.

Then Julie unexpectedly lost her job and it took a long time to find another one, so she used up her savings and then fell behind on rent payments. She got a new job, but it pays a lot less than her old one and doesn't quite leave her with enough to pay the rent and bills, and for essentials like food. There's certainly no extra money available for anything else.

Julie knows that her daughter is now missing out on some of the things her friends are able to enjoy, such as school trips, new clothes, and cinema visits.

Julie and Kaye have started arguing a lot and neither of them sleep very well. Kaye has started getting bad headaches from stress and tiredness. She has had to miss a lot of school. She doesn't understand why their life has changed, because her mum has another job. She doesn't really understand about debt.

Julie has had to take days off work to look after Kaye and is worried about losing her job again. She knows that they could lose their home if she falls behind on her rent payments.



angry  
relieved  
cheerful  
hateful  
calm  
positive  
ashamed  
contented  
worried  
afraid  
guilty  
anxious  
joyful  
exhausted  
jealous  
thankful  
depressed  
burdened  
panicked