

Activity ideas

Powers of resistance

Role play scenarios for exploring the ways of resisting persuasion to spend.

Being assertive in money matters

Aim: to practice resisting pressure to spend.

You will need: Role play scenarios (or devise your own).

Explain that when you're dealing with money you often find yourself in confrontational situations with other people, or in situations where people are trying to persuade you to do something that you want to. This is an opportunity to practice saying "No" to the pressure to spend.

Get the people in your group to sit in pairs facing each other. Work through the four situations described in the Case Studies, with one of you playing the part of the person being pressurised and the other playing the part of the person applying the pressure

The job of the person playing the first role is to say no assertively, while the job of the person playing the other role is to try and persuade the first person to agree. Note that the second person can beg, urge or verbally bully, but the first person should avoid giving in. Do this for about three minutes with one of the case studies, and then reverse roles with a different case study.

After you've done this in pairs for a reasonable time, get together as a group and discuss:

- The different ways people tried to make the person say yes
- How difficult it was to keep saying no
- Whether anyone gave in
- Whether anyone became aggressive
- The value of being able to say no

See over for *Role play scenarios*

Role play scenarios

1. A good friend asks you to lend him £20 for the weekend and promises to pay you back on Monday. However, he has borrowed money from you before and taken a long time to return it. Also, you're a bit short of money yourself at the moment.
2. You go into a shop and choose a relatively simple pay-as-you-go phone that you think will be ideal for calls and text thing. But the sales assistant is really pushy, and says that she can give you one that has loads more functions on a contract that she's sure you can afford.
3. The sales assistant in a shop is determined to sell you a warranty for the MP3 player you've just bought. You know that warranties are very expensive and often not worth the money have to pay, but the assistant won't take no for an answer.
4. You're in a shop with a friend who wants you to buy something. He says that you can just about afford it, but you know your debts arising. Your friend keeps on saying that you can put it on your credit card and pay off later.

This activity is adapted from material in *Moneyaware*, available from the UK Youth storefront.

<http://stores.lulu.com/ukyouth>