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| Personal money topics and the reasons why people avoid these topics or are blocked about it | Awareness about shame, guilt, etc | Discussion about how people deal with their hesitations. How do we build richness in terms of relationships and social inclusion Invitation to use moodle, e-learning | Tempting to participate and share experiences Open dialogue | Examples of avoidance: "I do not want to be reminded of the fact that I have no money and others have. Then I feel a looser." Appendix 11 In the Netherlands one participant shared a text with tips about how to talk about money with friends: |
| E-learning and blended learning | The goals of e-learning and blended learning | Introduction about Moodle | Teaching Moodle | Technical instructions on Moodle and e-learning |
| Recognizing the problems Feel not alone with your problems of shame or guilt. | Learning to be open about topics | Problems behind the problem of having money or not having money Create a sphere of openness and equality, respect and not any paternalism | Facilitating recognition among eachother | Personal stories and experiences of the participants Songs about money (in Italy) |

| Session 3 | | Themes in the session | | | |
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| When can I be helped by the institutions? What we mean by "Management of economic resources"? We transform the community. | Practicing examples of money talk in communications with social workers What is paternalism in the relationship between person and institution? | goals | content | Skills, knowledge and expertise required of trainers | resources |
| Themes /exercises | | | | | |
| Reading the report of the preceding meeting and | To remember to the people what has been done and | | "what is liberty for me?" | | -blackboard |

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| <p>distribution a copy to all the participants</p> <p>Exercise: what is liberty for me? every person writes in a post-it his/her own thought; discussion in group</p> <p>Division into small groups with questions related to the topic; Discussion in group all the feedbacks</p> | <p>said; to clarify possible doubts and questions</p> <p>To understand what liberty is for every participant and to welcome the different points of view about the relationship among: rights, liberty and power</p> | <p>What is paternalism in the relationship between person and institution?</p> <p>Discussion about the relationship among rights, liberty and power for every participant</p> <p>Teamwork about this topics:</p> <ul style="list-style-type: none"> -co-building a plan of management of our own monthly money - my experience when I have asked help: have I felt to have the power to take the decisions for my life? - to find some strategies to give trust to the people that want to help us when we are badly | <p>Expertise about the specific topics:</p> <ul style="list-style-type: none"> -one peer support worker - one reference for the working inclusion of the department of mental health - one technical of the psychiatric rehabilitation | <p>- reading of a passage of the book "Cabaret Mistico" (Jodorowsky)</p> |
| <p>Talking about personal experiences about how the systems and regulations work?</p> | <p>Experiencing the problem from a subjective point of view</p> | <p>Showing the homework: performing the roleplays that are prepared by participants via Moodle</p> | <p>Leading the discussions about the roleplays and improvisations</p> | <p>Appendix 4: The movie "I, Daniel Blake" is displayed. A small introduction about the film is shared: Homework shared by the participants via Moodle. Various texts are delivered to read as homework:</p> |



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| | | | | <p>Appendix 6: information about local courses for social workers about how to deal with troublesome persons</p> <p>Appendix 7: information about all local services which are available for people with short of money. It shows how complex the system is and how many counters and services are available, easy to get lost in it.</p> <p>Appendix 8: Information about the use of special regulations for people living in poverty: They donot use much these special regulations a for support</p> <p>Appendix 9: A special overview of services and regulations for people who have debts.</p> |
| <p>Improvisation and roleplaying on money talk</p> | <p>Learn how to prepare a roleplay</p> | <p>Explanation on homework to prepare a roleplay for next session</p> | <p>Assistance at the exercise to work out a case of a roleplaying game like the improvisation</p> | <p>Instructions about roleplaying</p> <p>Instruction on Moodle and roleplaying</p> <p>Information on rights.</p> |
| <p>How to deal with the system? (understanding of rules, threshold, burocracy etc.)</p> | <p>Improve the capacity of the person to make choices, become independent as ingredients for the empowerment.</p> | <p>Showing the homework: performing the roleplays that are prepared by participants via Moodle</p> | <p>Discussing the roleplays and improvisations</p> | <p>Local information about violation of rights and on bad treatment by social workers: Appendix 5</p> |



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| | | | | Homework shared by the participants via Moodle |
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| Session 4 | | Themes in the session | | |
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| 4. "Rights, Paternalism, Empowerment" Welfare State, national contexts | <p>Is the system promoting empowerment or disempowerment/assistenzialism?</p> <p>When do I need to be helped by the Welfare State?</p> <p>What is the role of the person with respect to the welfare system?</p> <p>Dependence and independence</p> <p>What are the laws and the standards? How do I tackle bureaucracy?</p> | | | |
| Themes /exercises | goals | content | Skills, knowledge and expertise required of trainers | resources |
| <p>Reading the report of the preceding meeting and distributing a copy to all the participants</p> <p>Group discussion with Peer expert about dependence and independence, feedback</p> <p>Expert Ads (administrator of support) that explains and does role planning with participants</p> | <p>To remember to the people what has been done and said; to clarify possible doubts and questions</p> <p>To understand what it means for everyone to be independent</p> <p>To know the function and the role of the administrator of support</p> | <p>What does it mean: being independent?</p> <p>What is ads and how it can become useful for my personal project</p> <p>Some more notions about National Welfare State</p> <p>Practical exercise with an administrator (specific Law) and an administered. Discussion on the current legislation.</p> | <p>Expertise about the specific topics:</p> <ul style="list-style-type: none"> -one educator and peer support worker -one lawyer and administrator of support (Ads) -one parent member of the parent's association called "AFASOP" | <p>In Italy we used slides</p> <ul style="list-style-type: none"> -blackboard - material papery about the national law (n. 6/2004) of the civil code <p>In the Netherlands we did not use any background texts.</p> |

| Session 5 | Themes in the session | | | | | | | | | | |
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| <p>5. What do we mean by „budget management“? Transforming the collective.</p> | <p>What do we mean by administering our incomes or/and goods. The logic of control, individualism and the normalization of behaviours The difference between us and them re-proposing the discrimination and stigma associated to the mental difficulties Practical exercise with an administrator (Lawyer) and an administered. Discussion on the current legislation. Elaborate on the concept of liberty, rights and power How do we build richness in terms of relationships and social inclusion</p> | <p>What do we mean by administering our incomes or/and goods.</p> | <p>The logic of control, individualism and the normalization of behaviours The difference between us and them re-proposing the discrimination and stigma associated to the mental difficulties Practical exercise with an administrator (Lawyer) and an administered. Discussion on the current legislation. Elaborate on the concept of liberty, rights and power How do we build richness in terms of relationships and social inclusion</p> | <p>Themes /exercises</p> | <p>goals</p> | <p>content</p> | <p>Skills, knowledge and expertise required of trainers</p> | <p>What do we mean by administering our incomes or/and goods</p> | <p>Learn about practical tools for budget management</p> | <p>A practical exercise with a budget manager on managing your own budget Discussing usefulness of the exercises and paternalization</p> | <p>Forms for the exercise on budget-management are (in the Netherlands) taken from Nibud, the Dutch Institute for Budgetting. Appendix 12: practical advises about dealing with money Appendix 13: a weekplanner about spending money</p> |
| <p>The logic of control, individualism and the normalization of behaviours</p> | <p>Learn the difference between us and them re-proposing the discrimination and stigma</p> | <p>Discussing the norms behind the practical exercises of budget management</p> | <p>Literature om the logic of control Appendix 10: A reference for those participants who are interested in</p> | | | <p>Leading a discussion</p> | | | | | |



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| | associated to the mental difficulties | | | | theory about poverty. It is based on the book of Mullainathan and Shafir about scarcity and its repercussion for the functioning of the human brain. |
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- hand-outs, presentations, links to websites should be referenced here but added as appendices

| Teaching Activity - Strategies <i>suggested / needed</i> | | | | | | | |
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| Teaching Methods | ✓ | Learning Methods | ✓ | Assessment Methods | ✓ | Resources | ✓ |
| Explanation of concepts / information ✓ | | Research / ICT ✓ | | Presentation – group or individual ✓ | | Flipchart & Pens ✓ | |
| Idea Showering ✓ | | Observation ✓ | | Debate/controlled discussion ✓ | | OHP/Projector/Laptop ✓ | |
| Demonstration ✓ | | Case Studies ✓ | | Question and answer ✓ | | White Board ✓ | |
| Discussion ✓ | | Handouts / sequenced exercises ✓ | | Work sheet ✓ | | Documents ✓ | |
| Power point ✓ | | Practical ✓ | | Verbal Feedback ✓ | | TV & DVD/Video songs about money | |
| Interactive ICT ✓ | | Paired work | | Assignments ✓ | | Internet access | |
| Video ✓ | | Group work ✓ | | Quiz ✓ | | Certificate of participation ✓ | |
| Quiz / Games ✓ | | Targeted work with LSA or study buddy – 1-2-1 | | Self-evaluation ✓ | | Other | |
| Other ✓ | | Individual Work ✓ | | Observation ✓ | | | |
| Role -playing | | Other (performance) | | Exercises & activities ✓ | | | |
| | | Special guests (expert on low, social assistance, training, etc) | | Display of knowledge – ideas, concepts, products or demonstration ✓ | | | |
| | | every session: report/restitution of what emerged in the previous meeting | | Other | | | |

Notes

* During the procedure of filling out the forms, one or more tutors are available to help as support to explain the goals of the course and to invite people to outline their personal goals in relation to their own experiences, needs, desires and interests. In these forms each participant states his/her priorities in terms of needs and goals. The Italians composed an abstract considering what has emerged and comprising the entries which were suggested *most frequently*; This preliminary has proved particularly helpful in organizing the single sessions, to outline the arrangement of the chosen topics of the project with better accuracy (for example: the presence of lawyer who works a special support administrator was requested by some participants, and also concrete needs on how to move to ask support, discuss how the system of services are organized to give support in economic terms, and how to use suitable tools to manage their assets and economic income).

Appendices

* **Documents required to deliver the module: articles, exercises, power point presentations, etc. numbered as in the resources column in the tables above**

In this module we do spread information on sheets, documents atc. All documents used, were about national or local situations. So in the Netherlands and in Italy, where the module was tested, we both used different texts, adapting them to our own national and local context. It is advised that, when doing this module, one chooses ones own erlevant texts, being the result of local coproduction in an empowerment college. In the references below about the “appendices” we do suggestions about what kind of texts could be used or produced.

Documents for session 1:

Appendix 1: background of the course, being a translation in Dutch of the justification of the course as formulated above

Appendix 2: an introductory text about the module: its goals and practical information about dates, location etc. These may differ depending on the results of the local coproduction

Appendix 3: One page summary about the problems people meet in relation to money. It can be taken from the text about the justification but there may be local variety.

Documents for session 2:

Appendix 11: tips about how to talk about money with friends. Such a text was produced by one of the participants in the course and added to the e-learning tool of Moodle. We suggest that participants produce such tips for each other as an exercise.

Appendix 4: a small introductory text about the film “1, Daniel Blake”. The film has been obtained on CD and shown on a big screen. The introductory text can be found on internet in each language.

Documents for session 3:

Appendix 5: a text about complaints from users of social welfare systems about how they are treated. It should be a text about local experiences with social services and part of a discussion on their treatment

Appendix 6: a text about how civil servants of the social services are trained in how to treat their clients.

Appendix 7: an example of an overview of all the services which are available for clients who are homeless. In the Netherlands we used an example from Amsterdam. The idea is to show how many services there are and how difficult it might be for clients to find their way. The overview in the Netherlands was taken from the Amsterdam Journal clients of social services “MUG” .

Appendix 8: Information about special regulations for people who live in poverty to get some extra's.

Appendix 9: An overview of regulations and services for people who have debts.

Documents for session 5

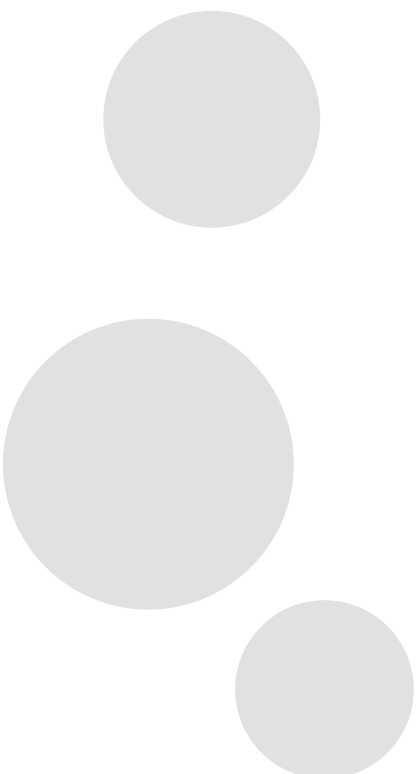
Appendix 10: A short reference to the book of Mulainattan and Shafir about the effects of poverty (scarcity) on the brains.

Appendix 12: Information, produced in own country, about how to spend money and how to deal with spending your money. In the Netherlands we used a copy of the Dutch Institute on Budgeting (NIBUD) about spending money.

Appendix 13: A week planner for spending money



At the end a certificate has been handed out to the participants as a proof that they ended the course successfully



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