

# Facilitator's Guide

Talking Money: Financial Capacity Building  
Workshops  
**Emergency Risk**



Good Shepherd  
**Microfinance**

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## Contents

<b>Introduction</b> .....	<b>4</b>
Background.....	4
Who is this Guide for? .....	4
<b>Things to consider</b> .....	<b>5</b>
Tailored content .....	5
Time available and location .....	5
Topic sensitivity .....	5
Individual support.....	5
Specific ‘Emergency Risk’ considerations .....	6
Participant learning needs .....	6
Post workshop support and activities .....	7
Evaluation and Reflections .....	7
<b>Course Content</b> .....	<b>8</b>
Learning Outcomes .....	8
Workshop Overview (2 hours) .....	9
Knowledge Checks .....	10
<b>Facilitator’s Notes</b> .....	<b>13</b>
Getting to know you .....	13
Planning ahead.....	13
What’s at risk? .....	14
Playing to your strengths .....	14
Understanding insurance.....	15
Create an Emergency Fund .....	15
Where can I get help?.....	18
<b>Additional Resources</b> .....	<b>19</b>

## Introduction

### Background

This Facilitator's Guide has been developed following a 12 month pilot program which saw Good Shepherd Microfinance (GSM), funded by the Victorian Government, facilitate 25 financial capability workshops to specific cohorts across different geographic areas of Victoria.

Of the 25 workshops, four were delivered in communities with a higher risk of emergency, such as fire or flood, which may have a negative financial impact on community members. The workshop is designed to strengthen the financial resilience of those living in an area of increased emergency risk so that they are able to make enabling financial decisions and better withstand the financial emergencies. Workshop facilitators drew on the knowledge of the local partner to tailor the content for the specific location and target cohort so that the materials, case studies and resources provided were highly relevant.

In each location the workshop was delivered in partnership with a local organisation and it was intended that CFA or SES would attend as appropriate. When CFA and/or SES could not attend, they provided relevant brochures and factsheets that were distributed to participants.

An evaluation of the pilot project has shown that participants showed both an immediate knowledge shift, as well as some change in behaviour and attitude towards money when interviewed one month after the workshop.

The following Guide brings together our learnings to assist local communities to deliver their own financial resilience building programs.

### Who is this Guide for?

This Guide is intended for use by individuals or groups who wish to deliver financial capability building workshops within their organisation or community. The course outline can be used as it is presented, or in part; the Facilitator's Notes present some variations on activities and topics, or the facilitator may wish to incorporate their own ideas depending on the needs and interests of their particular participants.

## Things to consider

### Tailored content

The initial course content was developed following a consultative design process with stakeholders familiar with the issues experienced by this target group. This group included Emergency Management Victoria, CFA and SES. As such it represents topic areas aligned to those that design partners identified as important. It is intended that the content be further developed and/or adjusted according to the local community to whom it is being delivered. It will be particularly important to consider if there has been or a recent emergency event in the area, and also to make sure case studies and examples are relevant (e.g. in areas at risk of flood, be sure to use flood case studies rather than bushfire examples).

A range of activities that were used for the workshop sessions during the pilot program are provided in this document however facilitators are encouraged to develop their own activities as appropriate.

Other specific information that will need tailoring and updating include local services and available concessions.

### Time available and location

During the pilot program, the Emergency Risk workshops were delivered in a variety of methods. The example provided here was delivered as a two hour session and was incorporated into an existing activity following a monthly meal provided by a Community House. In one case the information was distributed via a stall and conversations at a community show and twice it was offered as a standalone event. Facilitators should take into account time of day, how long targeted participants will be able to stay engaged on particular topics and always ensure extra time for discussion is included.

### Topic sensitivity

It is important to be aware that the topic of money and financial stress can bring up a range of emotions for workshop participants. Participants may not have been asked to share their money experiences before, or spoken in a group of times of financial difficulty; this process can be confronting for those sharing and those listening. Discussing issues around preparing for emergency situations and the financial impact of emergencies may be particularly difficult for anyone who has lived experience. Therefore facilitators are encouraged to include:

- Rapport building or ice breaking activities to create a safe and supportive space;
- An opportunity for participants to state their expectations of the session;
- Offer and provision of support or option to talk about any issues raised afterwards;
- Acknowledgement that what is shared in the room in terms of individual stories should be kept confidential.

### Individual support

If the community in which the Emergency Risk session is being delivered has been impacted by a disaster in recent times, it is suggested there be a person in the room with capacity to offer emotional support for those who may be triggered by the discussions.

In terms of support for individual financial concerns, it is useful to have someone with specific knowledge and experience attend the workshop, (e.g. financial counsellor, insurance broker, local Centrelink Officer) to address issues or questions raised throughout the workshop and individual concerns following the session. Attendance of these local service providers at the session also provides a valuable opportunity for participants to meet service providers face to face so that they might feel more comfortable to use the service if required. You may also wish to have other services attend depending on the specific cohort (e.g. housing support, emergency relief providers).

### Specific 'Emergency Risk' considerations

- It will be important to consider who will be in the room and to tailor the module for the local context. For example, what type of farming or industry is in the local area? And in particular, has the area been impacted by an emergency, recently or in the past?
- Activities will need to be tailored to take into account the degree of information sharing that participants may be comfortable with, particularly if working in a smaller community.
- It will be important to stress that the participants are not alone in their situation and that supports are available and to provide information on those available supports as requested.
- Insurance premiums may be beyond the budget of some attendees. However, planting the seed of what might be within their budgets and why it could be worthwhile having basic coverage as part of their risk reduction practices may be appropriate.
- Having an independent local insurance broker to speak about some of the insurance options available to the local community can be very useful.
- Case studies and real stories showing improved outcomes will be helpful to engage participants; for these participants it will be important to ensure that stories are realistic, non-identifiable and are high impact without emotion.
- All participants should be provided with the "Insure It. It's Worth It" toolkit.

### Participant learning needs

In group learning situations it is important to be aware that there will be participants with different learning styles and needs in the room. There will also be different levels of knowledge and capability among your participants.

Therefore a facilitator will need to ensure the session involves:

- Multi-sense learning
- Active learning activities- learning by doing, exploring, calculating, problem solving
- Visual aids and auditory teaching methods- to meet needs of those who may not be literate
- Reflection- chance to chat and think about what is being learnt
- Meaningful material – relevant examples and useful, practical resources
- Having multiple facilitators in the room to assist when broken into smaller groups
- Using online resources and short clips to engage participants.

## Post workshop support and activities

Facilitators are encouraged to think about options to include post workshop support or activities to further embed knowledge and skills learned at the workshop(s). This could include:

- Asking participants to write themselves a note with a goal or action they would like to take and have the facilitator post it to them in a month's time;
- Exploring the desire for participants to stay in touch after the workshop to discuss strategies and share information (e.g. Facebook group, future workshops or meet-ups);
- Notification system where participants are sent texts/emails with savings tips or a reminder to check their insurance.

## Evaluation and Reflections

It is recommended that facilitators carry out a pre and post-workshop knowledge check with participants to assess any knowledge gained via the workshop. To assess behaviour change over time, you can include questions around attitudes towards and use of money, and then ask those questions of participants again one month after the workshop.

Facilitators can also use the following questions themselves to reflect on the effectiveness of the workshop:

- What did/didn't work well?
- Did participants grasp the key messages?
- Were topics and case studies relevant?
- Were activities engaging?
- Were there unexpected questions from the participants?
- Are there things which could be done differently next time?

## Course Content

This course content is designed to transfer knowledge and build skills that will enable people to make informed financial decisions when facing the financial impact of an emergency.

### Learning Outcomes

The following Learning Outcomes are based off the session topics identified as important by the stakeholders involved in the initial design process and are intended to transfer knowledge and build skills enabling people to prepare for the financial impact of an emergency.

Learning Outcome	Description	Participants will be able to:	Knowledge Check
LO 01	Understanding your risk profile and ensuring you are adequately insured should an unexpected event occur.	Recognise the risk to their household/contents and calculate the value of their belongings.	KC 01 KC 02
LO 02	Playing to your strengths and building on things that need improvement (e.g. getting a better deal on your bills).	Understand strategies for renewal time for insurance and all annual bills	KC 03
LO 03	Knowing what available concessions and utility grants and understanding ways to reduce energy consumption	Identify ways to reduce energy costs and understand applicable concessions and grants they can access now, and in times of emergency,	KC 04 KC 05
LO 04	Understanding where you can access safe and affordable credit.	Identify the dangers of fast money and where they can access affordable credit	KC 06
LO 05	Knowing local Support Services available.	Identify the Support Services available and describe how they assist people.	KC 07 KC 08

## Workshop Overview (two hours)

The following workshop overview is an example of one that was delivered as part of the pilot program. As already mentioned, each workshop was adapted following consultation with the partner/host organisation and their community. The sessions can be broken up and assembled according to cohort need and time available.

The example activities in the overview below are further detailed in the Facilitator's Notes section of this Guide.

Session Title	Session Topic	Example Activities	Options for Assessment	LO	Timing
Introduction and Acknowledgement of Country	Welcome, session overview and getting to know you	Group introductions: 'What is your name and how long have you lived in the area?'	N/A	N/A	20 mins
Planning ahead	Preparing your family financially for an emergency	Discussion to highlight importance of preparing ahead, protecting important documents and having a financial plan (not just a plan for your property)  (Suggestion: invite CFA or SES to present this section)	N/A	N/A	10 mins
What's your risk?	Natural disaster risk in the local area, calculating the cost of your belongings,	Group discussion-local area risk  Worksheet- calculating the cost of my belongings	Completed belongings calculation table from Toolkit	LO 01	20 mins
<b>Break- 5 mins</b>					
Playing to your strengths	Knowing your strengths and using them to overcome challenges	Participants to self-diagnose strengths and areas for improvement (Suncorp Money Profiles)  Group brainstorm and discussion of different money strengths	Pair + share: Participants to identify a money strength and share with the person next to them	LO 02	10 mins

Understanding Insurance	Underinsurance, comparing + finding the best insurance for you	Facilitated discussion- types of insurance, risk of underinsurance, getting a better deal	True or False Quiz Question	LO 01	20 mins
Create an Emergency Fund	Save money on bills, avoid high cost credit	Discuss energy guzzlers and available concessions + grants Present high cost credit example Outline affordable insurance and credit options for people on low income	Participants identify the dangers of fast money and where they can access affordable credit.	LO 03 LO 04	20 mins
Local Supports	Seeking help when needed	Group discussion of local support services known in the room Facilitator (or service providers themselves) to present local and national support organisations	Recognise local support services available	LO 05	10 mins
Workshop close	Spread the word challenge + thank you	Encourage participants to spread the word in their community by giving each participants three toolkits each- two of which they can give to friend/family/neighbour.	N/A		5 mins

## Knowledge Checks

It may not feel appropriate to ask participants questions or assess them, given the nature of the topic and depending on the circumstances of the community or those in the room. However the following are examples of questions that could be used to assess participants understanding of the topic presented.

Knowledge Check	Learning Outcome	Topic Area	Question	Responses
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KC 01	LO 01	Knowing Your Risk	True or False If you're renting, your belongings are covered by the landlord's insurance if anything goes wrong.	False, landlord insurance only covers the building and furnishings belonging to the landlord. For a renter's possessions to be covered, the renter needs to have their own contents insurance.
KC 02	LO 01	Knowing Your Risk	True or False Insurance is a means of transferring the risk of potential loss or damage to an insurer.	True, insurance is a contract between an individual or household to transfer risk of damages to the insurer.
KC 03	LO 02	Playing to Your Strengths	It is good to identify what your money strengths are, so you can: a) Overpower insurance companies to force them to give you discounted premiums. b) Know how to build on what you are good at and know the areas to work on. c) Show off to your friends and family. d) Get a discount at the gym.	b) Know how to build on what you are good at and know the areas to work on.
KC 04	LO 03	Power Up your Savings	True or false? Keeping your appliances on standby can cost you an additional \$120 a year on your electricity bill.	True. Having electrical items on standby, rather than turned off can cost over \$120 per year.
KC 05	LO 03	Power Up Your Savings	If you are having trouble paying your energy bills, what can you do? a) Ask your energy provider about whether you can enter into a payment plan.	d) All of the above

			<p>b) Ask your energy provider whether there are any rebates or concessions that may be available to you.</p> <p>c) Ask your energy provider about getting into their hardship program.</p> <p>d) All of the above</p>	
KC 06	LO 04	Safe and Affordable credit options	<p>Which of the following are products and services available to people on a low income?</p> <p>a) NILS</p> <p>b) Step UP</p> <p>c) Essentials by AAI</p> <p>d) All of the above</p>	d) All of the above
KC 07	LO 05	Support services that can help you	<p>Fill in the blank:</p> <p>_____ provide free, independent, and confidential information to assist people in financial difficulty.</p>	Financial Counsellors
KC 08	LO 05	Support services that can help you	<p>Which of the following provides a free and confidential service?</p> <p>a) 1800RESPECT</p> <p>b) Gambling Helpline</p> <p>c) Lifeline</p> <p>d) National Debt Helpline</p> <p>e) All of the above</p>	e) All of the above

## Facilitator's Notes

The next section includes key messages, notes for the facilitator and instructions for the various activities used throughout the pilot program. The topics match the two hour workshop outline above and the slides in the attached PowerPoint. If there are no facilities to display the PowerPoint, or the facilitator prefers a more informal approach, the slides can be made into handouts instead. Facilitators should adjust activities and topics to meet the need, learning levels and time available for their group.

### Getting to know you

There are a range of ice-breaker games and what you choose will depend on who is in the room (i.e. do the participants know each other already, how many people are in the room?) Some options include:

- Tell us your name and something you could insure starting with the same letter as your name
- Tell us your name and how long you have lived in this area
- Tell us your name and what you would like to get out of today's workshop
- You can also hand out pipe cleaners or play dough and ask participants to create something they want to protect with insurance (e.g. house, car, TV). They can be doing this as you give an overview of the workshop

It can also be helpful to have an activity that is not related at all to money, especially for young people, so they have an opportunity to warm up:

- Tell us your name and your favourite food, favourite TV show, who you would like to play you in the movie of your life.

### Planning ahead

Key Messages:

- Important to check insurance cover before an emergency is imminent (and as we don't know when an emergency situation will arise, this means checking/updating regularly!)
- It is important to protect and know where your key identification and financial documents

Activity suggestion:

Activity #1	Duration	Resources Needed
Where are my documents?	5 mins	

Pair and share activity: Ask participants to discuss with the person next to them, or in small groups if and how they currently protect their important documents. Then, time permitting, invite pairs/groups to share with the rest of the group. This gives an opportunity for people to share their strategies and experience, as well as encourage those who may not know where such documents are to take some action.

It is important to normalise the fact that people may not have their documents backed up or protected, so as not to shame people who don't, but also to highlight the importance of taking action on this matter.

## What's at risk?

### Key Messages:

- Know the risk in your area and any limitations on what your insurer will cover
- Don't get caught short, work out how much cover you need to REPLACE your home/belongings, not how much they cost when you bought them

### Activity suggestions:

Activity #2	Duration	Resources Needed
What are the risks in my local area?	5 mins	Post-it notes/pens or butchers paper/markers

Facilitate a group discussion by asking participants to identify the risks in the local area (e.g. fire, flood, earth quake, burglary etc.) Write all the answers up on board or butchers paper. This exercise could also be done with participants writing their answers on post-it notes then sticking them up and grouping them and highlighting any different answers.

Activity #3	Duration	Resources Needed
Calculating the value of your belongings	10 mins	Calculators Pens Contents calculation list handout

Give each participant a contents list handout, and make sure they have a pen. Invite everyone to have a go at filling in the list, knowing that they won't remember everything without actually seeing everything in their home. Participants can use a calculator provided or their phone to calculate the cost of replacing their belongings. This is often an eye-opener for people as there are belongings listed they may not have considered before.

Let participants know that there is a copy of the list in the Toolkit and instructions to photograph belongings to make insurance claims easier.

## Playing to your strengths

### Key Messages:

- Everyone has their strengths, even when it comes to money.
- Understanding your strengths means you know how to build on what you are good at and know the areas to work on.
- What you learn about money when you are young can shape your attitudes and behaviours around money in the future.

### Activity suggestions:

Participants may find it difficult to identify a strength as a money strength if it is not directly related to budgeting or using money; facilitators can use the PowerPoint slide or their own examples to open participants' minds to possible strengths.

Activity #4	Duration	Resources Needed
Brainstorming money strengths	10 mins	Butchers paper/markers

As a whole group or in smaller groups, ask participants to brainstorm all the ways they are good with money – with prompts from facilitator if needed. Each group can put their butchers paper on the wall and compare ideas with the rest of the participants.

Another possibility is to use the Suncorp Money Profiles handout provided in the resource section. They can also be found here along with further explanation about each profile: <https://www.suncorp.com.au/money-profile/about.html>

Activity #5	Duration	Resources Needed
What’s your money profile?	10 mins	Suncorp money profile handouts Laminated profile cards (if possible)

Handout the money profiles and ask participants to choose the profile they most identify with- they could be a mix of two. It is useful for the facilitator to share their own profile first. Then ask participants to chat with the person next to them about why that profile resonates and which of the suggested tips they can put into action. If there is time the pairs can bring their responses back to the group- it is often less confronting to talk about someone else’s strengths in a group rather than your own.

## Understanding insurance

Key Messages:

- Check and update your insurance regularly to make sure you are getting the best available deal and to avoid underinsurance.
- Do your own research! Be aware of comparison websites that may have paid content and reviews.
- Complaints about insurance claims can be made to the Australian Financial Complaints Authority (ACFA)

This is the content heavy part of the workshop where participants may want to ask questions relating to their personal circumstances or share their previous (positive or negative) experiences. It may be useful to have a local insurance broker available to answer specific questions or a case study prepared through which to illustrate the key messages above.

Discussion points and links to the comprehensive Understanding Insurance website are included in the PowerPoint. <http://understandinsurance.com.au/>

## Create an Emergency Fund

Key messages:

- Having an “emergency fund” helps pay for life’s unexpected expenses.
- Some simple ways to reduce spending and start saving include reducing energy use and avoiding high cost credit
- Savings challenges are a great way to engage kids in positive conversations about money
- When building a savings habit, start slowly and you may have more chance of long term successful saving

Activity suggestions:

Activity #6	Duration	Resources Needed
Power Up Your Savings	10 mins	“Free ways to reduce your bill” handout/slides Concessions/Utility Relief Grant information

Use slides (or handout) to stimulate discussion around free ways to reduce energy use at home. Ask participants to share their tips and tricks. Highlight energy guzzlers like heating and cooling and “vampire power”; the power that charges standby lights on out TV, microwave and WiFi.

Facilitator to provide information about concessions, Utility Relief Grants, \$50 bonus via Energy Compare and payment plans (hardship). Information about Victorian concessions available at <https://services.dhhs.vic.gov.au/concessions-and-benefits>

Activity #7	Duration	Resources Needed
Credit case studies and what are my other options?	10 mins	Case studies as slides or handouts Butchers paper or paper/pens for group answers

Participants’ needs and behaviours relating to credit will inform which credit products and services are covered in the workshop. For instance, lessor known and newer forms of credit such as buy now pay later services (e.g. Afterpay and Zip Pay), along with extremely expensive credit options like rent to buy contracts and payday loans, were seen as more important to include than other credit types (e.g. credit cards, mortgages or bank loan). Depending on time available, it may be useful to ask what sort of credit participants use; if people are not using payday loans, rent to buy or buy now pay later services, it would be better to spend more time outlining options such as NILS (the No Interest Loans Scheme); what is needed to apply and which local services provide them.

It is also important to be aware that people might not like to say that they use these services, so it is useful to have handouts regarding each credit product and let people know they can ask questions after the session.

Discussion points:

- Facilitator to guide discussion on different forms of credit and borrowing basics. Use slides or handouts to describe the different forms of credit (cash loans, buy now pay later and rent to buy) and facilitate group discussion around risks and benefits of using credit.
- Facilitator to guide discussion on alternate options to risky and expensive credit (E.g. borrowing, saving, making, trading, using what you have).
- Include an explanation of safe and affordable credit options such as NILS – it is a good idea to have a local NILS worker there to explain what is involved in a NILS application. Find your nearest provider: <https://nils.com.au/find>

Activity #8	Duration	Resources Needed
Plug a spending leak	10 mins	Calculators/participant phones Paper/pens for recording spending leaks

Facilitator to explain what spending leaks are:

*You might think that most of your money goes on big expenses. But really, it's often the small things you buy each day that can add up and cost you more over time. These small amounts of money that you spend without noticing are called spending leaks.*

[www.moneyminded.com.au](http://www.moneyminded.com.au)

Use examples that are relevant to the cohort. Some examples are:

Take away coffee	Bank fees (overdraft/ATM/account)	Snacks
Gym membership you don't use	Chocolate bar while shopping	Fast food
Phone credit	Buying appliances/gadgets you don't use	Phone data
*		

\*Add your own and your participants examples to use in the future.

Invite participants to reflect on their own spending and see if they can identify their own spending leak. Hand out calculators or have participants use their phones to calculate the cost of their spending leak.

- What is your leak?
- How much does it cost?
- How often do you buy/spend it?
- How much could you save in one year?

Ask participants to think of a way they could stop, swap or save on their spending leak.

It is effective to have some examples of what that money may be better spent on. (E.g. \$4 coffee every day for a year (\$4 x 365 days = \$1460) is the same amount as an average family of four spends on a year of power bills in Victoria. Or it could be a return flight to LA from Melbourne.

Activity #9	Duration	Resources Needed
Coke bottle challenge	5 mins	1 x 1L, 1 x 600ml and 1 x 250ml empty coke bottle

Using props (empty coke bottle), ask participants to guess how many dollars' worth of \$2 coins could fit inside the empty bottle. Participants' guesses are usually below the amount (1L = \$1510, 600ml = \$880, 250ml = \$350). The person with the closest guess gets to keep the bottle and try to prove you wrong!

Activity #10	Duration	Resources Needed
52 Week Savings Challenge	5 mins	52 Week Challenge handout

Facilitator to explain the 52 week savings challenge. This challenge is a useful way to start a savings habit if someone has never saved before. In the first week, the saver only needs to put aside \$1. Each week thereafter, they increase that amount (the amount they put aside) by only \$1, and after 52 weeks they will have \$1378. Suggest participants think about saving in the same way you would think about doing 100 push-ups or running a marathon. You wouldn't attempt 20 push ups in the first day if you had never done push ups before. Similarly, you wouldn't try to run 10kms if you hadn't trained at all; you would probably injure your body! Saving for something or building an emergency fund is the

same; you don't want to shock your budget straight away so it feels unsustainable and you give up. Start slowly and build up your savings strength over time.

- More tips and resources are available at [www.moneysmart.gov.au/managing-your-money/saving](http://www.moneysmart.gov.au/managing-your-money/saving)

## Where can I get help?

### Key messages:

- There are services who can help you face to face and over the phone; the key is to ask for help early.
- There are online resources you can access if you know where to look.
- Seek help early

### Activity suggestions:

Activity #11	Duration	Resources Needed
Local service provider presentations	10-15 mins	Representatives from local services

Depending on the location there may be local service providers who can attend the session and explain how they can help. Otherwise facilitators can create a local guide using the template provided.

In small and regional towns, some people might prefer to access National services online or by phone; a list of useful services has been provided at the end of this document.

Activity #12	Duration	Resources Needed
Services Bingo	10 mins	Local service information Service & Resource Bingo

Give participants a Bingo handout, this can be done individually, in pairs or small groups. Describe something you may need help for, a service provided by a local organisation and without saying its name and ask participants to find it on their bingo board. (E.g. "This service provides food vouchers for people experiencing hardship"; "If I have a problem with a credit contract I can go to....") It is useful to provide logos on the bingo board so participants can begin to easily recognise the different services.

## Additional Resources

The following resources and templates are based on what was used in the pilot program and it is intended they be amended to meet cohort needs.

1. Contents calculation list (photocopied from Toolkit)
2. Contents calculation list (without average value)
3. Suncorp Money Profile
4. Free ways to reduce power handout
5. 52 Week Savings Challenge
6. Service & Resource Bingo