

2. Brainwriting "Debts"

Setting	Group work and plenary session
Goal	Discuss debts
Material	Annex "Debts" on a flipchart or DIN A3 copy Pens
Duration	50 minutes
Further information	

5 small groups are formed. Each group chooses a writer.

Each group receives a poster with a question. The group members exchange ideas and record their results on the poster.

After 5 minutes the process is stopped. The posters are passed clockwise to the next group. The group members now read through what has already been written and add further statements to the posters. The groups have 5 minutes again. After that, the posters will be passed on again.

This continues until all groups have received their original poster again.

Now each group reads out the results of their poster. If anything is unclear, ask. If anyone has anything else to add, it will be noted on the poster.

Theoretical input on the question "Which debts do I absolutely have to pay (dangerous debts)?"

- Rent arrears
- Utility arrears
- Alimony arrears
- Fines
- Bank
- overdrafts
- Mortgage
- loan

Look at the Debt Settlement presentation for more details.