

## **GROUP DISCUSSION SERIES**

*These eight discussion activities were used for the class participation portion of my college course in consumer issues, with the final component being an essay assignment based on self-reflection. The questions are written for post-secondary students, so you will want to review them for suitability. They may be used as printed here, or adapted to work better for your group.*

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### **Discussion Activities**

- There are eight activities on various aspects of financial sustainability. Each is structured with individual work first, then small group discussion, followed by debriefing of the whole group. This format gives optimum opportunity to all participants, since some people need time to think before discussing.
- Prior to group discussion, explain the difference in thinking patterns of introverts and extroverts:
  - *Introverts* think things through, work out their responses, and wait for a pause in the group conversation before speaking their mind. They will rarely interrupt to create the space.
  - *Extroverts* think aloud – they work things out as they speak. If unaware of their thinking pattern, extroverts can unintentionally dominate a conversation by leaving no space for introverts to speak.
  - Bearing this In mind, all group members are encouraged to observe group dynamics and draw out the quiet ones, who usually have something to say but are introverts waiting for a chance to speak.
- The topics work together and are in the order I used them. However, you can pick and choose or rearrange as it suits your group and the time available.
- Depending on the group, 60 to 75 minutes is usually a good length of time.

### **Self-Reflective Component**

- Reflective thinking occurs when an individual considers his or her own learning in a situation. It provides an opportunity to step back and view our responses in various circumstances. Reflective thinking is a means of self-awareness that helps us learn from our experiences.
- The next page outlines a self-reflective component, adapted from the project I assigned my students. If you are including an essay, the outline may be distributed as is or revised to suit your own style of facilitation.

## FINAL ACTIVITY: SELF-REFLECTION

### PROCEDURE

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- Review your individual and group responses to the discussion activities. If you missed an activity, complete it on your own, answering both the individual and group questions.
- Attach your raw data, i.e., the eight completed activity sheets.

### THE TASK

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Write a 4–6 page essay summarizing and reflecting on your experience of these discussions, and what you learned about yourself from them. This is about **your experience and thinking**, so report on how this affected *you* and avoid talking about “people” in general.

Start by thinking about which topics you found easiest to answer, and which were most difficult for you. Write about these observations. The reflective aspect of your thinking would be to identify *why* this was the case.

You can also gain insight by considering the group discussions and what happened to your perspective as a result of discussion with others. Identify which topic stretched your thinking the most and describe how that was so. Support your description with references to your notes from the individual and group responses.

The third aspect of reflection is to consider how one or more of these activities may have changed your behaviour, or your anticipated behaviour. Identify the topic that was most significant for you in terms of changing your behaviour. Discuss how it has changed or will change your behaviour.

To deepen your descriptions and discussion, consider the following: Which part of these experiences surprised you? What was predictable? If changes occurred, are they likely to be far-reaching and long-lasting, or temporary? If changes did not occur, what are the reasons for that? Do you generally reflect on your experiences, or is this new to you? If new, are you likely to do more of this; why or why not?

# Grounding in Yourself

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## INDIVIDUAL WORK

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*You may circle more than one choice in each question. Then number your circled choices in order of priority for each question.*

- Ranking \_\_\_\_\_ 1. I would buy a \$200 pair of jeans because
- \_\_\_\_\_ a. I expect them to wear longer than a cheaper pair.
- \_\_\_\_\_ b. they have distinctive style features that make them (and therefore me) stand out.
- \_\_\_\_\_ c. that's what my circle of friends does.
- \_\_\_\_\_ d. Are you kidding??!! If I had \$200, I'd spend \$40 on jeans if I really needed them and the rest I'd \_\_\_\_\_
- \_\_\_\_\_ e. Other \_\_\_\_\_
- \_\_\_\_\_ 2. I am taking post-secondary education because
- \_\_\_\_\_ a. statistics show that post-secondary graduates have higher income-earning potential than those who only completed high school.
- \_\_\_\_\_ b. I want to work in a particular field, and this is what I need to do to qualify for this sort of work.
- \_\_\_\_\_ c. that's what most of my friends are doing, and I didn't want to be left out of the loop.
- \_\_\_\_\_ d. my parents expect me to.
- \_\_\_\_\_ e. I don't yet know what career I want to have, so I thought this was a good way of exploring a variety of subject areas.
- \_\_\_\_\_ f. Other \_\_\_\_\_
- \_\_\_\_\_ 3. I will know I am successful in my adulthood when
- \_\_\_\_\_ a. I have enough money to meet my basic needs and some put away for the future.
- \_\_\_\_\_ b. I am doing work that is satisfying to me.
- \_\_\_\_\_ c. I have a big house, new car every few years, nice clothes, and go out to concerts and nice meals as often as I want.
- \_\_\_\_\_ d. I continually examine where my life is going and assess what steps to take next.
- \_\_\_\_\_ e. Other \_\_\_\_\_

**In the space below, write out your #1 ranking choice for each question.**

*Question 1:* I would buy a \$200 pair of jeans because

*Question 2:* I am taking post-secondary education because

*Question 3:* I will know I am successful in my adulthood when

**Now read them through and write the first things that come to mind in terms of what this tells you about yourself. Write this out in a few sentences.**

**If you are finished before the rest of the class,** think about the following questions and make notes so you are prepared for the group discussion.

**GROUP DISCUSSION**

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- A. What are the pressures experienced by young adults in a consumer culture?
- B. In a consumer society, what are the consequences of not being grounded in ourselves?
- C. What are factors that help young adults become less subject to external pressures and expectations?

# Resourcefulness

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## INDIVIDUAL WORK

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1. What if you were cooking a meal and ran out of an ingredient the recipe called for?
  - a. What would you do?
  - b. If you can think of only one thing to do, then you have no options. List 3 other possibilities.
  - c. Looking at these options you've identified, would you still choose the original course of action? Why or why not?
  
2. What if you and a friend were on an overnight hiking trip and the weather turned much colder than you had anticipated. You've put on most of your clothes and climbed into your sleeping bag, but you are still "freezing." You're in a location where you cannot just get back into your car and drive home to your own warm bed.
  - a. What could you do?
  - b. How many alternatives did you list in thinking through how to resolve this problem?
  - c. What does that tell you about your natural inclination to look for alternatives when you encounter the need to solve a problem?



# Emergency Preparedness

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If you currently live with your parents, most likely they are your emergency back-up plan. However, once you live on your own, you need to be able to “stand on your own two feet.” That includes being able to handle unexpected financial occurrences. Those of you who already live on your own probably have some experience with this.

## INDIVIDUAL WORK

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Complete all columns of this chart in preparation for the group work to follow.

	<i>Potential emergency</i>	<i>Estimated cost</i>	<i>Ways a person might cover that cost (as many as you can think of)</i>
1			
2			
3			
4			
5			



# Consumer Behaviour

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## INDIVIDUAL WORK

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*Answering the following questions will help you become aware of where you stand in terms of personal ethics. This will prepare you for the group discussion. Your answers to these questions will not be shared with, or seen by, anyone but you.*

1. The server has forgotten to include your beverage on the bill for your meal. Would you point out the error? YES NO Why/why not?
2. You work in a clothing store and a friend asks you to ring in only three of the four items placed on the counter. Your manager is at lunch and the other salesclerk is intently occupied with a customer. Would you charge your friend for only three of the items? YES NO Why/why not?
3. The ATM gave you an extra \$100. Would you report the error? YES NO Why/why not?
4. You were overpaid by a small amount on your paycheque. Would you tell your boss? YES NO Why/why not?
5. You were overpaid by \$300 on your paycheque. Would you tell your boss? YES NO Why/why not?
6. You discovered that your next-door neighbour hasn't password-protected his wireless. Would you use this free connection to save money? YES NO Why/why not?
7. You have a job in an office where no one monitors your actions closely. Would you tuck pens and paper into your backpack regularly so you don't have to buy them for your own use? YES NO Why/why not?
8. You need an item for a party and likely won't use it again. Would you buy it, use it, and then return it to the store for a refund? YES NO Why/why not?
9. The cashier was distracted and gave you too much change. Would you point out the error? YES NO Why/why not?
10. As you are filing your income tax return, it becomes apparent that you will be owing money this year. Would you alter the figures to make it come out more favourably for you? YES NO Why/why not?

## GROUP DISCUSSION

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1. Make a wide-ranging list of unethical consumer behaviours. Do not limit your ideas to the well-known and obvious ones.
2. How do you know these behaviours are unethical?
3. What is behind unethical choices – in other words, *why* do people behave unethically? (There will be more than one reason.)
4. Rationalization
  - a. What is your understanding of the concept of “rationalization”?
  - b. Why do people rationalize their unethical behaviour?
  - c. What are examples of these rationalizations?
5. Entitlement
  - a. What is your understanding of the concept of “entitlement”?
  - b. How would an attitude of entitlement be related to unethical behaviour?

For more about everyday ethics:

[http://greatergood.berkeley.edu/article/item/right\\_and\\_wrong\\_in\\_the\\_real\\_world](http://greatergood.berkeley.edu/article/item/right_and_wrong_in_the_real_world)

<http://www.scu.edu/ethics/publications/ie/v8n1/everydayethics.html>

<http://olinethicist.blogspot.ca/>

# You & Money

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## INDIVIDUAL WORK

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*Answer these questions from The Energy of Money by Maria Nemeth. If there's not enough room here, use a separate sheet.*

1. What were your family's financial circumstances when you were born?
2. Did you have an allowance? Did you have to work for it, or was it given to you even if you didn't do chores to earn it?
3. If your relationship with money were a personal relationship, how would you describe it? Do you fear, love, hate, depend upon, feel possessive of, or feel generous with money? Just write whatever comes to your mind in this area.
4. How do you relate to people who have more money than you? Less money?
5. If you were to characterize your own brand of "money craziness" or illogical behaviour when it comes to money, how would you describe it?
6. How have your parents (or primary caregivers if you didn't live with your parents) influenced your relationship with money? Did they have expectations of you? What were they? Were there some aspects of money that were not discussed?

## GROUP DISCUSSION

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1. Why is it useful for a person to explore his or her relationship to and beliefs about money?
2. List several beliefs or habits that could be financially destructive.
3. Where do these beliefs and habits come from? Be both broad and specific in your answers.
4. If a person became aware of having a financially destructive belief or habit, what might the person do to change the situation?

## Relationships and Money

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### Notes to the facilitator...

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This discussion is structured differently from the others. For one thing, I skipped the individual response step in this activity and went directly to small groups. The nature of the topic requires single-gender groups, so I started by asking all the females to sit on one side of the room and all the males on the other. Then I divided each side into groups of 3 to 5.

This discussion is based on a scenario in which the woman earns twice the income of her spouse/partner. The questions probe feelings and resultant behaviours from both the male and female perspectives. I introduced this discussion after the midpoint of the semester and found that students were refreshingly candid in answering the questions. This led to lively and enlightening full-group discussion when each side heard from the other.

To facilitate maximum learning from the full-group debriefing, I used the method outlined below. It may seem complicated on first read-though, but actually isn't. The intention is to hear from the women about how they would feel and behave, and then to engage the men by asking how they answered the question about how they thought the women would feel. This process facilitates a bigger-picture understanding of relationship dynamics in a situation that does not match the cultural norm.

### Suggested full-group discussion format...

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- A. Explain the basic scenario – this is a couple in which the woman earns twice as much as the man. Let them know that the women had questions about the effects of earning more than their spouse/partner, while men were questioned about the effects of earning less.
- B. Question 1 for each group is about how they would feel and behave in their situation. Start by asking the women their answer to 1a (feelings) and 1b (behaviours).
- C. Instead of moving to 1c with the women (how they think this affects the men) – ask the men how they answered 1a in their questions. Then ask the women how those responses fit with their answer to 1c. Good questions to ask: Which of the men's feelings had you identified? What surprised you about what the men said?
- D. Have the men give answers to the 1b (behaviours) and 1c (how these make the other feel).
- E. Ask the women how they responded to their question 1c and ask the men what surprised them about the responses.
- F. Go on the question 2 if there is time. I preferred to take the discussion as deep as we could, so didn't worry if we only covered Q 1 in full-group discussion.

# Relationships and Money

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## QUESTIONS FOR WOMEN

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**SMALL-GROUP WORK** (There is no individual work for this activity.)

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- 1. You earn twice the income that your spouse/partner does.**
  - a. How does this make you feel? Think about more subconscious aspects, as well as the more obvious feelings.
  
  - b. What kinds of behaviours are you likely to exhibit in this situation? Think about subtle things as well as the obvious.
  
  - c. How do you imagine these behaviours make the other person feel?
  
- 2. Your spouse/partner does not earn enough income to support the family. You'd like to be a stay-at-home parent but feel you can't give up your income. As you think about this, you realize there is more to it than mere logic.**
  - a. What does your income represent to you?
  
  - b. Why do you not want to let go of that?
  
  - c. Once you get past these feelings, you begin to think about your options and come up with a solution that will meet your family's needs and your own. What might that be?

# Relationships and Money

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## QUESTIONS FOR MEN

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**SMALL-GROUP WORK** (There is no individual work for this activity.)

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- 1. You earn half the income that your spouse/partner does.**
  - a. How does this make you feel? Think about more subconscious aspects, as well as the more obvious feelings.
  
  - b. What kinds of behaviours are you likely to exhibit in this situation? Think about subtle things as well as the obvious.
  
  - c. How do you imagine these behaviours make the other person feel?
  
- 2. Your spouse/partner earns enough income to support the family. You'd like to be a stay-at-home parent but are reluctant to give up your income. As you think about this reluctance, you realize there is more to it than mere logic.**
  - a. What does your income represent to you?
  
  - b. Why do you not want to let go of that?
  
  - c. You calm the disquiet you are feeling by listing the benefits your spouse/partner will experience from this new arrangement. What might these benefits be?

# Change

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## INDIVIDUAL WORK

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1. In your mind, say the word “change.” Then check in with your body to see what sensations that word evokes. It could be anything, and there are no wrong answers. You might notice a sense of anticipation, a knot in your stomach, or any number of other things. Simply observe and record. It may be easier to connect with these sensations if you close your eyes.

List the sensations you observed.

2. Describe how you feel about change.
3. Why do you feel that way about change, do you think?



# Self-Responsibility

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## INDIVIDUAL WORK

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List at least 8 things a person can do to keep healthy. List more if you like.

- 1 \_\_\_\_\_
- 2 \_\_\_\_\_
- 3 \_\_\_\_\_
- 4 \_\_\_\_\_
- 5 \_\_\_\_\_
- 6 \_\_\_\_\_
- 7 \_\_\_\_\_
- 8 \_\_\_\_\_
- 
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- Place a tick mark in the box beside the ones that you do.
- In the space below, write the numbers of the unchecked items. Beside each number, write *why you don't* do that one.

Now make a list of things a person can do that are detrimental to his/her health.

- 1 \_\_\_\_\_
- 2 \_\_\_\_\_
- 3 \_\_\_\_\_
- 4 \_\_\_\_\_
- 5 \_\_\_\_\_
- 6 \_\_\_\_\_
- 7 \_\_\_\_\_
- 8 \_\_\_\_\_
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- Place a tick mark in the box beside the ones that you do.
- Write the numbers of the checked items in the space below and state *why you do it* even though you are aware of its potentially negative consequences.

## GROUP DISCUSSION

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1. Compile a group composite list of all the reasons that came up for not doing the things we know will keep us healthy.
  - a. What does the word “justification” mean?
  - b. Which of the above reasons might be described as justifications? Why?
  
2. Compile a complete list of all the reasons that came up for doing certain things even when we know they are potentially detrimental.
  - a. What does the word “denial” mean?
  - b. Which of the above reasons might fall into the category of denial? Explain.
  
3. The cost of public health care is very high in Canada, and this has become a major issue for our provincial and federal governments.
  - a. Should doctors spend time on people who are not doing their part toward staying healthy and/or getting well? Explain.
  - b. Should our health care system pay for the cost of “fixing” people who won’t make the effort themselves? Explain.