



# TAPPED

WHEN DEBT BECOMES POWER



JUST CAN'T HELP THEMSELVES,  
CAN THEY? STICK ON ANOTHER  
BET. SPLASH OUT ON SOME NEW  
TRAINERS. TREAT YOURSELF TO  
THE LATEST PHONE. GRAB THAT  
DESIGNER JACKET. PUB NIGHTS  
OUT WITH YOUR PALS. CAR ON  
FINANCE. SUBSCRIPTIONS UP  
TO YOUR EYEBALLS. DOESN'T  
MATTER. POST YOUR FAKE LIFE  
ALL OVER SOCIAL MEDIA AND  
NO ONE WILL EVER KNOW.

# TAPPED

## ILLEGAL MONEY LENDING TOOLKIT

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# TAPPED: ILLEGAL MONEY LENDING TOOLKIT



# INTRODUCTION

This toolkit is for practitioners working with young people in a range of settings. While the main focus is illegal moneylending and loan sharks, it also looks at related issues such as legal borrowing, debt and the pressure young people feel to spend money.

The activities are designed using a youth work approach, but they can also be used in schools, youth justice settings, employability services, and other support environments. Although the toolkit has been developed in a Scottish context, the issues it covers are relevant across the UK and beyond.

Borrowing money is not unusual. Many people use credit cards, take out bank loans, join credit unions, or borrow money to buy a car or a home. These are legal and common ways to manage finances. Debt itself is not wrong or shameful, it is often a normal part of life. The important issue is understanding the difference between safe, legal borrowing and illegal moneylending.

Illegal moneylending has existed in Scotland for generations and remains a serious problem, particularly in areas affected by poverty or unemployment. Borrowing from an illegal moneylender, or loan shark, can lead to serious and long-lasting harm for individuals and families. This toolkit explores the risks, impact and warning signs of illegal lending, while also helping young people build knowledge and skills to protect themselves.

A key message throughout this toolkit is: borrowing money is not a crime, the illegal moneylender is committing the crime.

Because illegal moneylending is hidden, it can be difficult to measure. However, we know it affects more than just adults or certain communities. Loan sharks are increasingly using online platforms and social media to advertise their services in ways that are hard to detect. This makes young people particularly vulnerable.

Young people today face many pressures to spend money. Peer pressure has always existed, but social media advertising, the rising cost of living, and the expectation to have the latest technology such as up-to-date phones or branded clothing can increase that pressure. This toolkit helps young people think critically about these influences, recognise risk, and develop resilience, confidence and financial awareness.

# ABOUT THE PARTNERS



## **The Scottish Illegal Money Lending Unit (SIMLU)**

The Scottish Illegal Money Lending Unit (SIMLU) is part of Trading Standards Scotland and works in partnership with other agencies and organisations across Scotland to help to eradicate the scourge of illegal moneylenders, often known as loan sharks. The SIMLU consists of specialist officers who investigate allegations of illegal moneylending and related activity, submitting reports to the Procurator Fiscal as appropriate. The team also provide support for victims of illegal moneylending and raise awareness of the dangers of borrowing from loan sharks.



## **Kingdom Community Bank**

Kingdom Community Bank is a community-owned credit union serving people who live or work in Fife. It is a not-for-profit financial co-operative, owned and controlled by its members, and run for the benefit of local people rather than private shareholders. The credit union supports financial wellbeing by encouraging saving, budgeting and responsible money management, and by providing access to fair, affordable credit as an alternative to high-cost or illegal lending. As part of its wider community role, it also supports financial education and awareness-raising around financial harms such as loan sharks, fraud and online security.



## **YouthLink Scotland**

YouthLink Scotland is the national agency for youth work and the collective voice for the sector in Scotland. They champion and advocate for the youth work sector so that all young people can access high-quality youth work. Their membership of voluntary and statutory youth work organisations and intermediaries, including every local authority, spans all of Scotland, and changes lives for the better every day. YouthLink Scotland runs the No Knives, Better Lives programme, which works in partnership with young people and practitioners to understand and address the drivers of youth violence.



## **Fife Council**

The City of Dunfermline Area Committee is a sub committee of Fife Council that focuses on what matters most to Dunfermline's communities. They consider local issues, planning improvements, and decide how community funds are used to support the area.

A key part of the committee's work involves tackling poverty and supporting vulnerable residents. This includes supporting projects aimed at strengthening financial security, improve living standards, and support inclusive, sustainable communities.



### **Fife Voluntary Action**

Fife Voluntary Action (FVA) is the third sector interface for the Fife Council area – supporting, developing and representing the third sector (community groups, voluntary organisations and social enterprises), volunteering and facilitating partnership working between third sector organisations and public sector partners. They provide a wide range of support to Fife’s 2,500 third sector organisations and have expertise in a wide range of skills and topics including governance, funding, legislation, policy, volunteering, managing people, planning and problem solving. They promote volunteering opportunities across sectors and support thousands of people in Fife each year to volunteer in their community. They also manage funds and run projects that are all designed to make Fife better for everyone.



### **YOUTH Space Fife**

Youth Space Fife is a place where young people can learn and develop new skills in the digital and creative arts.

Offering young people the opportunity to engage in the creative process, to have a voice in their community and have a say on issues affecting young people in today's society.

Youth Space is a learning, creative and meaningful safe space for young Fifers.

# CO-CREATION PROCESS

'Tapped' was co-created with young people, placing their voices and experiences at the centre of the process.

Young people were involved from the very beginning; researching illegal moneylending and financial exploitation, developing the story, writing the script, taking part in filming and editing, and shaping the workshop materials. Their ideas and lived experiences directly influenced both the film and this educational toolkit.

Co-creating the project in this way added real value. It ensured the content felt authentic, relevant and grounded in the realities young people face. It also gave those involved the opportunity to build confidence, develop creative and technical skills, and explore complex issues in a safe and supportive environment.

We worked alongside professional filmmakers Adam Stanley and David Izatt. Youth workers from YOUth Space Fife and YouthLink Scotland. Touch Trust provided a safe inclusive community environment for the young people to explore the theme and connections with community spaces for filming.

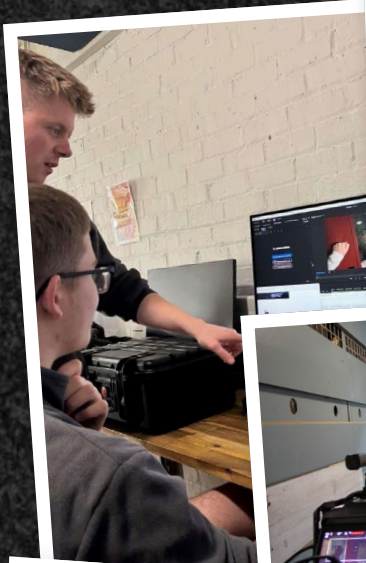
The result is a prevention resource that has been developed with young people, not simply designed for them, making it more meaningful, credible and impactful.



Supported by:



# TAPPED: ILLEGAL MONEY LENDING TOOLKIT



# HOW TO USE THIS TOOLKIT

This toolkit is to accompany the '*Tapped*' film and has information, activities and session plans for working with young people around illegal moneylending. The resources are aimed primarily at young people aged 11-16 but will also be suitable for groups of older or slightly younger people.

## **1. Awareness and Understanding**

## **2. Personal and Emotional Skills**

## **3. Social Norms and Peer Influence**

Each activity has step-by-step guidance on how to run the activity and facilitator notes to explain the main themes explored in the activity and, offer tips for engaging conversations with your young people.

# LANGUAGE MATTERS

The language we use when talking about money and debt is important. Words can shape how young people see others, and how they see themselves.

Negative or judgmental language about people in debt can reinforce stigma and make it harder for someone to ask for help. Avoid labels that define someone by their situation. Instead, use "people-first" language. For example, say "a person experiencing debt" rather than "someone who is irresponsible with money."

As a facilitator, model respectful language at all times. If you hear stigmatising comments, challenge them calmly and appropriately. Reinforce the message that financial difficulty can happen to anyone, and that support is available.

The goal is to create a space where young people feel informed, not judged and where seeking help is seen as a strength, not a weakness.

# CREATING A SAFE AND RESPECTFUL SPACE

Before starting this session, it is important to create a group agreement (ground rules) with the young people. This helps set the tone and makes sure everyone feels safe, respected and able to take part.

Money, debt and borrowing can be sensitive topics. Some young people in the group may have personal experience of money worries, family debt, or illegal moneylending. In Scotland, illegal moneylending is a real issue, with around 7% of people estimated to have been approached by a loan shark. This means it is likely that someone in the room may have been affected directly or indirectly. It is important to treat this as a real and current issue, not something that only happens to “other people”.

Make it clear from the start that debt itself is not something to be ashamed of. Many people experience debt at some point in their lives. Borrowing money is not automatically bad, it can be a normal and useful part of managing finances. The key difference is understanding the risks and consequences of illegal moneylending. The *Tapped* film, toolkit and activities are about helping young people recognise unsafe borrowing, understand their rights, and know where to get support, not about judging anyone's circumstances.

## **When creating the group agreement, you should:**

- **Agree on respect and confidentiality.**
- **Remind everyone that different people have different experiences.**
- **Challenge harmful stereotypes about people who struggle with money.**
- **Make it clear that no one has to share personal information.**

Let the group know that anyone can take a “time out” at any point, for any reason. Identify a quiet, private space where they can go if needed. If possible, arrange for another trusted adult or co-worker to be available to support anyone who steps out. Be prepared to offer follow-up support after the session, if needed.

# THE YOUTH WORK APPROACH

This toolkit uses a youth work approach, which means working with young people, not doing things to them. The activities are designed to be participatory, flexible and empowering. They can be used by practitioners in different settings, even if youth work is not their main role.

Youth work is an educational approach that supports young people's personal and social development. Its aim is to help young people reach their full potential, build confidence, understand risk, and make informed decisions that reduce harm to themselves and others.

There is no fixed curriculum in youth work. It is flexible and responsive to the needs of the group. If an activity is not working, adapt it or try something different. The focus is on engagement, not rigid delivery.

## **Youth work is based on three key principles:**

- 1. Participation is voluntary.** Young people choose to take part and can choose how much they engage.
- 2. Start where young people are.** Their experiences, views and realities shape the learning.
- 3. Work in partnership.** Young people and practitioners learn together through open, respectful dialogue. The relationship is central to the process.

This approach also supports prevention and early intervention. Prevention is about helping young people recognise risks and build the skills, knowledge and confidence to avoid harm before problems escalate. By strengthening protective factors such as critical thinking, resilience, emotional awareness and positive relationships, we reduce vulnerability and support safer decision-making.

Using this approach within discussions about money, debt and illegal moneylending helps young people feel respected, heard and better equipped to protect themselves.





# ENERGISERS

An energiser is a brief activity that is intended to increase energy in a group by engaging in physical activity, laughter, or in ways to engage the members cognitively. They can be used with any group, including during a session when the energy levels are dropping (after lunch for example!)

# PASSING THE TIME BOMB

**TIME REQUIRED:** 10–15 minutes

**DESCRIPTION:** This is a fast-paced circle game that gets everyone moving and engaged. An object (the “time bomb”) is passed quickly around the circle while music plays or a countdown runs. When the music stops or time runs out, the person holding the object completes a small task or answers a question.

This activity works well as an icebreaker, energiser or recap activity.

**OBJECTIVES:**

- To build energy and engagement in the group
- To encourage participation in a fun, low-pressure way
- To support relationship-building and confidence
- To introduce or reinforce key discussion points (if linked to session content)

**RESOURCES REQUIRED:**

- A soft object such as a ball or beanbag (the “time bomb”)
- Music and a speaker or a timer/countdown

**What to do:**

1. Ask participants to stand in a circle.
2. Explain that the object being passed around is the “time bomb.”
3. When the music starts (or the countdown begins), participants must pass the object quickly around the circle.
4. They should try not to be holding the “bomb” when the music stops or the timer ends.
5. When the music stops, whoever is holding the object completes a small task.

You can decide in advance what the task will be. Keep it light, supportive and inclusive.

**Variations:**

**Hot Potato (No Elimination)**

When the music stops, the person holding the object shares a fun fact about themselves or answers a simple question. Everyone stays in the game.

**Name Game**

When the music stops, the person holding the object must quickly say the name of the person to their right (or left). This helps the group learn each other’s names.

**Discussion Link**

If using this within a session on money or risk, the person holding the object could answer a short question linked to the topic (for example, “Name one safe way to borrow money” or “What is one pressure young people face around spending?”).

**Facilitator Notes:**

Keep the tone fun and supportive. Avoid embarrassment or harsh “elimination.” The aim is participation and confidence-building, not catching people out.

# EMOJI INTRODUCTIONS

**TIME REQUIRED:** 15-20 minutes

**GROUP SIZE:** Any – one large group or several small groups

**OBJECTIVE:** To help young people introduce themselves and get to know each other in an informal way

**RESOURCES REQUIRED:** Printed emoji slips, paper and pen, or could be done in the chat on a video call.

## What to do:

1. Ask each person to introduce themselves to the group.
2. They should share:
  - Their name
  - One emoji that matches their mood, personality, or vibe today
3. Give a few examples to help people understand the task:
  - “I’m Jamie and I’m 🤔”
  - “I’m Aisha and I’m 🏈”
  - “I’m Callum and I’m 🎮”
4. If you have printed emoji cards, spread them out and ask participants to choose one.
5. If you do not have cards, participants can draw their emoji or describe it instead.
6. If running the session online, participants can type their emoji into the chat or hold it up on screen.

## Facilitator Notes:

Keep it light and inclusive. There are no right or wrong answers. Encourage participation but avoid putting pressure on anyone who feels shy.

# WOULD YOU RATHER...?

**TIME REQUIRED:** 5-20 minutes

**GROUP SIZE:** Any

**OBJECTIVE:** To help young people balance options and articulate to others why their choice is a good one.

**RESOURCES REQUIRED:** None

## What to do:

1. The facilitator reads out a “Would You Rather” question.
2. Young people must choose one of the two options. They cannot choose both.
3. Ask participants to move to different sides of the room depending on their choice.
4. Once in place, invite a few volunteers to explain why they chose that option.

If space is limited or some participants have mobility needs, you can adapt the activity by:

- Asking people to raise their hand for their choice
- Using coloured cards
- Using an online poll or chat function
- Having a seated discussion instead of moving

## Example questions

- Would you rather never use TikTok again or never watch YouTube again?
- Would you rather only eat pizza or only eat burgers?
- Would you rather have no homework or no exams?
- Would you rather be invisible or be able to fly?

## Money-Themed Questions

(Optional Extension)

If the group is engaged, you can introduce money-related questions to link into the session topic:

- Would you rather have a job that is always fun but only just pays the bills, or a very well-paid job that you find boring?
- Would you rather have all TV channels for free or all the food you need for free?
- Would you rather always have the newest phone or always have the best clothes?
- Would you rather save £20 or spend £20 today?
- Would you rather borrow money from a friend or from a bank?
- Would you rather wait and save for something you want or get it now and pay later?
- Would you rather have a stable income or unpredictable income with the chance to earn more?
- Would you rather spend money on experiences (like holidays or events) or physical things (like clothes or tech)?
- Would you rather always know exactly where your money goes or never have to think about budgeting?
- Would you rather earn a little money now or study longer to earn more later?

Here are some additional questions you can use. We've grouped them so you can pick depending on the energy of the group or the focus of your session.

### More General / Fun Questions

- Would you rather live in the city or in the countryside?
- Would you rather always be 10 minutes late or 20 minutes early?
- Would you rather give up music or give up TV?
- Would you rather have unlimited snacks or unlimited WiFi?
- Would you rather be famous online or famous in your local area?
- Would you rather always have summer or always have winter?
- Would you rather travel anywhere for free or eat at any restaurant for free?
- Would you rather know what will happen tomorrow or relive one day from your past?

### Friendship & Social Questions

- Would you rather have a few close friends or lots of acquaintances?
- Would you rather always say what you're thinking or never be able to share your opinion?
- Would you rather work in a team or work on your own?
- Would you rather be a leader or a supporter in a group?
- Would you rather be popular or respected?

### Decision-Making & Values Questions

- Would you rather take a risk for a big reward or play it safe for a smaller reward?
- Would you rather save your money for something big or spend it on smaller things now?
- Would you rather tell the truth and get into trouble or lie and avoid it?
- Would you rather follow your passion or choose something more secure?
- Would you rather stand out or blend in?

#### Facilitator Notes:

Keep the tone light and respectful. Encourage discussion but avoid debating in a way that makes anyone feel judged. The aim is to practise decision-making and explaining choices, not to find a "right" answer.

## IS IT A WANT OR A NEED?

**TIME REQUIRED:** 5-20 minutes

**GROUP SIZE:** Any size

**OBJECTIVE:** To help young people think about the difference between wants and needs, and explore the pressures people feel to spend money.

**RESOURCES REQUIRED:** None (optional: flipchart or whiteboard to record answers)

### What to do:

1. Read out (or display) a list of items, one at a time.
2. After each item, ask the group to decide:
  - Is it a **NEED**?
  - Or is it a **WANT**?
3. Participants can:
  - Move to different sides of the room
  - Shout out their answer
  - Raise their hands
  - Use coloured cards
4. Start with simple, light examples and then move towards items linked to money, spending and debt.

### Example Items

- Food
- School uniform
- Heating
- Takeaway food
- Mobile phone
- Trainers
- Spotify or Netflix subscription
- New phone upgrade
- Gaming skins or in-app purchases

### Facilitator Notes:

There are no completely right or wrong answers. The aim is discussion. Different people may have different views depending on their circumstances.

**Encourage participants to explain their thinking. Ask questions such as:**

Why do you think that is a need?  
Would everyone agree?  
Does age, family situation or where someone lives change the answer?

It can be helpful for adults in the group to share their perspective too, especially if it differs. This can open up discussion about how views may vary between young people, parents and grandparents, or between rural and urban communities.

**You can extend the activity by asking:**


Can you justify why something you see as a need might be seen as a want by someone else?

How do social media, advertising or peer pressure influence what we see as a "need"?

This activity helps build awareness of spending choices without judgement or shame.







# SECTION ONE: AWARENESS & UNDERSTANDING

# BACK TO THE FUTURE - CHANGING THE STORY

**TIME REQUIRED:** 30–45 minutes

**GROUP SIZE:** Small groups

**OBJECTIVE:** To help young people understand how exploitation develops over time, and explore how different choices, support or interventions could have changed the outcome for characters in *Tapped*.

**RESOURCES REQUIRED:**

- Large paper (A3 works well)
- Pens or markers
- Printed character names (Sandra, Kevin, Emilia, Sammy)
- Optional: storyboard template

## What to do

1. Split participants into small groups.
2. Give each group one main character from the film:
  - Sandra
  - Sammy
  - Emilia
  - Kevin
3. Ask each group to create a simple storyboard of their character's journey in the film. They should draw or write key moments in order, for example:
  - When pressure begins
  - First contact with Stevie the illegal moneylender
  - Warning signs
  - A turning point
  - The consequences
4. Once they have mapped the story, introduce the idea of "going back in time."
5. Ask groups to choose one key moment where they think an intervention could have happened.
  - What could have been done differently at that moment?
  - Who could have stepped in?
  - What support or information was missing?
6. Ask the group:
  - What might improve if that change happened?
  - What new risks or consequences could appear?
7. Each group presents their storyboard and explains:
  - Where they chose to intervene
  - Why?
  - What changed and what didn't

**Discussion Prompts**

- Where does exploitation actually begin in this character's story?
- Which decisions increased risk?
- Which decisions reduced risk?
- Why might it have been hard to make a different choice at the time?
- Who else (friends, family, community workers) could have influenced the outcome?

**Facilitator Notes:**

- Generally speaking, exploitation does not happen in one moment, it builds over time.
- Decisions are often made under pressure and with limited information.
- Early support can make a big difference.
- Changing one decision does not always solve everything, there can still be risks.
- Asking for help early is powerful.

# Changing the Story: Worksheet

## Character:

When pressure begins	First contact with Stevie the illegal moneylender

Warning signs	A turning point

	<p>What could have been done differently at that moment?</p> <hr/> <p>Who could have stepped in?</p> <hr/> <p>What support or information was missing?</p> <hr/>
The consequences	

What might improve if that change happened?

---

What new risks or consequences could appear?

## Changing the Story: Character Scenario Cards

### Sandra



- Single mum
- Recently moved to a new area
- Has a young child
- No financial support from child's father
- Doesn't know many people locally
- Tries to manage everything on her own
- Feels pressure to cope and not ask for help

### Kevin



- Family man (could be anyone's dad, uncle or neighbour)
- Seen alone near the bridge
- In deep with lender and out of control
- Recently had a tense phone call about debt
- Appears stressed and overwhelmed
- Avoids talking openly about money
- Seems increasingly isolated and feels he has nowhere to turn

### Emilia



- Lost her gran but was estranged from her parents/family
- Known in the community and walking distance to work
- Appears stressed and distracted
- Has received unwanted messages and phone calls
- Keeps turning up to work despite pressure
- Doesn't want to seem like she can't cope

### Sammy



- Young man who trains at the gym
- Overspends to keep up
- Active and liked by friends, he has friends network around him
- He wants to be liked and fit in
- He has an established relationship with Stevie the illegal moneylender
- Feels pressure as breadwinner in the house
- Feels peer pressure around keeping up with friends, football and social spending
- Wants to keep up appearances

### Stevie



- Known locally
- Presents himself as confident and in control
- Offers to "help people out" financially
- Lends money illegally

## INVISIBLE HARM

**TIME REQUIRED:** 25–35 minutes

**GROUP SIZE:** Small groups

**OBJECTIVE:** To help young people recognise that exploitation is not always visible, especially online, and to explore realistic ways someone could be supported before harm escalates.

**RESOURCES REQUIRED:**

- Printed hidden harm scenario cards
- Flipchart or paper
- Pens

### What to do

**1. Begin by linking to the film:**

In *Tapped*, we saw exploitation happening face-to-face. But harm does not always look obvious. Sometimes it happens online, through messages, social media or private conversations where others cannot see what is going on.

**2. Split into small groups.**

**3. Give each group one Invisible Harm Scenario Card.**

**4. Ask each group to discuss and write down:**

- What is happening here?
- What are the early warning signs?
- Why might this not be noticed straight away?
- What vulnerabilities might make this person more at risk?
- Who could realistically step in?
- What could go wrong if no one notices?

**5. After 10–20 minutes, groups share their scenario and their answers.**

**6. As a whole group, compare invisible harm with what we saw in the film.**

## 2nd Discussion Prompts - After 5-10 minutes

- What signs of hidden exploitation are easy to miss?
- How does anonymity make this feel safer than it is?
- Why might someone keep this secret?
- How could a friend or adult realistically intervene?
- How might earlier experiences (stress, grief, isolation, money pressure) affect decisions?
- How is this similar or different to what we saw in the film?

### Facilitator Notes:

- Exploitation is not always visible.
- Online contact can make risk feel distant or less serious.
- Secrecy and private messages are common warning signs.
- Vulnerability increases risk.
- Early intervention makes a difference.
- Harm does not need to be visible to be serious.
- If something feels secretive, pressured or unsafe, it is important to speak to someone trusted.
- Borrowing from an illegal moneylender online or offline is never the safe solution.

# Invisible Harm: Discussion Points Worksheet 1

Name:

**What is happening here?**

**What are the early warning signs?**

**Why might this not be noticed straight away?**

**What vulnerabilities might make this person more at risk?**

**Who could realistically step in?**

**What could go wrong if no one notices?**

## **Invisible Harm: Scenario Cards**

### **Scenario 1: The DM Offer**

A young person posts online about struggling with money. Someone sends a private message offering quick cash with “no checks” and says repayment can be sorted later.

### **Scenario 2: Online Gaming Loan**

A person owes money in an online game and someone offers to “cover it” if they pay back double later. The agreement is through chat only.

### **Scenario 3: Social Media Lender**

An account advertises “Fast cash – no paperwork.” Several local young people follow the account and comment that it helped them.

### **Scenario 4: Secrecy**

Someone starts receiving repeated messages asking for repayment. They stop replying to friends and seem anxious, but tell people they are “fine.”

### **Scenario 5: Small Favour First**

Someone online offers a small amount of money as a “favour.” Later, they increase the repayment and begin making threats.

## Invisible Harm: Discussion Points Worksheet 2

Name:

**What signs of hidden exploitation are easy to miss?**

**How does anonymity make this feel safer than it is?**

**Why might someone keep this secret?**

**How could a friend or adult realistically intervene?**

**How might earlier experiences (stress, grief, isolation, money pressure) affect decisions?**

**How is this similar or different to what we saw in the film?**

## WHAT DOES THIS MEAN?

**TIME REQUIRED:** 20-50 minutes

**GROUP SIZE:** Small groups

**OBJECTIVE:** To help young people understand common words and phrases linked to legal and illegal moneylending, and to recognise the difference between slang and real financial terms.

**RESOURCES REQUIRED:**

- Printed word/phrase cards
- Printed definition cards
- (Tip: Print words in one colour and definitions in another to make sorting easier.)

### What to do

1. Remind the group that in the film we saw several characters interact with Stevie, the illegal moneylender. Explain that illegal moneylenders often use casual or slang language to make borrowing sound normal or harmless.
2. Divide participants into small groups.
3. Give each group:
  - A set of words and phrases
  - A set of definitions
4. Ask each group to:
  - Match each word or phrase to the correct definition
  - Decide whether it is:
    - Slang / street language, or
    - A real financial term
5. If the group is large, you can split the words between groups, but make sure each group has the matching definitions.
6. Once finished, go through the answers together and discuss.
7. Ask the group:
  - Did we hear any of these words used in the film?
  - Did Stevie use formal language or slang?
  - Why might illegal moneylenders prefer informal language?
8. Finally, invite young people to share any local words or phrases they have heard related to borrowing or lending, and discuss these in the same way.

### Facilitator Discussion Points

After reviewing answers, explore:

- Which slang words sound harmless or friendly?
- Which real financial terms offer protection or clear rules?
- Why might illegal moneylenders avoid paperwork and official terms?
- How did language affect the characters in the film?

### Facilitator Notes:

Slang can make borrowing sound casual and normal. Real financial terms usually come with rules, paperwork and legal protection. Knowing the difference helps you stay informed and safer.

## What Does This Mean?: Words and Phrases

<b>Loan</b>	<b>Credit union</b>	<b>Running a tab</b>
<b>Budget</b>	<b>Interest</b>	<b>FCA (Financial Conduct Authority)</b>
<b>Front/ "Front me"</b>	<b>APR</b>	<b>Debt</b>
<b>Loan shark</b>	<b>Spotted/ "spot me"</b>	<b>Regulated lender</b>
<b>Repayment</b>	<b>Spiral of debt</b>	<b>IOU</b>
<b>Square it up</b>	<b>Contract</b>	<b>Tick / On tick</b>

## What Does This Mean?: Definitions

<p>Money you borrow and must pay back</p>	<p>When debt keeps growing, even when payments are made</p>	<p>A written agreement explaining rules and repayments</p>
<p>When someone pays for you and expects repayment</p>	<p>Extra money paid on top of what was borrowed for a loan</p>	<p>Getting money or goods now and paying later informally</p>
<p>A not-for-profit organisation that offers legal and regulated loans and savings</p>	<p>A promise – written or spoken – that money will be paid back</p>	<p>Money that is owed</p>
<p>Owing money over time with no clear end</p>	<p>The organisation that checks lenders are following the law</p>	<p>Paying off what you owe</p>
<p>Paying money back over time</p>	<p>Money given now with the expectation it will be paid back later</p>	<p>Someone who lends money without permission and breaks the law</p>
<p>A plan for how to spend and manage money</p>	<p>Annual Percentage Rate, a number that shows how much interest will be paid, compounds over time</p>	<p>A lender that follows the law and official rules</p>

## What Does This Mean?: Facilitator Answer Key

WORD OR PHRASE	DEFINITION	SLANG OR REAL
Loan	Money you borrow and must pay back	Real financial term
Interest	Extra money paid on top of what was borrowed for a loan	Real financial term
Debt	Money that is owed	Real financial term
Repayment	Paying money back over time	Real financial term
Contract	A written agreement explaining rules and repayments	Real financial term
Credit union	A not-for-profit organisation that offers legal; and regulated loans and savings	Real financial term
FCA (Financial Conduct Authority)	The organisation that checks lenders are following the law	Real financial term
Loan shark	Someone who lends money without permission and breaks the law	Slang
Spiral of debt	When debt keeps growing, even when payments are made	Real financial term
Tick / On tick	Getting money or goods now and paying later informally	Slang
Running a tab	Owing money over time with no clear end	Slang
Front/"Front me"	Money given now with the expectation it will be paid back later	Slang
Spotted/ "spot me"	When someone pays for you and expects repayment	Slang
IOU	A promise – written or spoken – that money will be paid back	Slang
Square it up	Paying off what you owe	Slang
Budget	A plan for how to spend and manage money	Real financial term
APR	Annual Percentage Rate, a number that shows how much interest will be paid, compounds over time	Real financial term
Regulated lender	A lender that follows the law and official rules	Real financial term

# THE HIGH INTEREST TRAP

**TIME REQUIRED:** 15–25 minutes

**GROUP SIZE:** Any size (can work individually, in pairs or small teams)

**OBJECTIVE:** To help young people understand how high interest works and why illegal moneylenders can trap people in growing debt.

**RESOURCES REQUIRED:**

- Flipchart or whiteboard
- Calculator (optional)

## What to do

### 1. Start by asking the group:

- Does anyone know what **interest** means?
- What is **APR**?

Explain in simple terms:

- **Interest** is the extra money you pay back on top of what you borrowed.
- **APR (Annual Percentage Rate)** shows the total yearly cost of borrowing, including interest and fees. A higher APR means the loan costs more overall.

### 2. Tell the group they are going to compare two situations:

- Borrowing from a legal lender
- Borrowing from an illegal moneylender

## Scenario 1: Legal Borrowing

You borrow £100 on a credit card with a 24% APR.

You pay back £10 per month.

### Ask the group:

- Do you think the debt will go down?
- Will it eventually be paid off?

### Explain:

With legal lenders, the interest is clearly stated. As long as you repay more than the interest being added, the debt reduces over time. You may pay more than £100 back, but the debt will eventually end.

### Facilitator Notes:

Legal borrowing is clear and fair - you know exactly what you are taking on and know exactly what your obligations are in terms of repayment, and the consequences if you don't manage to keep up repayments.

## Scenario 2: Illegal Money Lender

Now imagine you borrow £100 from an illegal moneylender.

They say: "Just give me £10 a week."

There is no paperwork and no clear interest rate.

**Explain:** Illegal moneylenders often charge extremely high interest, and can change it whenever they feel like it - they are not regulated and broadly just do what they like.

### Ask the group:

- **What happens if the interest added is more than £10?**
- **Does the debt go down or up?**

### Explain:

If the interest added is higher than the repayment, the debt grows instead of shrinking. This is how people get trapped.

With very high illegal interest rates, a £100 loan can quickly turn into hundreds or even thousands of pounds owed. In some cases, people never manage to clear the debt because it keeps increasing.

## Discussion Questions

- **Why might someone agree to these terms?**
- **Why don't illegal moneylenders explain the real cost clearly?**
- **How is this different from a regulated lender?**
- **How did we see this play out in the film? Think about Kevin who we see near the bridge, Sandra the single mum?**

### Facilitator Notes:

- **Small repayments can look manageable:** But if the interest is very high especially with illegal lenders the debt can grow instead of shrink.
- **Borrowing from an illegal moneylender isn't a crime either:** It is the illegal moneylender who is committing the crime

## PUT THE STORY IN ORDER

**TIME REQUIRED:** 30–50 minutes

**GROUP SIZE:** Small groups

**OBJECTIVE:** To help young people understand how a debt can spiral quickly with an illegal moneylender, and to explore the safer, legal routes to dealing with debt.

**RESOURCES REQUIRED:**

Printed “story slips” for each group:

- One set for the **Illegal Lending Journey**
- One set for the **Legal Support Journey**

### What to do

1. Split the group into small groups of 3–5.
2. Give each group a set of story slips.
3. Ask them to read all the slips and put them in the order they think the events happened.
4. Once finished, go through the correct order together and discuss.

**Explain that there are two different journeys:**

- One where someone borrows from an illegal moneylender
- One where someone seeks safe, legal support

### Part 1: Illegal Lending Journey

**Explain:**

These scenario cards show how someone can get trapped in debt when borrowing from a loan shark.

Groups must arrange the scenario cards in order of events (note it's not A-G):

**Discussion prompts:**

- At what point does this stop being fair?
- What were the warning signs?
- Where could help have made a difference?
- Did we see similar patterns in the film with Stevie?

**Facilitator Notes:**

- The spiral often starts with something that looks helpful.
- With illegal moneylenders, paying back does not always reduce the debt.
- No paperwork or clear agreement allows the debt to grow unfairly.
- Part 1 Answers: **C,G,E,D,F,B,A**

## **Scenario 2: Legal Lending and Support Journey**

### **Explain:**

These scenario cards show what can happen when someone asks for help and uses safe, legal options. Groups arrange these scenario cards in order.

### **Key Learning Points**

- 1. Asking for help early makes a big difference.**
- 2. Legal lenders:**
  - Explain everything clearly
  - Use written agreements
  - Do not use fear or pressure
- 3. Credit unions are safe because they are:**
  - A legal lender
  - Regulated
  - Focused on helping members
- 4. Reporting illegal lending is confidential and about protection not punishment for the borrower.**

### **Facilitator Notes:**

Borrowing from a loan shark is not a crime. The lender is breaking the law.

Part 2 Answers: 2-1-4-6-3-7-5-8

## Put the Story in Order: Scenario Cards 1

**A**

To stop the pressure, the person borrows more money from the same lender to try to catch up with payments.

**B**

Even though payments continue, the debt keeps growing. The person feels stressed, scared, and stuck – this is a spiral of debt.

**C**

Someone needs money quickly for something important. A person they know offers cash straight away and says, "Don't worry about paperwork, just pay me back when you can."

**D**

The person asks how much they owe in total, but there's no clear answer. Nothing is written down, and the amount seems to change.

**E**

One week, the person can't pay. The lender starts sending messages, calling, and turning up asking for money.

**F**

After a while, the lender says more money is owed than expected. They add extra charges, even though payments have been made.

**G**

The money helps at first. The person starts paying small amounts back every week and thinks everything is under control.

## Put the Story in Order: Scenario Cards 2

**1**

They talk to a trusted adult like a family member or carer and explain what's going on.

**2**

Someone realises they are stressed about money and need help. They decide not to keep it to themselves.

**3**

Everything is written down in an agreement, so they know exactly how much they owe and when it will end.

**4**

Together, they look at legal options, including borrowing safely or finding support instead of rushing into anything. They contact the Citizens Advice Bureau.

**5**

When someone offers money with no paperwork and pressure to pay quickly, they recognise the warning signs and say no. They look up information on the Scottish Illegal Money Lending Unit (SIMLU) website.

**6**

They contact a credit union, which explains clearly how borrowing works and what repayments would look like.

**7**

With clear repayments, support, and advice, the situation improves and a debt spiral is avoided. They find further resources and help online.

**8**

If there are threats or illegal lending involved, they report it confidentially and get support to stay safe. They report it to [stopillegallending.co.uk](http://stopillegallending.co.uk)

## APPROACH WITH CAUTION

**TIME REQUIRED:** 25–35 minutes

**GROUP SIZE:** Small groups

**OBJECTIVE:** To help young people recognise how illegal moneylenders may approach people, understand how “friendly” offers can become unsafe, and explore how different characters in *Tapped* were affected.

**RESOURCES REQUIRED:**

- Printed **Character Scenario Cards** (Sandra, Kevin, Emilia, Sammy, Stevie)
- Printed **Phrase Cards** (optional extension)
- Flipchart or paper for notes

### What to do

1. Split participants into small groups.
2. Remind the group of the characters from *Tapped*:
  - **Sandra** – a single mum in a new area, struggling financially
  - **Kevin** – seen near the bridge, clearly overwhelmed and under pressure
  - **Emilia** – a young woman working in the community, recently bereaved and under stress
  - **Sammy** – Young man in the gym, feels family and social pressures to keep up
  - **Stevie** – the illegal moneylender
3. Give each group one Character Scenario Card.
4. Ask each group to read their character’s situation and discuss:
  - What pressures is this person facing?
  - Why might they be vulnerable to an illegal lender?
  - How might Stevie approach them?
  - What might Stevie say at first?
  - When does the situation become unsafe?
5. After discussion, each group feeds back to the room.
6. As a full group, explore the warning signs and how things could have been different.

### Key Learning Points

- Illegal lenders often start with friendly, informal conversations.
- Secrecy and no paperwork are major warning signs.
- Vulnerability can come from stress, isolation, grief or financial pressure.
- The pressure usually increases over time.

### Facilitator Notes:

Borrowing money is not a crime. The illegal lender is breaking the law.

If someone feels worried or unsafe, support is available and reporting is confidential.

## Approach with Caution: Character Scenario Cards

### Sandra

Sandra is new to the area. She is raising her child alone and struggling with bills. She does not know many people locally and feels embarrassed about asking for help. Someone offers her quick cash with “no paperwork.”



#### Discussion Questions:

- Why might this offer feel helpful at first?
- What are the warning signs?
- Who could Sandra speak to instead?

### Kevin

Kevin owes money and is being pressured for repayments. We see him isolated and distressed near the bridge.



#### Discussion Questions:

- What signs show Kevin is overwhelmed?
- How might pressure from an illegal lender affect someone's mental health?
- What support could have helped Kevin earlier?

### Emilia

Emilia works in the community and has recently lost her mum. She appears stressed and under pressure. An offer of “easy money” is made when she is already emotionally vulnerable.



#### Discussion Questions:

- How can grief and stress affect decision-making?
- Why might someone in a respected role still feel unable to ask for help?
- What are the risks of secrecy?

### Sammy

Sammy is a young man who works hard and trains at the gym. His family relies on his income to help cover household bills. He feels pressure to contribute, especially with rising living costs. He also wants to keep up with friends, football, and social events. Messages about money and expectations are constant. When cash is tight, an offer of quick money feels like a way to stay on top of everything.



#### Discussion Questions:

- Why might quick access to money feel like a solution for Sammy?
- What pressures is Sammy balancing at home and socially?
- How can family expectations increase vulnerability?
- What are safer alternatives Sammy could consider?

### Stevie

Stevie presents himself as friendly and helpful. He avoids paperwork and makes borrowing sound simple.



#### Discussion Questions:

- What language does Stevie use to make borrowing sound normal?
- Why does he avoid contracts and written agreements?
- When does his behaviour shift from “friendly” to controlling?

## JUDGE - CAN THEY DO THAT?

**TIME REQUIRED:** 15–25 minutes

**GROUP SIZE:** One large group

**OBJECTIVE:** To help young people understand the difference between what legal lenders are allowed to do and what illegal moneylenders do or threaten to do.

**RESOURCES REQUIRED:** None

### What to do

1. Set up the room so one side is labelled LEGAL and the other side is labelled ILLEGAL. You can also allow a space in the middle for NOT SURE / GREY AREA.
2. Explain that you will read out different actions a lender might take.
3. For each statement, participants must move to the side of the room that shows whether they think it is legal or illegal.
4. After each statement, ask a few people to explain their choice.
5. Allow participants to change position if they hear something that changes their mind.
6. Reveal and explain the correct answer.

### Facilitator Notes:

- Legal lenders follow rules, provide paperwork and use formal systems.
- Illegal lenders use fear, secrecy and pressure.
- Borrowing money is not a crime. The illegal lender is breaking the law

## Can They Do That?: Statements & Answers

BEHAVIOUR	LEGAL OR ILLEGAL?	NOTES
Change what you owe without a contract	Illegal	Without clear paperwork, debt can be unfairly increased.
Charge fair interest within legal rules	Legal	Interest is allowed, but it must be explained clearly.
Tell you to borrow more to pay off an old loan	Illegal	This creates a debt spiral.
Take valuables (bank card, passport) as security	Illegal	This is unlawful.
Explain your rights and safer options	Legal	Responsible lenders provide clear information.
Threaten or intimidate someone to pay	Illegal	This is a sign of a loan shark.
Take someone to court to recover debt	Legal (formal process only)	Must go through the legal system properly.
Report missed payments to credit agencies	Legal	Illegal lenders cannot do this.
Use violence or threats of violence	Illegal	This is criminal behaviour.
Use bailiffs with a court order	Legal	Only after legal action.
Check if you can afford the loan before lending	Legal	Responsible lenders assess affordability.
Provide written paperwork showing what is owed	Legal	This protects the borrower.
Add extra charges without explaining them	Illegal	This is unfair and unlawful.
Turn up at your home or work demanding money	Illegal	This is intimidation.





**SECTION TWO:  
PERSONAL AND  
EMOTIONAL SKILLS**

## BELOW THE SURFACE

**TIME REQUIRED:** 30–40 minutes

**GROUP SIZE:** Small groups

**OBJECTIVE:** To help young people understand that involvement in illegal moneylending is rarely caused by one single decision. It usually develops through layers of pressure, stress and life experiences over time.

**RESOURCES REQUIRED:**

- Printed “Below the Surface” worksheet (see design below)
- Pens or markers

### What to do

1. Begin by explaining:
  - In *Tapped*, we only see a short snapshot of each character’s life. We do not see everything that happened before.
  - Just like an iceberg, there’s much more beneath the surface than is readily visible.
2. Split into small groups and assign each group one character and use character cards for previous activity on page 27:
  - Sandra
  - Kevin
  - Emilia
  - Sammy
  - Stevie
3. Give each group a Below the Surface worksheet.
4. Groups work from the outside layer inward, thinking about what may have built up over time before the film began.

5. After 20 minutes, groups share their character’s layered story and reflect on how those pressures may have influenced decisions.

### Group Questions

- Which layer had the biggest impact?
- At what layer could support have made a difference?
- When did risk start to feel normal?
- Does understanding the layers change how you feel about the character?

### Facilitator Notes:

- Exploitation develops gradually.
- Pressure builds in layers.
- The final decision is rarely the full story.
- Early support can interrupt the layers before crisis happens.
- When we only look at the surface, we judge. When we look at the layers, we understand.
- No shame or judgement, understanding the circumstances that lead to illegal moneylending.

# Below the Surface Worksheet

What we see in the film

Financial pressures

Emotional pressures

Social pressures

Past experiences

## INNER SCRIPT

**TIME REQUIRED:** 25–35 minutes

**GROUP SIZE:** Small groups

**OBJECTIVE:** To help young people understand how people cope internally when under pressure, and how self-talk can protect someone in the short term while sometimes increasing risk over time.

This activity builds empathy, reduces blame, and explores how support can interrupt harm.

**RESOURCES REQUIRED:**

- Printed Inner Script worksheet (see design below)
- Pens
- Flipchart (optional)

### What to do

**1. Begin by linking to the film:**

In *Tapped*, we see Sandra, Kevin, Emilia and Stevie at difficult moments. Sometimes when people are under pressure, they develop ways of thinking that help them cope. These thoughts are not about being weak – they are about surviving stress.

You can use the scenario cards from **page 27** for this activity

- **Sandra** tries to manage alone as a new single mum.
- **Kevin** looks overwhelmed and isolated near the bridge.
- **Emilia** seems stressed and harassed but keeps working.
- **Sammy** tries to keep up with family and friends
- **Stevie** presents himself as helpful and in control.

- 2. Explain that today's focus is not on what they did, but on what they might have been telling themselves internally.**
- 3. Split into small groups and assign each group one character and one moment from the film.**
- 4. Using the worksheets, ask groups to think about:**
  - What pressure is this character under?
  - What might they be telling themselves to get through it?

**5. Encourage groups to write the inner script in first person, for example:**

**Sandra:**

- “I just need to get through this week.”
- “I don’t want people thinking I can’t cope.”

**Kevin:**

- “I’ve messed everything up.”
- “There’s no way out.”

**Emilia:**

- “I should be able to handle this.”
- “If I ask for help, it will look bad.”

**Sammy:**

- “Everyone’s depending on me.”
- “I can’t be the one who falls behind.”
- “It’s only a small loan – I’ll sort it quickly.”
- “I don’t want my family worrying about money.”

**6. Groups then explore:**

- How this thinking helps in the moment
- How it might make support harder later
- What safer support might look like

**7. Groups share reflections (without analysing personal experiences).**

**Discussion Questions**

- Why might this belief feel helpful at the time?
- How does pressure change the way people think?
- What makes it hard to challenge your own thinking when stressed?
- What kind of support could gently interrupt this pattern?
- Does understanding their thinking change how we see them?

**Facilitator Notes:**

- People cope in the best way they can under pressure.
- Harmful situations often feel temporary at first.
- Self-talk can reduce fear in the short term.
- The same self-talk can delay support.
- Early, safe support can change the outcome.

When people are under pressure, their thinking adapts to survive. That does not make them weak. It means they are trying to cope. Support and safe conversations can help change the story before things get worse.

# Inner Script: Map

Character Name:

Film Scene /Moment:

Outside the head:  
**VISIBLE BEHAVIOUR & IMPACT**

Inside the head:  
**INNER SCRIPT**

## 2. Why This Helps SHORT-TERM PROTECTION

How does this belief help them cope right now?

- Tick or write examples:
- Reduces shame
  - Protects pride
  - Avoids conflict
  - Gives a sense of control
  - Stops panic
  - Other:

## 1. What is this character telling themselves? Write 2-4 first-person sentences:

"I have to fix this myself."  
"It's not that bad."  
"I'll sort it before anyone finds out."

## 2. What it Costs LONG-TERM IMPACT

How might this same belief make things worse over time?

- Tick or write examples:
- Delays asking for help
  - Increases isolation
  - Increases debt
  - Increases risk
  - Deepens harm
  - Other:

## 4. Breaking the Script IF THE SCRIPT CHANGED...

What could a healthier or safer inner script sound like?  
Instead of: "I have to deal with this alone."  
Could it become: "It's okay to ask for support."

## WARNING SIGNS

**TIME REQUIRED:** 25–40 minutes

**GROUP SIZE:** Small groups

**OBJECTIVE:** To help young people recognise warning signs of illegal moneylending by exploring how they affected the characters in *Tapped*, and to understand how pressure builds over time

**RESOURCES REQUIRED:**

- Printed Character Scenario Cards (Sandra, Kevin, Emilia)
- Printed Warning Sign Cards (cut up and shuffled)
- Flipchart to record key points

### What to do

1. Split the group into small groups of 3–5.
2. Give each group one Character Scenario Card:
  - **Sandra** – A single mum, new to the area, struggling financially and feeling isolated.
  - **Kevin** – Under serious pressure from debt, seen alone by the bridge, clearly distressed.
  - **Emilia** – A community worker who has recently lost her mum, stressed and being harassed on her phone about money.
  - **Sammy** – Young man, breadwinner, feels peer and social pressure to keep up with friends and provide for family
3. Explain that Stevie, the illegal moneylender, uses different tactics with each person.
4. Each group will take turns turning over one Warning Sign Card at a time (3–5 cards in total).
5. After turning over each card, the group must discuss:
  - Why would Stevie use this tactic?
  - How would this affect your character?
  - Would this increase or reduce their risk?
  - How might this make them feel?
6. Continue until each group has explored 3–5 warning signs.
7. Each group feeds back:
  - Which warning signs had the biggest impact?
  - At what point did things become dangerous?

### Facilitator Notes:

- Illegal lenders often start off friendly and informal.
- Warning signs build gradually
- Vulnerability (stress, grief, isolation) increases risk.
- Pressure and secrecy are major red flags.
- Legal lenders use written agreements and clear terms.

## Warning Signs: Character Scenario Cards

### Sandra

Sandra needs money urgently. She feels embarrassed and does not know who to ask for help. Someone offers quick cash with “no paperwork.”



#### Think about:

- Isolation
- Pride
- Wanting to protect her child

### Kevin

Kevin owes money and feels trapped. Pressure and messages are increasing. He seems overwhelmed and hopeless.



#### Think about:

- Mental health
- Fear
- Feeling stuck

### Emilia

Emilia is grieving and under stress. She receives repeated messages and pressure about money.



#### Think about:

- Emotional vulnerability
- Harassment
- Reputation

### Sammy

Sammy feels pressure to provide for his family while also keeping up with friends and social expectations. Messages about money and responsibilities are constant. He tells himself he can handle it, but the stress is building.



#### Think about:

- Family responsibility
- Financial pressure
- Peer pressure
- Pride and not wanting to fall behind

## Warning Signs: Cards

<p><b>No Paperwork</b></p> <p><b>Why:</b> No evidence, and change the amount or terms whenever they like</p>	<p><b>Debt keeps changing</b></p> <p><b>Why:</b> To keep control and increase profit.</p>
<p><b>“Just pay the interest”</b></p> <p><b>Why:</b> So the debt never reduces.</p>	<p><b>Pressure to pay quickly</b></p> <p><b>Why:</b> To create panic and stop people thinking clearly.</p>
<p><b>Turning up at someone’s home</b></p> <p><b>Why:</b> To intimidate</p>	<p><b>Threats or aggressive messages</b></p> <p><b>Why:</b> Fear keeps people paying.</p>
<p><b>Encouraged to borrow more</b></p> <p><b>Why:</b> To trap someone in a debt spiral.</p>	<p><b>No clear end date</b></p> <p><b>Why:</b> So the borrower never knows when it will finish.</p>
<p><b>Secrecy</b></p> <p><b>Why:</b> To avoid being reported.</p>	<p><b>Not allowed to back out</b></p> <p><b>Why:</b> To maintain control.</p>
<p><b>Red Flag:</b></p> <p><b>Why:</b></p>	<p><b>Red Flag:</b></p> <p><b>Why:</b></p>
<p><b>Red Flag:</b></p> <p><b>Why:</b></p>	<p><b>Red Flag:</b></p> <p><b>Why:</b></p>
<p><b>Red Flag:</b></p> <p><b>Why:</b></p>	<p><b>Red Flag:</b></p> <p><b>Why:</b></p>

## MYTH OR FACT?

**TIME REQUIRED:** 20–30 minutes

**GROUP SIZE:** One large group

**OBJECTIVE:** To challenge common myths about illegal moneylending and help young people recognise the facts, risks and warning signs.

**RESOURCES REQUIRED:**

- None

### What to do

1. Label one side of the room MYTH and the other side FACT.
  - You can also allow a middle space for NOT SURE.
2. Read out one statement at a time.
3. Ask participants to move to the side they think is correct.
4. Once everyone has chosen a position, invite a few people to explain why they chose that side.
5. Allow participants to change position if they hear something that changes their thinking.
6. Reveal and briefly explain the correct answer.

### Group Questions

- Which myths surprised you?
- Why do you think these myths exist?
- How can knowing the facts help someone stay safer?
- Did we see any of these myths in the film?

### Facilitator Notes:

Illegal moneylending often looks informal and harmless at first.

Knowing the facts helps you spot the warning signs early.

## **Myth or Fact? Statements**

**1. "Loan sharks only target adults."**

**2. "It's not a crime to borrow from a loan shark."**

**3. "Loan sharks are easy to spot – they look like scary gangsters."**

**4. "I can report a loan shark and get help."**

**5. "It's not only banks that lend money properly."**

**6. "Paying something every week means the debt will go down."**

**7. "Paying something every week means the debt will go down."**

**8. "It's only a small loan, so it's not a big deal."**

**9. "Loan sharks only threaten you if you don't pay."**

## Myth or Fact? Facilitator Answer Key

STATEMENT	MYTH OR FACT	EXPLANATION
1. "Loan sharks only target adults."	Myth	Young people can be affected too – directly or through family and friends. Because illegal lending is unregulated, loan sharks do not follow age rules.
2. "It's not a crime to borrow from a loan shark."	Fact	Borrowing money is not a crime. The lender is breaking the law – not the borrower.
3. "Loan sharks are easy to spot – they look like scary gangsters."	Myth	Many loan sharks appear friendly and ordinary. They are often known locally and may seem helpful at first.
4. "I can report a loan shark and get help."	Fact	Reporting is confidential. Support services focus on keeping people safe and helping them deal with debt.
5. "It's not only banks that lend money properly."	Fact	There are safe alternatives such as credit unions. Any organisation regulated by the FCA as a lender can legally lend money.
6. "Paying something every week means the debt will go down."	Myth	With illegal lending, the debt can still grow even if payments are made, because extra charges or high interest are added.
7. "Loan sharks don't check your credit rating, so it's easier to get a loan."	Fact – but risky	It may feel easier because there are no checks or paperwork. However, this also means there is no protection, and the lender can change the rules.
8. "It's only a small loan, so it's not a big deal."	Myth	Small loans can quickly grow. Many debt spirals start with a small amount. The problem is not just the size of the loan, but if you struggle to repay it. Illegal moneylending may come with unfair and unpredictable payment that make paying the loan off harder.
9. "Loan sharks only threaten you if you don't pay."	Myth	Threats or intimidation can happen at any time. Because the loan is illegal, there are no protections – even if you are paying something regularly.

# FREE AND EASY - EXPLORING PRESSURE AND CHOICES

**TIME REQUIRED:** 30–40 minutes

**GROUP SIZE:** Small groups

**OBJECTIVE:** To explore the pressure to spend money and help young people recognise the choices they have, even when it feels like “everyone else” is spending.

**RESOURCES REQUIRED:**

- Scenario cards
- Flipchart paper and pens
- Optional: art materials

## What to do

### 1. Begin by reminding the group:

In the film, all of the main characters felt pressure in different ways and each of them ended up turning to Stevie, the illegal moneylender.

Explain that this activity is about exploring pressure and the choices people have before things reach that point.

### 2. Ask the group:

- Do you ever feel pressure to spend money?
- When does this usually happen? (e.g. football, fashion, weekends, birthdays, social media trends, holidays)
- Who does the pressure come from? (friends, family, online, advertising)

### 3. Discuss briefly how pressure can influence decisions – especially when someone feels embarrassed, left out, or stressed.

### 4. Split into small groups of 3–4.

### 5. Give each group a scenario where friends are planning something that costs money.

### 6. Their task is to create a free or low-cost alternative that still feels fun and social.

### 7. They should:

- Design the activity
- Give it a name
- Explain why it's a good option
- Think about how they would encourage friends to join

### 8. Groups have 10–15 minutes to plan and create a mini-poster or short pitch.

### 9. Each group presents their idea to the rest of the room.

### Group Questions

- Why can it feel difficult to say no to spending money?
- What makes pressure stronger?
- What choices do you have when money is tight?
- How can friends reduce pressure instead of increasing it?
- How could different choices early on prevent bigger problems later?

### Key Learning Points

- Everyone experiences financial pressure at some point.
- Pressure can influence decisions more than we realise.
- There are always alternative choices – even if they feel harder at first.
- Small financial pressures can build over time if not addressed.
- Asking for support is a strength.

### Facilitator Notes:

Feeling pressure to spend is common. Borrowing from an illegal lender is not the answer. There are safer choices and support available.

## Free and Easy: Scenario Cards

Your friends are booking tickets for a music concert and everyone is talking about going.

Everyone is buying the latest trainers that just dropped.

Your friends are paying for a gym membership to "get ready for summer."

There's a paid school trip and lots of people are signing up.

Your friends are ordering takeaways every Friday night.

A new gaming console or game has launched and your friends are all buying it.

Everyone is paying for streaming subscriptions and sharing what they're watching.

Friends are getting their hair, nails, or lashes done regularly and posting about it.

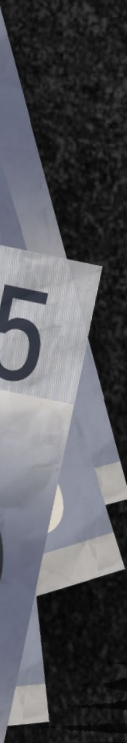
There's a festival or event coming up and people are buying outfits, travel and tickets.

A new movie is out and your friends are going to the cinema on Friday.

Your mates want to go to McDonald's at lunchtime.

A friend's birthday is coming up and everyone is talking about expensive presents.





# SECTION THREE: SOCIAL NORMS AND PEER INFLUENCE

# THE SOUND OF SILENCE

**TIME REQUIRED:** 25–35 minutes

**GROUP SIZE:** Small groups or whole group discussion

**OBJECTIVE:** To explore why harm can remain hidden even when other people are present, and to understand what makes it hard to speak up, step in, or accept support.

This activity helps young people think about silence, peer influence and realistic ways to intervene.

**RESOURCES REQUIRED:**

- Flipchart or large paper
- Pens
- Optional: printed character cards (Sandra, Kevin, Emilia, Sammy)

## What to do

**1. Begin by linking to the film:**

In *Tapped*, none of the characters are completely alone.

- **Sandra** is in a community.
- **Kevin** is around other people.
- **Emilia** works with others.
- **Sammy** has a network of friends around him.

Yet harm continues.

Explain that this activity looks at the silence around harm and why people do not always speak up.

**2. Split into small groups and assign each group one character: (use previous scenario cards on page 27)**

- Sandra
- Kevin
- Emilia
- Sammy

**3. Ask each group to draw two columns on their paper: Or Worksheet template**

- **Column 1: What Silence Looks Like**
- **Column 2: What Support Could Look Like**

**4. Groups should discuss and write:**

- Who was physically present around this character?
- What signs of struggle were visible?
- What silence did we see? (avoidance, digital-only contact, pride, fear, shame)
- Who might have noticed something was wrong?
- What might have stopped them from intervening?
- What realistic support could have happened?

**5. After 15–20 minutes, groups share their reflections.**

### Group Discussion Questions

- What keeps people silent in each situation?
- What makes speaking up feel risky?
- Why might someone not want help, even if it's available?
- How is digital connection different from real support?
- What are safe ways to check in with someone?
- What are the possible positive and negative impacts of stepping in?

#### Facilitator Notes:

- Being surrounded by people does not always mean being supported.
- Silence can be caused by shame, fear, pride or uncertainty.
- Bystanders may notice something is wrong but feel unsure what to do.
- Small check-ins can interrupt harm earlier.
- Support needs to feel safe and realistic.
- Breaking silence does not mean fixing everything. It means opening the door to support.
- Even small actions can make a difference.

## The Sound of Silence: Worksheet

What Silence Looks Like	What Support Could Look Like

# UNSPOKEN RULES - THE RIPPLE EFFECT

**TIME REQUIRED:** 25–35 minutes

**GROUP SIZE:** Small groups

**OBJECTIVE:** To explore the unwritten social rules shaping Sandra, Kevin, Sammy and Emilia's worlds in *Tapped*, and to understand how silence and normalised beliefs can allow harm to continue.

This activity helps young people recognise that exploitation is often maintained by social expectations not just by threats.

**RESOURCES REQUIRED:**

- Large paper (A3)
- Pens or markers
- Character cards: Sandra, Kevin, Emilia

## What to do

### 1. Begin by linking to the film:

In *Tapped*, we never hear anyone say:

- “Don’t ask for help.”
- “Keep this secret.”
- “Deal with it yourself.”

But these rules seem to exist in the background.

Explain that today we are exploring the unspoken rules influencing Sandra, Kevin and Emilia.

### 2. As a whole group, quickly think of examples of unspoken rules that may be operating in the film:

- “You don’t talk about money problems.”
- “Sorting it yourself is better than asking for help.”
- “Everyone knows who he is, don’t cross him.”
- “If you involve others, it’ll make things worse.”

- “Debt is shameful.”
- “You should be able to cope.”

### 3. Split into small groups and assign each group one character cards, Sandra, Kevin or Emilia.

### 4. On a large sheet of paper (or Worksheet), ask groups to draw concentric circles and then:

- Write their character’s name in a small circle in the centre.
- Around it, write 3–5 unspoken rules that might exist in that character’s world.

## The Ripple Effect

Once groups identify their unspoken rules, ask them to draw ripple circles around the centre.

### For each ripple, they answer:

1. How does this rule affect the character's behaviour?
2. Who else might follow this rule?
3. What happens if no one challenges it?
4. How might harm grow quietly because of it?

### Example (Sandra):

**Centre:** "Good mums manage."

**Ripple 1:** She hides financial stress.

**Ripple 2:** Friends don't realise how serious it is.

**Ripple 3:** Support comes too late.

**Ripple 4:** Borrowing feels like the only option.

### Each group shares back:

- The unspoken rules they identified
- How those rules shaped behaviour
- How the ripple effect increased risk

## Discussion Questions

- Which character was most affected by unspoken rules?
- Which rule felt most powerful?
- Who benefits when these rules stay in place?
- What might happen if one rule was challenged early?
- Do similar unspoken rules exist in real life?

### Facilitator Notes:

- Silence is often shaped by social norms, not just fear.
- Unspoken rules can feel normal and unquestioned.
- Harm can grow quietly when expectations discourage honesty.
- Challenging one unspoken rule can change the ripple effect.

## Unspoken Rules: Character Scenario Cards

### Sandra

- Is there pressure to “cope” as a parent?
- Is asking for help seen as failure?
- Does pride or fear of judgement play a role?
- Is money talked about openly?



#### Possible unspoken rules:

- “Good mums manage.”
- “Don’t let people see you struggling.”
- “You fix your own problems.”

### Kevin

- Is there a rule about not showing weakness?
- Is there fear about what others might think?
- Is debt seen as personal failure?



#### Possible unspoken rules:

- “You deal with it yourself.”
- “Don’t admit you’re struggling.”
- “Once you’re in, you’re stuck.”

### Emilia

- Is there pressure to appear capable?
- Does professional identity make it harder to ask for help?
- Is there fear of reputation damage?



#### Possible unspoken rules:

- “You should know better.”
- “Professionals don’t mess up.”
- “If you speak up, it could affect your job.”

### Sammy

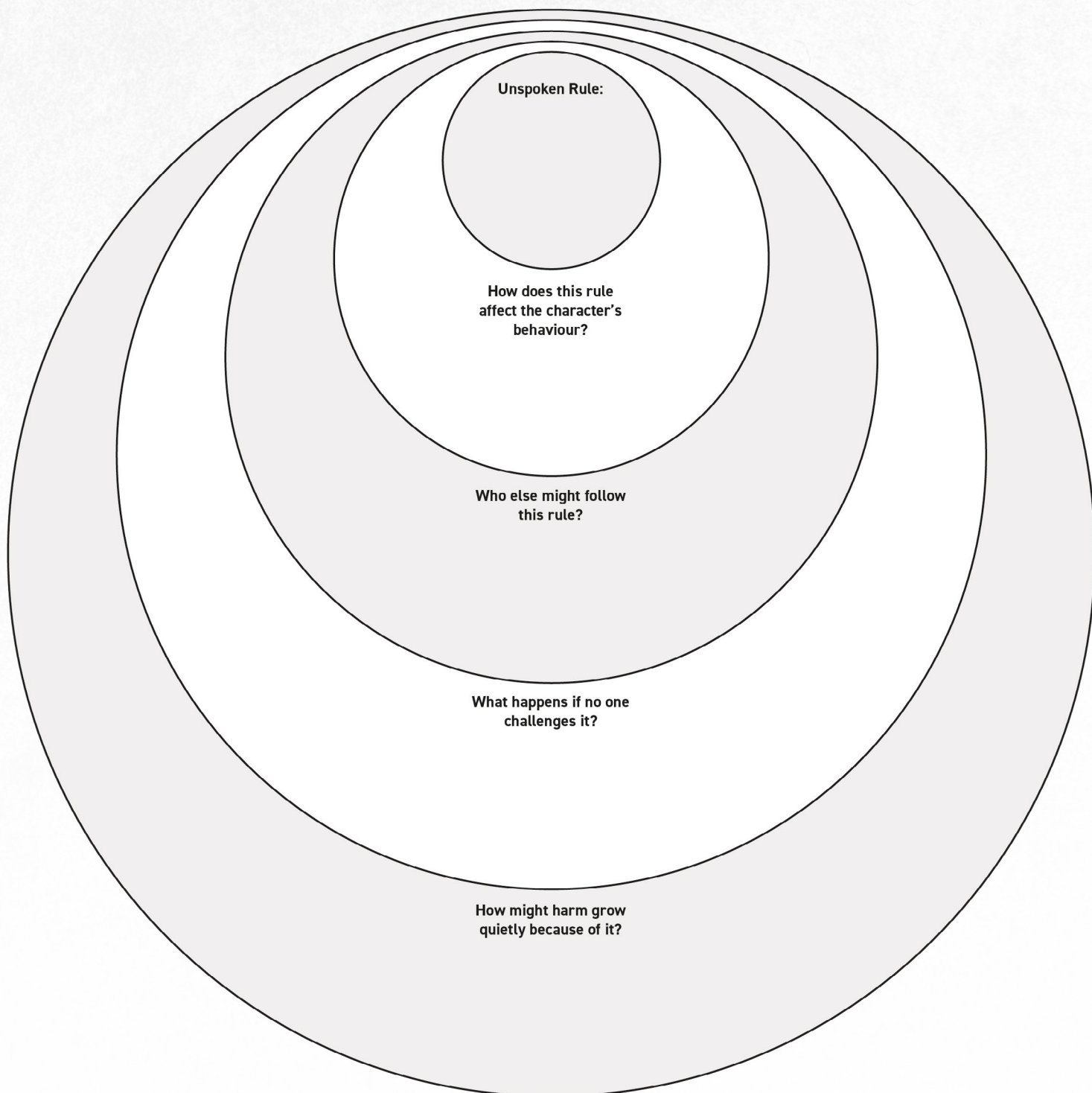
- Is there pressure to contribute financially at a young age?
- Does he feel responsible for keeping the household afloat?
- Is there pressure to keep up with friends and not fall behind?
- Is talking about money stress seen as weakness?



#### Possible unspoken rules:

- “You step up for your family.”
- “Don’t complain just work harder.”
- “Keep up with your mates.”
- “Handle it yourself.”

## Unspoken Rules: Ripple Effect Worksheet



# THE CHOICE MAP

**TIME REQUIRED:** 20–30 minutes

**GROUP SIZE:** Small groups

**OBJECTIVE:** To help young people explore different choices in situations involving money pressure, and to build confidence in safe, realistic alternatives without focusing on “right” or “wrong” answers.

**RESOURCES REQUIRED:**

- Printed scenario slips
- Large paper (A3)
- Pens or markers

## What to do

1. Split the group into small groups of three.
2. Give each group one scenario.
3. Ask each group to draw a simple “Choice Map.”
  - In the centre of the page, write the situation.
  - Around it, draw different possible choices the person could make.
  - For each choice, draw arrows showing possible consequences.
4. Make it clear that this is not about deciding what they should do.
5. It is about exploring what choices exist and what might happen next.
6. After 10–15 minutes, each group presents their Choice Map.
7. As a whole group, reflect on:
  - Which options reduce pressure?
  - Which options increase risk?
  - Which options involve borrowing?
  - Which options involve support?

## Group Discussion

- What pressure is happening in this situation?
- What feelings might influence the person’s decision?
- Which choices are short-term fixes?
- Which choices are safer long-term options?
- Who could support them?

## Facilitator Notes:

- There is rarely only one choice in pressured situations.
- Pressure can make risky options feel like the easiest option.
- Borrowing from an illegal moneylender can create new problems.
- Asking for help or being honest can reduce long-term risk.
- Thinking ahead about consequences helps protect you.
- Feeling pressure is normal. Taking time to explore your choices helps you stay safer. Borrowing from an illegal lender is not the solution.

## **The Choice Map: Scenario Cards**

**A 14-year-old wants new trainers but cannot afford them.**

**Someone's gaming account is locked unless they pay £20 this month.**

**A friend offers to "spot you some cash" and says you can pay it back later.**

**A young person is invited on a school trip that costs £25 and worries about being the only one not going.**

**Friends plan to eat out after school, and one person feels pressure to join without the money.**

**A phone screen cracks and repairs cost more than expected.**

**Friends want to buy matching hoodies, but someone cannot afford it.**

**A friend feels pressure to buy in-game upgrades to keep up with others.**

# SAY NO LIKE A PRO - THE CHAIN REACTION

**TIME REQUIRED:** 25–35 minutes

**GROUP SIZE:** Small groups

**OBJECTIVE:** To help young people practise confident ways to say no to pressure, and to understand how one response can change what happens next.

**RESOURCES REQUIRED:**

- Printed Scenario Cards
- Printed Chain Reaction Worksheet (5 boxes per scenario)
- Pens

## What to do

1. Explain that in the film, pressure builds through small moments.

One decision can lead to a chain reaction – either increasing risk or reducing it.

2. Split into small groups of 3–4.
3. Give each group:
  - One scenario card
  - A Chain Reaction worksheet
4. On the worksheet, there should be 5 boxes:
  - **Box 1 – The Pressure:** What is happening?
  - **Box 2 – First Reaction:** How might someone respond?
  - **Box 3 – Say No Like a Pro:** Write a short, confident response.
  - **Box 4 – What Happens Next?** How does the situation change?
  - **Box 5 – Outcome:** Does this reduce risk or increase it?

5. Groups complete at least 2–3 scenarios each (or rotate cards).

6. Ask groups to share one example of a strong “Say No” response and explain how it changed the outcome.

## Confident Response Examples- Keep responses short and calm:

- “Nah, I’m good.”
- “I’m not doing that.”
- “That’s not for me.”
- “I’ll pass.”
- “I’m not comfortable with that.”
- “I’m heading off.”

Short answers are strong answers.

### **Group Questions**

- Which responses felt easiest to say?
- Which situations would feel hardest in real life?
- How did the confident response change the chain reaction?
- What might happen if someone avoids saying no?

#### **Facilitator Notes:**

- Pressure often relies on hesitation.
- You do not need a long explanation to say no.
- One confident response can stop a risky situation from growing.
- Walking away is a strong choice.
- Confidence is not about arguing. It is about knowing your boundaries and sticking to them.
- Borrowing from an illegal lender is never the solution, you always have the right to say no.

## Say No Like a Pro: Scenario Cards

A friend offers to “spot you cash” for trainers and says you can pay it back later.

Someone pressures you to buy something expensive and “worry about the money later.”

A friend asks to borrow money again, even though they still owe you.

Someone says, “No paperwork, no stress — just pay me back when you can.”

Friends push you to order food when you do not have the money.

Someone pressures you to share your gaming password.

A group dares you to try something risky and laughs if you hesitate.

Someone encourages you to join in posting something harmful online.

Somebody offers you quick cash with “no rules.”

Friends say you are boring if you do not join in spending money.

# Say No Like a Pro: Chain Worksheet

The Pressure

First Reaction

Say No Like a Pro

What Happens Next

Outcome

# TOUGH BUDGETS

**TIME REQUIRED:** 25–35 minutes

**GROUP SIZE:** Small groups

**OBJECTIVE:** To help young people understand how financial pressure builds when money is limited, and how difficult budgeting decisions can feel, especially when basic needs are involved.

**RESOURCES REQUIRED:**

- Printed budget sheet for each group
- Printed list of weekly expenses with costs
- Pens and paper

## What to do

### 1. Begin by linking to the film:

In *Tapped*, Sandra is a single mum who has just moved to a new area with her baby. She does not have much support and is trying to manage on a tight budget.

Explain that this activity explores the kind of decisions Sandra might have faced before she borrowed from Stevie.

### 2. Split into small groups of 3–4.

### 3. Tell them:

**“Sandra has £150 left this week after paying her main rent and other main bills.**

**She needs to cover everything else for herself and her baby.”**

### 4. Give each group the list of weekly costs (below).

### 5. Groups must:

- Decide what Sandra pays for
- Stay within the £150 budget
- Be realistic
- Decide what she might delay, reduce or go without
- Think about any free or low-cost alternatives

### 6. After 15–20 minutes, each group explains:

- What they chose to prioritise
- What they had to leave out
- How they managed the pressure
- Whether they felt tempted to “borrow” to cover gaps

### Facilitator Notes:

- Financial pressure often comes from basic needs, not luxury spending.
- When money is very tight, even essentials may not fit into the budget.
- Stress and isolation increase vulnerability.
- Borrowing can feel like a quick solution when there is a shortfall.
- Early support and advice can prevent a debt spiral.
- When the numbers don't add up, pressure increases.
- Illegal moneylenders take advantage of that pressure.
- There are safer options and support available.

## Tough Budgets (Sandra): Worksheet

ITEM	COST
Food shopping	£70
Baby milk	£25
Nappies & wipes	£20
Gas & electricity top-up	£40
Travel costs	£20
Mobile phone bill	£15
Basic internet	£25
Netflix subscription	£10
Coffee or lunch with a friend	£15
Baby clothes	£25
Emergency savings	£20
Repayment to a friend	£20

ITEM	COST

Total possible spend: Over £300

**Budget available: £150**

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### Group Questions

- What felt hardest to cut?
- Were there essentials she still couldn't fully cover?
- What did you prioritise first and why?
- Did you include anything for Sandra's wellbeing?
- At what point might borrowing start to feel like the only option?
- What safe alternatives or support could she explore instead?



# WHAT'S REALLY NORMAL? - FILM REALITY CHECK

**TIME REQUIRED:** 25–35 minutes

**GROUP SIZE:** Whole group or small teams

**OBJECTIVE:** To challenge what we think is “normal” in both legal and illegal behaviour, and to explore how assumptions and peer pressure influence decisions linking this to the pressures shown in the film.

**RESOURCES REQUIRED:**

- Flipchart or whiteboard
- Markers
- Printed statement cards (optional)

## What to do

### 1. Begin by linking to the film:

In *Tapped*, borrowing from Stevie started to feel normal for the characters. He was friendly, well known in the area, and appeared helpful. Nothing looked extreme at first. Explain that this activity explores how our idea of “normal” can shape our choices.

### 2. Tell the group you will read out different statements.

### 3. For each statement, ask participants to:

- Decide: Is this common (normal) or less common than we think?
- Guess roughly what percentage of people do this.

### 4. Write guesses on the flipchart.

### 5. Reveal the estimated figures and discuss.

### 6. After each one, ask:

- Why did we think it was higher or lower?
- Who do we picture when we imagine “everyone”?
- How might believing something is normal increase pressure?

### Film Reflection & Discussion

- In the film, did borrowing from Stevie feel “normal” at first? Why?
- How did Stevie present himself?
  - Friendly
  - Well known locally
  - Helpful
- Why can someone appearing normal or familiar make behaviour feel safe?
- What were Stevie’s alternative motives?
- At what point did “normal” shift into harmful?
  - Who benefits when risky behaviour feels common or acceptable?

#### Facilitator Notes:

- “Everyone does it” is often not true.
- Illegal behaviour is usually less common than it appears.
- Borrowing legally is common; illegal lending is not.
- People who cause harm often present themselves as friendly or helpful.
- Challenging assumptions helps people make safer choices.
- Borrowing money safely is common.
- Illegal moneylending is not normal even if it is made to look that way.
- Thinking critically reduces pressure and risk.

## What's Really Normal?: Statements

Most adults have borrowed money at some point in their lives.	People have used an illegal moneylender in the last three years.
People who use illegal moneylenders feel stressed or pressured about repayment.	Borrowing from friends or family in the last year.
Shoplifting at some point.	Under 18s drinking alcohol.
Using someone else's streaming account.	Having a credit card.
Driving over the speed limit.	Using illegal drugs in the last year.

## What's Really Normal?: Facilitator Answer Key

STATEMENT	HOW COMMON?	ADDITIONAL INFO
Most adults have borrowed money at some point in their lives.	Estimated: 70–90%	Borrowing is common and legal when done safely
People have used an illegal moneylender in the last three years.	Around 4–7%	It is far less common than people think
People who use illegal lenders feel stressed or pressured about repayment.	Estimated: 50–70%	Harm and stress are common consequences
Borrowing from friends or family in the last year.	Around 20–30%	
Shoplifting at some point.	Around 15–20%	
Under 18s drinking alcohol.	Estimated: Around 30–40%	
Using someone else's streaming account.	Around 45%	
Having a credit card.	Around 60% of adults	
Driving over the speed limit.	Estimated: 40–50%	
Using illegal drugs in the last year.	Estimated: Around 10–12%	



# FURTHER SUPPORT AND RESOURCES

# ADDITIONAL RESOURCES

## **Scottish Illegal Moneylending Unit (SIMLU)**

[stopillegallending.co.uk](http://stopillegallending.co.uk)

## **Citizens Advice Scotland**

[cas.org.uk/get-advice](http://cas.org.uk/get-advice)

If you owe money and you're struggling to pay it back, there are actions you can take.

## **Gamblers Anonymous Scotland**

[ga-scotland.org](http://ga-scotland.org)

0370 050 8881

## **Money Advice Scotland**

[moneyadvice.scot/contact](http://moneyadvice.scot/contact)

0808 196 2316

Scotland's national money advice body, which provides information, tools and signposting to free, independent money advice services.

## **Kingdom Community Bank**

[kingdomcb.org.uk](http://kingdomcb.org.uk)

A Fife-based, not-for-profit financial co-operative that helps people save regularly and access fair, affordable loans.

Find your local credit union

[findyourcreditunion.co.uk](http://findyourcreditunion.co.uk)

You can enter your postcode to find a credit union in your area that you may be eligible to join.

## **Samaritans**

[samaritans.org](http://samaritans.org) / 116 123

Whatever you are going through, a Samaritan will face it with you.

## **Christians Against Poverty (CAP)**

A national debt counselling charity with a local presence providing free debt help, money coaching and budgeting support. (CAP operates across the UK including locally in Fife.)

- Debt Help Helpline: 0800 328 0006
- General Enquiries Email: [info@capuk.org](mailto:info@capuk.org)
- Text Support: 07860 033177
- Website & Booking: [capuk.org](http://capuk.org)

### **Fearless Scotland**

0800 555 111

Fearless provides young people aged 11 – 18 years with key information about crime and give them a safe place to speak up with information 100% anonymously [online](#) or by calling 0800 555 111.

### **Citizens Advice & Rights Fife (CARF)**

[www.cabfife.org.uk](http://www.cabfife.org.uk)

0345 140 0095

Provides free, independent and confidential advice on money issues, debt, benefits, rights, bills and budgeting. They deal with a wide range of financial hardship issues and can help people find the right route to support.

### **Fife Voluntary Action**

[fva.org](http://fva.org)

Community groups, voluntary organisations and social enterprises can access support from their local Third Sector Interface (TSI).

To find yours, visit [tsi.scot](http://tsi.scot)

### **YouthLink Scotland**

[youthlink.scot](http://youthlink.scot)

The national agency for youth work in Scotland, a wide range of events and resources to support all youth workers

### **No Knives Better Lives**

[noknivesbetterlives.com](http://noknivesbetterlives.com)

A wide range of learning, training, and resources around violence prevention, knife carrying and knife crime, and related topics.

# GLOSSARY

TERM	DESCRIPTION
<b>APR (Annual Percentage Rate)</b>	The yearly cost of borrowing money, including interest and fees. Used to compare loans. Extremely high APRs are a warning sign.
<b>Authorised Lender</b>	A lender that is legally allowed to lend money and is regulated by the Financial Conduct Authority (FCA).
<b>Borrower</b>	A person who receives money from a lender and agrees to pay it back.
<b>Broke</b>	Having no money available – there are a wide variety of terms used – a group activity could involve trying to think of all the slang terms for having no money – this reinforces how common it is to have little money available
<b>Credit Agreement</b>	A written contract that sets out how much is borrowed, how it will be repaid, interest charged, and what happens if payments are missed. Legal lenders must provide one.
<b>Credit Check</b>	A check of someone's financial history used by legal lenders to assess affordability and risk.
<b>Credit Union</b>	A not-for-profit, community-based lender offering fair, regulated loans and savings accounts. Often a safer alternative for people on low incomes.
<b>Debt Spiral</b>	A situation where someone keeps borrowing to cover repayments or interest, causing the total debt to grow over time.
<b>Default</b>	When a borrower fails to meet the terms of a loan agreement, such as missing payments.
<b>Enforcement Action</b>	Legal steps taken by authorised lenders to recover debt, such as court action or repossession. Violence or threats are never legal.
<b>FCA (Financial Conduct Authority)</b>	The UK regulator responsible for overseeing legal lenders and protecting consumers.
<b>Illegal Moneylender / Loan Shark</b>	A person who lends money without authorisation. Loan sharks often use intimidation, threats, or violence and do not provide legal paperwork
<b>Interest</b>	The cost of borrowing money, usually expressed as a percentage of the amount borrowed.
<b>Intimidation</b>	Threatening behaviour used to pressure someone into repaying money. This is a common tactic of illegal lenders and is a criminal offence.
<b>Lender</b>	A person or organisation that provides money to be repaid later.
<b>Minimum Repayment</b>	The smallest amount a borrower is required to pay within a set period. With high-interest loans, this may not reduce the overall debt.
<b>Regulated Credit</b>	Loans that fall under UK financial regulation and consumer protection laws.
<b>Repossession</b>	A legal process where a lender takes back property (such as a car or home) after court action. Illegal lenders have no right to repossess property.
<b>Tapped (out)</b>	Having no money available – there are a wide variety of terms used – a group activity could involve trying to think of all the slang terms for having no money – this reinforces how common it is to have little money available.
<b>Tick (Slang)</b>	Street term for borrowing money, often from an illegal lender. Usually implies informal terms, high pressure, and no paperwork.
<b>Threats or Violence</b>	Any use of fear, harm, or intimidation to recover money. This is always illegal and a key indicator of loan shark activity.
<b>Verbal Agreement</b>	An agreement made without written documentation. Loan sharks often rely on verbal agreements to avoid accountability.
<b>Vulnerability</b>	A situation where someone may be more at risk of harm or exploitation, such as financial stress, isolation, or lack of support.



**CREATED BY YOUNG PEOPLE.  
BUILT TO PREVENT HARM.**

