



FCVic
Financial Counselling
Victoria Inc.

Crochet your own Debt Monster: Activity for libraries

This activity requires basic crochet skills. You will need to know how to hold the hook, make a loop and a chain with wool, and how to insert the hook to make stitches 'in the round'. If you are learning to crochet, ask a librarian to help you find a beginner's guide. You can also learn some basic steps here:

<https://www.ausyarnco.com.au/techniques-and-finishing>



To make a Debt Monster you will need:

- 1 ball of wool – any colour!
- 1 crochet hook
- 1 tapestry needle
- A small safety pin or paper clip for marking the end of the round of stitches.
- An old sock, or other soft stuffing to fill your debt monster
- Some small pieces of white and black felt or beads, for eyes and teeth, and a sewing needle and cotton for attaching them. You can also use glue if easier.

Optional:

- A length of white wool for giving your monster claws
- Extra wool for adding tufts of hair (crochet chains, or tassels)

Notes before you start:

- Using 4 ply wool and a 3mm hook, your debt monster will be about the size of a small apple
- Using 8 ply wool and a 3.5mm hook, your debt monster will be about the size of an orange
- Using 12 ply wool and a 6mm hook, your debt monster will be about the size of a grapefruit

This pattern uses Australian/UK terms, with a 'double crochet' stitch, and an 'increase' and 'decrease':

ch = chain

dc = double crochet

st = stitch

dc twice in next st = double crochet twice in the same stitch ('increase')

dc2together = double crochet two stitches together ('decrease')

Have a paperclip or small safety pin ready to fix to the end of a round. Rounds of stitches are worked in a spiral, so you will need to mark where one round ends and another begins. You can also refer to the number of stitches you should have, which are noted in brackets.





Instructions:

With your chosen wool colour and your crochet hook: Ch 2

Round 1 6dc in the 2nd ch from hook (6)

Round 2 2dc in 6 sts (12)

Round 3 [dc twice in next st, dc in next st.] 6 times (18)

Round 4 [dc twice in next st, dc in next 2 sts.] 6 times (24)

Round 5-8 dc in each st. (24, work 4 rounds)

Round 9 [dc twice in next st, dc in next 3 sts.] 6 times (30)

Round 10-11 dc in each st. (30, work 2 rounds)

Now begin to decrease the number of stitches:

Round 12 [dc2together in next st, dc in next 3 sts.] 6 times (24)

Round 13 [dc2together in next st, dc in next 2 sts.] 6 times (18)

Stuffing – add it here. Use a section of old sock, polyester filling or other stuffing from fabric scraps. Push stuffing carefully into the monster body. It will be a fairly tight fit.

Round 14 [dc2together, dc in next st.] 6 times (12)

Round 15 [dc2together] 6 times (6)

Draw the last stitches together, fasten off by snipping the wool and drawing the tail through the last loop. Ensure the body opening is closed up and poke the tail in.

Cut out shapes from felt, or add beads, for the monster's eyes and teeth.

You can crochet some strings of chains or make tassels and sew them into the monster's head for tufts of hair.

Use some white wool and a tapestry needle to make long stitches for claws.

Congratulations - you have made a debt monster!

Struggling with debts? A financial counsellor can help. Phone the National Debt Helpline on **1800 007 007** or visit ndh.org.au and use the chat function to speak to a financial counsellor.

Financial counsellors are a free service where you can work through your questions and understand the choices you can make. Your conversation is private – no one will know what you talk about. Interpreters are available and everyone is welcome – there are no visa restrictions.

