



futuremakers
Standard Chartered Foundation

■ BE MONEY SAVVY



+ Goal activity guide

Empowering the next generation to **learn, earn and grow**





futuremakers
by Standard Chartered



BE **MONEY SAVVY**

+ Goal activity guide



Empowering the next generation **to learn, earn and grow**

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Session 34

MY GOALS



Life Skill

Goal-setting,
Planning for the
Future.



Time

1 Hour



Materials

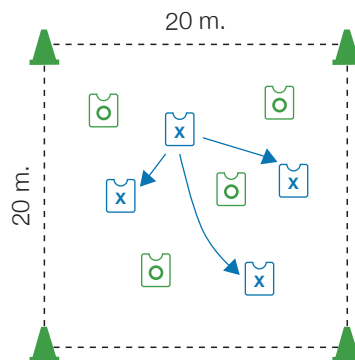
One ball per
10 players.
Cones.

Key Learning

Participants learn what goals are and think about their own goals.

Space Set-Up

Set up a 20x20m grid either inside or outside. If there is a large group, you may need multiple grids. .



1. Last Session Reflection | ⌚ 3 Min.

Ask the participants a series of questions that will help them reflect on the last session they attended and their Practice at Home activity.

1. What did we learn during the last session?
What was the key message?
2. Who did their Practice at Home activity?
How did it go? Who can share what they learned?

2. Introduction to Session | ⌚ 2 Min.

Ask girls if they know what a life goal is.

Key Message

Goals can be both big and small. You can set a goal of practicing your sport skills after school, or to become a teacher. It is important to set a goal so that you can determine the steps that you must take to achieve the goal.

3. Main Activity | ⌚ 30 Min.

1. Split the group up into two teams: one team attacks and the other team defends. There should be around 5-8 players per team. If there are more, create multiple groups and squares.
2. The attacking team must try to complete 5 passes in a row using their hands, without losing the ball to the defenders or dropping the ball. The defenders must try to intercept the ball or cause an inaccurate pass.
3. If the attackers lose the ball, or if it hits the ground, they become the defenders and the other team becomes the attackers.
4. The player with the ball can only take 5 steps before passing the ball to a new player. The rest of the players are free to run around the square wherever they want.

4. Discussion | ⌚ 10 Min.

1. What did the attacking team have to accomplish during the game?

+ Their goal was to complete five passes in a row without losing or dropping the ball.
2. What is a goal?

+ A goal is something we have to or want to accomplish or achieve in the future.
3. Why do we make goals?
4. What types of goals can we have when playing sports?

+ To win the game, to make more accurate passes, to run for 10 minutes without stopping.
5. What are types of goals we can make in our lives?

To succeed on my next exam, finish school, find a job after school, support my family, start my own business, become an athlete.
6. Are there sometimes obstacles to reaching our goals?

7. What are some examples of obstacles? Do obstacles differ for boys and for girls?

+ Other people who might try to stop us, lack of time, money or resources, loss of interest, lack of family interest because a daughter's goals aren't considered as important as a son's goals.

8. What should we do when we encounter an obstacle? Should we give up?

+ No, we should not give up but try to find other solutions and move forward. Giving up is the easy way out. There are always people who might help us with advice or support, so we should not be afraid to ask for help in achieving our goals. Not everyone can help us but it doesn't hurt to ask.

9. How can we make sure we are on track to reach our goals? Ask participants to complete the following sentence:

I want to(goal), by(date/year), so I will(action) to meet my goal.

5. **Wrap-Up** | ⌚ 5 Min.

1. Repeat key message.

2. Introduce Practice at Home.



Practice at Home

Create a vision board at home. A vision board is a tool that we can use to help us better understand, concentrate and maintain focus on a specific life goal or multiple goals. It is a display of images that represent what we want to do, be or have in our lives as we grow older. Find session 34 in your workbook and fill in each section. The first section should be how you see yourself in 5 years. The second section should be how you see yourself in 10 years and the last section should be how you see yourself in 20 years. Be creative and draw, or use magazines and newspapers to cut out images to put on your vision board. Come to the next session ready to share if you can.

Session 35

SKILLS AND QUALITIES



Life Skill

Self-awareness,
Planning for
the Future



Time

1 Hour



Materials

Cones and balls
(if sport skill
demonstrations
are involved),
Handout.

Key Learning

Participants will understand what skills and qualities are and be able to identify the skills they need for their future goals.

Session Notes

Come prepared with a list of skills for the particular sport that your organisation is using in the Goal Programme. If you are using a variety of sports, pick one sport and list out the basic skills in that sport.

Make sure that participants reflect on what types of qualities or skills society expects them to learn or adopt and leave with the message that in reality, there is no difference between boys and girls when it comes to adopting positive qualities and learning new skills, whether it is on the sport pitch or in life.

Space Set-Up

Indoor or outdoor space free from obstacles depending on the types of skills that will be demonstrated.

1. Last Session Reflection | ⌚ 3 Min.

Ask the participants a series of questions that will help them reflect on the last session they attended and their Practice at Home activity.

1. What did we learn during the last session?
What was the key message?
2. Who did their Practice at Home activity?
How did it go? Who can share what they learned?

2. Introduction to Session | ⌚ 2 Min.

Ask girls if they know what skills are. Do they know how to develop a skill? Explain to them that a skill is something we learn that helps us accomplish a task or do an activity.

Key Message

Learning new skills and developing positive qualities is important when you think about planning for your future. You will need different types of skills and qualities to achieve your personal goals.

3. Main Activity | ⌚ 35 Min.

1. Ask the participants to think of some skills they have learned so far in their lives (these could be from home, from school, from jobs they have or from their sport programme). If they are having trouble mentioning some skills, help them with these examples:

- + Studying skills, cooking, passing the ball, reading.
- + For more examples, take a look at the Session Resource or help the group list all the sport skills they have learned through the Goal Programme as a refresher.

2. Next, create groups of 3 or 4 and ask each group to pick a sport skill to demonstrate to the other groups. Give the groups 10 minutes to plan their demonstration and then have each group demonstrate the skills in front of the others. Their demonstrations should not be longer than 2 min.

3. If the participants are advanced in that particular sport, rather than demonstrating the skill, the coach can ask the small groups to actually teach a sport skill, creating a short lesson for the rest of the participants.

4. After each group demonstrates their skill, ask where did they first learn that skill and who taught them?

4. Discussion | ⌚ 10 Min.

1. Today we explored what a skill is and did some demonstrations. Are we all born having these skills? How can we learn and improve these skills?

+ We can attend practice, watch others, or practice on our own.

2. How about outside of sports? Do we learn different skills in our daily lives?

+ In school, we learn study skills, reading skills, math skills; at home we learn different skills from our mothers and fathers.

3. Why do we need different skills in life? Can we learn skills or are we born with them?

+ We need different skills to get certain jobs, start or run our own business, advance our studies, make money, feed ourselves or our families, take care of our families in the home. We may have a natural aptitude for something, but generally we are not born with skills; we learn them in different ways as we grow up.

4. Besides skills, what else do you need to be a good sports player?

+ You need personal qualities, such as: being disciplined, competitive, hard-working, tough, reliable and supportive of others, motivated, resilient, a quick thinker.

5. We call these personal qualities. Who can give a definition of personal qualities?

+ Personal qualities are part of our personality or character, they often describe how we behave or interact with others. Some examples are: being honest, helpful, outgoing, sensitive, resourceful, calm, ambitious, or adventurous.

6. Does our community sometimes tell us that boys and girls should have different qualities or skills? Give some examples.

+ Yes, sometimes people say that girls should act or behave a certain way and should only learn certain skills, this is true for boys as well.

+ But, in reality, both boys and girls are able to have the same important qualities in life and have the capacity to learn the same skills.

+ Often, the skills and qualities that girls and women have are not as valued as the skills and qualities that boys or men have.

7. Are we born with certain qualities or are qualities something we can also learn as we grow up and have more experiences?

+ We can learn and develop qualities just like skills by watching others or paying attention to how we act or behave in certain situations.

+ Identifying good role models with good qualities is a good way to learn and develop our own qualities.

5. **Wrap-Up** | ⌚ 5 Min.

1. Repeat key message.

2. Introduce Practice at Home.



Practice at Home

Create a skills and qualities map for another one of your goals. Ask your family or friends about some skills that they think could help you reach that goal. Use your workbook to draw this map and share in the next session.

Session Resources

Qualities

- + Ability to concentrate
- + Adventurous
- + Ambitious
- + Analytical
- + Attention to detail
- + Calm
- + Cautious
- + Cheerful
- + Competitive
- + Hard-working
- + Friendly
- + Helpful
- + Honest
- + Funny/Witty
- + Motivated
- + Organised
- + Outgoing
- + Imaginative
- + Persuasive
- + Punctual
- + Quiet
- + Reliable
- + Resourceful
- + Self-confident
- + Sensitive
- + Shy
- + Tough

Skills

- + Working with hands (carpentry, welding, pottery)
- + Working with computers
- + Electrical (wiring, repair)
- + Physically strong
- + Good at sports/Athletic
- + Drawing and painting
- + Video, film
- + Graphic Design
- + Fixing things (taking things apart, putting back together)
- + Good with numbers
- + Cooking, baking: food processing and preparation
- + Speaking to groups (public speaking)
- + Good writing skills
- + Caring for children
- + Teaching others
- + Organising/Coordinating
- + Selling to others, convincing people
- + Working outdoors
- + Handling money
- + Making deals
- + Transportation (buses, cars, boats, planes)
- + Managing information (appointments, contact information, client files, etc.)
- + Keeping track of details like supplies, inventory, etc.

MY EDUCATION



Life Skill

Planning for
the Future.



Time
1 Hour

Key Learning

Participants will understand the importance of staying in school.

Session Notes

Ensure that you demonstrate the game clearly and run some practice rounds to make sure that the participants understand.

This game can be easily adapted and played at a safe social distance.

Space Set-Up

None required.

1. Last Session Reflection | ⌚ 3 Min.

Ask the participants a series of questions that will help them reflect on the last session they attended and their Practice at Home activity.

1. What did we learn during the last session?
What was the key message?
2. Who did their Practice at Home activity?
How did it go? Who can share what they learned?

2. Introduction to Session | ⌚ 2 Min.

Ask participants if they know why education is important in our lives.

Key Message

Education plays a significant role in every person's life. It helps build character, opinions, and intellect. It is important for developing skills, connects us to friends and networks and can help us find future jobs or be a better entrepreneur. It helps us understand the world in a different way.

3. Main Activity | ⌚ 30 Min.

1. Players must get into groups of 2. Everyone starts as an egg in this game. Each group of 2 must play a game of Rock/Paper/Scissors (see instructions below).

The two players each make a fist with one hand and hold the other open, palm upward.

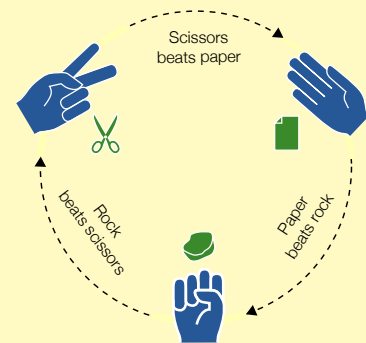
Together, they tap their fists in their open palms once, twice, and on the third time form one of three items: a rock (by keeping the hand in a fist), a sheet of paper (by holding the hand flat, palm down), or a pair of scissors (by extending the first two fingers and holding them apart).

The winner of that round depends on the items formed. If the same item is formed, it's a tie.

If a rock and scissors are formed, the rock wins, because a rock can smash scissors.

If scissors and paper are formed, the scissors win, because scissors can cut paper.

If paper and a rock are formed, the paper wins, because a sheet of paper can cover a rock.



2. The winner of the game within the team of 2 turns into a chicken and the loser stays an egg. Each player must do the body movements associated with his/her stage.

3. The chickens must find other chickens and eggs must find other eggs until everyone is again in new teams of two.

4. The new teams play again. The winners evolve to the next stage and the losers go down one stage.

5. Once a super hero beats another super hero, they must play the coach. If they beat the coach, the game ends. If they do not, they must find another super hero to play and win before being able to play the coach again.

Stages and Body Movements

Egg - squat down on the floor and walk in the squat.

Chicken - stand upright and flap your "wings" like a chicken.

Dinosaur - use your arms to make a big dinosaur mouth, moving them up and down.

Superhero - put one arm up like you're flying away.

4. Discussion | ⌚ 10 Min.

1. How did you evolve during the game?
2. How did it feel to evolve and get to a higher stage?
3. What are some evolutions in our lives that can make us feel a similar way?
 - + Getting better at sport skills and becoming a better athlete.
 - + Learning new ways to help my parents around the house and getting more responsibilities around helping my family.
 - + Going from primary to lower secondary and then higher secondary school.
4. What are some of the types of skills we can learn in school and through our studies?
 - + Reading, writing, maths, history, geography, science, languages
 - + Learning to work with others
 - + Learning discipline
 - + Learning technical skills like farming or teaching
5. What are the different types of education that are available to us?
 - + Primary school, secondary school
 - + University (higher education)
 - + Technical schools (a school that trains you for a specific career, trade or profession)
 - + Informal education (programmes that are not part of schools or the education system)
6. Ask participants what their goals for their own education are. Ask those who want to share to raise their hands. If no one raises her hand to share, share a personal story about your own education and then invite others to share.
7. What are some advantages of continuing our studies?
 - + Learning skills and developing our personal qualities through studies can help us get decent jobs when we grow up, or start our own businesses.
 - + There is evidence that people who have more education are healthier and can better provide for their families and run better households, and that their children will also have more chance of going to school and being healthy.
8. What are the obstacles that sometimes keep us from continuing our studies?
 - + When a family does not have enough money to send all their children to school, and chooses to keep some children at home.
 - + When a child has to work to support the family.
 - + When school is too far away and too dangerous to get to.
 - + When a child is bored in school and feel they are not learning anything.
 - + University being too expensive.
 - + Getting married and having children.
 - + When a child feels education is not relevant for their future.
 - + When a child feels they are not connected with the right people to make their education a success

9. Are the obstacles different for boys and girls? If so, how and why?

- + When boys grow up, our community tells them that they must be the 'providers' of the family and they are pressured to take certain opportunities in education and work in order to earn more money.
- + As girls grow up, communities sometimes don't encourage them to keep going to school because they don't think education is important for women, that it is not needed because they aren't the main 'providers' for the family.
- + Girls and boys are capable of achieving the same educational level if it interests them, just like boys and girls are capable of developing the same skills and qualities.

10. Can we think of any potential solutions to these obstacles? Are there any organisations or people in our community that could help us come up with solutions?

- + Scholarships or organisations that support students to get back to school or get technical training.
- + Village elders, who might be able to talk to parents or caregivers about sending their daughters to school
- + Caregivers or other family members, who might be able to support you with school fees, transport
- + Peers, who might be able to talk with your caregivers or guardians, or help you with obstacles while in school

5. **Wrap-Up** | ⌚ 5 Min.

1. Repeat key message.
2. Introduce Practice at Home.



Practice at Home

Over the next week, think about some of your goals for your education. This can be for this term, this year, or into continued education and university. What are some steps that you can take to achieve these goals?

PLANNING FOR A FUTURE CAREER



Life Skill

Planning for
the Future.



Time

1 Hour



Materials

Skill cards (one set
for every
4-5 participants).

Key Learning

Participants identify possible career options and the skills they need to develop to pursue those options.

Session Notes

The types of opportunities or options for taking care of a family available to girls/women are often dictated by gender norms in the community. Explore with participants the idea that working as a woman does not mean you are a bad mother or not taking care of your family, but rather, you are supporting your family so that your children will have better opportunities.

Come prepared with nationally relevant role models who are in non-traditional jobs as examples.

Make sure that the examples of ways that you can take care of your family during the game are locally relevant to the community.

Space Set-Up

An indoor or outdoor space where participants can work in groups.

1. Last Session Reflection | ⌚ 3 Min.

Ask the participants a series of questions that will help them reflect on the last session they attended and their Practice at Home activity.

1. What did we learn during the last session?
What was the key message?
2. Who did their Practice at Home activity?
How did it go? Who can share what they learned?

2. Introduction to Session | ⌚ 2 Min.

Ask participants if they have an idea of the type of job they might want to do when they grow up.

Key Message

A job or career is a way for someone to pursue a passion, support themselves, support their family, and contribute to the community. Different careers require different skills. It is important that we can identify the skills that we might need to be able to pursue the job that we want, and find ways to develop those skills.

3. Main Activity | ⌚ 35 Min.

1. Create groups, with 4-5 participants per group. Ask each group to sit in a circle.
2. Each group has 3 minutes to create a list of the different types of jobs or careers that people do to support themselves and their families in their community.
3. After 3 minutes, ask each group to read out their list. Write the jobs on a flip chart, being careful to write each job or career only once.

Part 1

4. Assign each group 4 different jobs and hand out one set of skill cards to each group. Explain that the groups will have 15 minutes to discuss which skills are the most important for each of their assigned jobs. They must come up with a total of 5 skills they feel are important for each job, and discuss why they chose those skills. If there are skills they feel are missing, they can add them to the blank skills cards.

5. After 15 minutes, each group must present their jobs and explain why they chose those skills to the larger group.

Alternative Activity

Have each group draw an image that represents a job and incorporate the 5 skills into the drawing.

Part 2

6. Next, the groups should take the skill cards they selected and discuss where they can learn or develop those skills. Encourage the groups to think about all the situations and activities in their lives where they would be most likely to develop these skills (e.g. at school, at home, in sports, in the community). Below are some examples if participants are having a hard time. Encourage the groups to be as specific as possible with real examples in their communities.

Example

Skill: Empathy

We learn empathy through our sports team. When we play in a match and lose a game, we understand what it feels like to lose. In the future, if we play another match and win, we understand how the other team that loses feels because we went through the same situation and had the same feelings.

7. After 10-15 minutes, call the groups back together and ask them to share their discussions on where they can learn or develop 1 or 2 of the skills they discussed.

4. Discussion | ⌚ 10 Min.

1. How did it feel to hear about all the educational and career options you have when you grow up? Did any surprise you?
2. Is there a difference in the types of options that boys or men have and the types of options girls or women have? Why or why not?
 - + Sometimes, people in the community tell us that certain options are only appropriate for men and others are only appropriate for women.
 - + This is usually because of norms and opinions and not because men and women have different abilities or are born being able to do different things.
 - + Men are often told they must 'provide' for their family with the money they make, so they are pressured to work hard and long in order to pay for everything.
3. Do you think it is important for both men and women to have the ability to make money and provide for themselves and their families? Why or why not?
4. What are resources or skills that might help you choose the option that is best for you and your family?
 - + being able to read and write well
 - + giving presentations in front of other people
 - + learning how to work on a team
 - + knowing maths
 - + knowing how to use a computer
 - + taking action and not waiting for things to happen to us
5. What are some important personal qualities that would allow us to pursue different careers?
 - + being honest
 - + being hardworking
 - + being resilient
 - + being self-confident
6. What is some of the unpaid work that girls and women do? Is it important?
 - + Yes, both are essential, even though we sometimes think that the only person supporting the family is the one who makes money.
 - + In many parts of the world, women are responsible for running households and doing subsistence farming in order to take care of their families, which is very hard work and contributes greatly to the success of communities.
7. Why should we start thinking about taking care of ourselves, our family or community now?
 - + To have a successful future, we have to think ahead. We can start developing the skills we need and gathering the resources we need now in order to be ready for opportunities later.
 - + We can start gathering information on the type of training or skills we might need in order to get a job we are interested in or that will satisfy us, and allow us to take care of our families.

5. Wrap-Up | ⌚ 5 Min.

1. Repeat key message.
2. Introduce Practice at Home.



Practice at Home

Think of a job or career that you want to pursue. Make a list of the qualities and skills that you might need for this job and where/how you can develop those skills. Do you know anyone with that career? If you are able to, ask them about the specific skills that they have had to develop to be successful.

Session Resource

Personal skills

Self-control	Setting personal goals	Having a positive self-image
Self-awareness	High personal standards	Maths and literacy skills
Listening and reflecting	Being flexible	Being resilient
Understanding the difference between wants and needs	Setting personal goals	Having a positive self-image
Understanding the difference between wants and needs	Being responsible	Being honest
Managing money	Writing, presentation and language skills	Computer skills
Managing money	Writing, presentation and language skills	Computer skills

People skills

Confidence	Empathy	Coaching and mentoring
Negotiation and refusal	Teamwork	Being a peer leader
Team management, motivating others	Report and proposal writing	Managing customers and partners
Understanding power and gender relationships	Accepting and valuing diversity	Inspiring and influencing others

Process skills

Evaluating the consequences of actions we and others take	Understanding our body and reproductive health	Creating safe spaces
Making, saving and budgeting money	Understanding gender-based violence	Accessing community services
Taking care of the environment	Borrowing money and planning for the future	Risk taking
Setting team goals	Seeking creative and innovative approaches	Taking initiative
Planning and organisational skills	Project management	Technical knowledge

Blank Cards (for any additional skills you or participants feel aren't included)

UNDERSTANDING MONEY



Life Skill

Planning for
the Future,
Critical Thinking



Time

1 Hour



Materials

Different colored
cones.

Key Learning

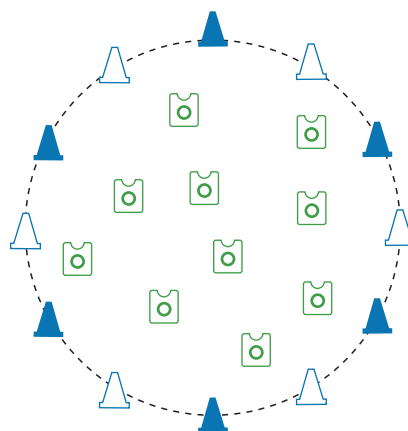
Participants will understand the role that money plays in their lives.

Session Notes

Social Distancing Adaptation: Participants should be spaced out in the circle and do not have to tag each other's hands.

Space Set-Up

Create a circle of cones large enough for all participants to run around inside of.



1. Last Session Reflection | ⌚ 3 Min.

Ask the participants a series of questions that will help them reflect on the last session they attended and their Practice at Home activity.

1. What did we learn during the last session?
What was the key message?
2. Who did their Practice at Home activity?
How did it go? Who can share what they learned?

2. Introduction to Session | ⌚ 2 Min.

Ask participants, do they think money is important? Are there some things that money can't buy? Like what?

Key Message

Money is important in our lives because it allows us to buy food, clothes, use transportation and stay healthy. However, there are also some things that money can't buy, like love, true friendship and ultimately, our happiness.

3. Main Activity | ⌚ 30 Min.

Part 1

1. Explain to participants that you will play a game called mingle mingle. When the coach blows her whistle, everyone will run around inside the circle mixing with each other.
2. After several seconds, call out a number. Explain to participants that they must quickly form groups of the number you called. If anyone doesn't find a group, they must do a silly dance or push up.
3. Disperse the groups and ask everyone to mingle again, running around in the circle.
4. Play for several more rounds, calling different numbers.

Part 2

1. Explain that in this phase of the game, everyone will have a coloured cone. You will assign each color of cone a value based on local currency. For example, if using U.S. dollars, you would assign red cones the value of \$1, blue \$10, green \$5, yellow \$20. Each color of cone should have a monetary value. There can be repeated values. Remember to use your local currency.
2. Once every cone is assigned a value, repeat the steps above, except this time, call out an amount of money (\$25 as an example) and the participants, based on their cones, must try to group together to equal the value of what you shouted. If they add up their cone values, it should equal the number that you called out.
3. Play several rounds.

4. Discussion | ⌚ 20 Min.

1. Was this game difficult? Why or why not? Which round was more difficult?
2. How were you able to succeed in the second part? What strategies did you use?
3. Do you think it is important to be able to count and manage money correctly? Why?
4. What are things in our lives that provide us opportunities to live happy and fulfilled lives?

- + getting an education
- + working hard to support our families and ourselves
- + doing something we love or are passionate about
- + playing sport, exercising
- + being able to earn a living, or making money, through working

5. Why might money provide us with opportunities, or what does money bring to our lives?

- + It allows us to take care of ourselves and our families.
- + We can purchase things we need or want with money (food, clothing, modes of transport).

6. Is money the only way to achieve the things above?

- + No, you can barter, or trade different things and there is no need to always exchange money.
- + You can do many things that contribute to taking care of a family or supporting a community that don't involve money (educating children, running a household, farming and using your own garden to feed your family).

7. What types of things can money **NOT** buy?

8. Who usually controls money in the community? Who makes the decisions about how and when money is spent in the family? Why is it that person?

5. **Wrap-Up** | ⌚ 5 Min.

1. Repeat key message.

2. Introduce Practice at Home.



Practice at Home

In Session 38 of your workbook, read the statements about money. Before looking at the right answers, see if you agree or disagree with the statement. Then, check what the right answer is. Test your siblings or friends and see how they do. Were you surprised by the results? Share what you learned in the next session.

Session 39

SAVING MONEY



Life Skill

Planning for
the Future,
Making Decisions.



Time
1 Hour



Materials

21 cones (or more
if there are
many participants)
A stopwatch.

Key Learning

Participants will understand the concept of saving money and why it is important.

Session Notes

If participants do not yet have access to money at their age or because of their background, frame the discussion so that it is something they can think about in the future, when they are responsible for themselves and others and have access to money.

Space Set-Up

Set up three lines of seven cones (or more if there are many participants), with the lines forming a zig zag pattern. Place a ball at the end of each zig zag line of cones.



1. Last Session Reflection | ⌚ 3 Min.

Ask the participants a series of questions that will help them reflect on the last session they attended and their Practice at Home activity.

1. What did we learn during the last session?
What was the key message?
2. Who did their Practice at Home activity?
How did it go? Who can share what they learned?

2. Introduction to Session | ⌚ 2 Min.

Ask participants if they have ever experienced saving something (such as energy, time, or money). Ask participants why it might be important to save money and what reasons there are for saving money.

Key Message

Saving money is important because it will give you greater security in your life if there are unexpected costs in the future. Thinking about what needs or wants you will have in the future and how much they will cost will help you plan how to save your money now.

3. Main Activity | ⌚ 40 Min.

1. This is a relay race game that helps participants think about what it means to save energy and time and how they can relate that feeling to saving other things in their lives, like money.

2. Explain to participants that the objective of the game is to help them understand the concept of saving money and what it means to save something.

3. Ask participants to get into three teams and line up behind the first cone. Tell the participants that this will be a relay race.

Part 1

1. Once you blow your whistle, the first person in line must run and touch all seven cones and the ball and then sprint back and tag the hand of the participant next in line. Once tagged, the next participant must do the same thing.

2. Explain that once you have run and returned to the line, sit down so that the coaches can tell who has already taken a turn. The first team to get their last member to complete the race through the cones and sit down wins.

3. Tell the participants that you will be timing them to see how long it takes to complete the race.

4. Blow your whistle and start your watch. Stop it when all of the members of the first team finish the race.

5. Once all teams finish, ask these question below. Tell them how long the fastest team took.

Part 2, 3, 4 (depending on how much time and how many rounds you want to do)

1. Repeat the instructions, but instead of running normally and touching each cone in a zig zag pattern, change up the style of running to the following actions:

- a. Hopping
- b. Star jumps at each cone
- c. Touching each cone with their bottoms

2. Time each round and let participants know how long it took the fastest team to complete the race.

Last Part

1. Repeat the relay race one last time but this time, have the participants run straight to the ball without touching or doing anything at any of the cones. Time them to see how much time they saved and ask these questions below.

- a. Was your time faster? Did you save time doing it this way?
- b. What else did you save? Did you feel less tired?

4. Discussion | ⌚ 10 Min.

1. What were ways that you spent your energy and time during the relays?
2. What were strategies you used to save time and energy during the relays?
3. What are some examples of things in our lives that we can save or spend/use?

- + Food or water.
- + Money.
- + Time in school.
- + We save time when we take a bus rather than walk.

4. What are ways that we might spend money in our daily lives?
5. What does it mean to save money?
6. Why is it sometimes difficult to save money?

- + Saving money can be hard because there are many other things we may be tempted to spend it on before we reach our goal. It takes a lot of discipline to stick to long-term savings plans.

7. What are the advantages of saving money? Are there any disadvantages?

- + If we save a little each month or week, we can save enough to make a big purchase in the future.
- + We will be prepared for future life events that cost money, or be able to have more financial independence if we have savings.
- + Disadvantages might be that you have to miss out on something you might want in the short term in order to save for something in the long term.

5. Wrap-Up | ⌚ 5 Min.

1. Repeat key message.
2. Introduce Practice at Home.



Practice at Home

In session 39 of your Workbook, read the different scenarios and think about what you would do in that situation. Remember the session Needs and Wants in Goal, as it might help you decide. Share the stories with your siblings, a trusted adult or a friend and see if they would do something differently. Share one example in the next session. with some ideas.

SAVINGS PLAN



Life Skill

Planning for
the Future,
Decision Making.



Time
1 Hour



Materials

Cones/field markers.
Stopwatch
(or something to mark
the time).
24 balls or objects
to carry.

Key Learning

Participants will learn what short-term and long-term savings goals are.

Session Notes

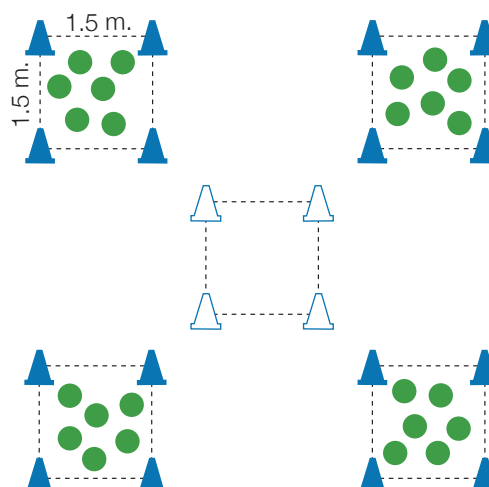
If participants still don't understand what a savings plan is, provide them with an example of something you might be saving for.

Space Set-Up

Create four square bases with cones about 1.5m x 1.5m in a square shape, about 20 meters apart from each other. Put six balls/objects to carry in each square base. Create one square base in the middle with no balls/objects.



(if you don't have enough balls, water bottles filled with sand or water work well for this activity, as well as backpacks, rolled up socks or any other object that is roughly the size of a ball and can be carried).



1. Last Session Reflection | ⌚ 3 Min.

Ask the participants a series of questions that will help them reflect on the last session they attended and their Practice at Home activity.

1. What did we learn during the last session?
What was the key message?
2. Who did their Practice at Home activity?
How did it go? Who can share what they learned?

2. Introduction to Session | ⌚ 2 Min.

Ask participants if they know what a savings goal is.

Key Message

A **savings goal** is something we are saving for that we would like to purchase in the future. Examples include school fees, books, clothes, new sport shoes, etc. Short-term savings goals should be achievable in a relatively short period of time, such as 1-2 months. Long-term savings goals will take a long period of time to achieve, like 1-2 years. Note that it can be more difficult to save money when you don't have a goal in mind; if you write out a savings plan it is easier to keep on track to achieve your savings goal.

3. Main Activity | ⌚ 40 Min.

1. Explain to participants that the objective of the game is to explore what a savings plan is, or how to plan saving for something and making savings goals.
2. Ask the participants to get into four teams. Each team should pick a square and stand inside of it.
3. Once participants are in four teams and inside their squares, ask them the following questions.

a. What does short term mean? If we had to make a goal to save something, what would a short-term savings goal look like?

- + Saving up to buy a new football for practice next week.
- + Saving up to buy a notebook for school in two weeks.

b. What does long term mean? If we had to make a goal to save something, what would a long-term savings goal look like?

- + Saving up for next year's school fees.
- + Saving up for university fees.

4. Once the participants have discussed the differences between short-term and long-term savings goals, give each participant within each team a number, starting with one.



Round 1

1. Once you blow your whistle, number 1 from each team should pick up 1 ball and run as fast as

possible with that ball to the middle cone, go around it and return with the ball to their team.

2. Once number 1 returns to the group, number 2 should go, picking up one ball and repeating the same action.

3. The first team to finish wins. If players drop the ball along the way, they must restart from the square. Other players are allowed to help the running player initially hold the ball, before exiting the square.



Round 2

During Round 2, the same instructions apply except now participants must carry 3 balls. An alternative is to switch up instructions so rather than running, the players must hop, or walk backwards, or carry other players on their back.



Round 3

Each player must carry 5 balls in this round.



Round 4

Each player must carry 6 balls in this round.

4. Discussion | ⌚ 10 Min.

1. What was the difference between carrying one ball or two balls and carrying all six?
Was it more challenging?
2. What is the difference between saving for something next week and saving for something in one year?
Is one easier than the other? Why?
3. What does it mean to have a short-term savings goal? What does it mean to have a long-term savings goal?
 - + Short-term savings goal: A goal that requires us to save for only a short period of time e.g. buying sweets or a drink at school.
 - + Long-term savings goal: A goal that requires us to save for a long time e.g. buying a phone or bicycle.
4. Is it harder to achieve a short-term savings goal or a long-term savings goal?
 - + A long term savings goal is harder because you need more time to accomplish your goal and you might get distracted and spend the money you are saving before you reach your final goal.
 - + Reaching long term savings goals requires lots of discipline and patience, but there is usually a big reward once you reach your goal.
5. When trying to save money, it is good to have a goal, or a reason we are saving? Why?
 - + Yes, because a goal gives us an objective, a reason we are saving that will help us be more disciplined while saving.
6. What is one savings goal that you can have in your life?
 - + Save to buy something for myself e.g. a phone or clothes, or new backpack.
 - + Save to buy something for a sibling e.g. a new toy, gift.
7. Is it necessary to be able to handle and have control over money in order to create a savings goal?
In your community, do you have control over money at your age? When do people start having control over money where you live?

5. Wrap-Up | ⌚ 5 Min.

1. Repeat key message.
2. Introduce Practice at Home.



Practice at Home

Throughout the week, record all the things you purchase or pay for on this page, and then add up all of your expenses to see how much you are spending each week. Circle things that are “needs”, or necessary for your survival. A big part of making a savings plan is identifying where you can control your spending, and being realistic about how much you can save each week.

Look at your budget and think about where you might be able to save money. If you saved this amount of money each week, how long would it take you to reach your savings goal?

Session 41

CHALLENGES TO SAVING

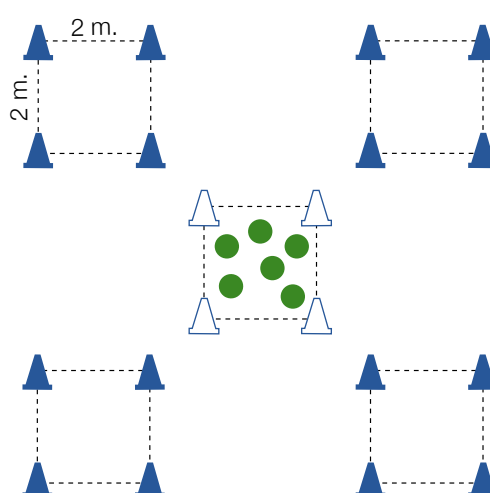


Key Learning

Participants will be able to identify challenges to saving money, and discuss possible solutions to those challenges.

Space Set-Up

Lay out the field according to the diagram below, creating five square bases about 2m x 2m, with four in the corners and one in the middle. Place all balls in the middle square to start the game.



Life Skill

Planning for the future.



Time

1 Hour



Materials

Cones or field markers, a stopwatch (or something to mark the time), 30 balls or objects to carry (at least 5 balls per team but more is better).

1. Last Session Reflection | ⌚ 3 Min.

Ask the participants a series of questions that will help them reflect on the last session they attended and their Practice at Home activity.

1. What did we learn during the last session?
What was the key message?
2. Who did their Practice at Home activity?
How did it go? Who can share what they learned?

2. Introduction to Session | ⌚ 2 Min.

Ask participants if they have ever experienced any challenges to saving money. Examples can be internal, as in being tempted to spend money on something else, or external, like the price of the item increasing over time.

Key Message

Saving is not always as easy as it seems and sometimes there may be unexpected obstacles or expenses that come up. It is important to be aware of these challenges, prepare for them, and not give up on our savings goals.

3. Main Activity | ⌚ 40 Min.



Round 1

1. Split the group into 4 teams, each at a corner square.
2. Place all the balls/objects in the middle. It is best to have at least 30 objects in the middle so add additional cones, empty water bottles or anything else that can be easily carried to the middle to reach 30.
3. When you blow your whistle, one player from each team must run out of the team square, grab a ball from the middle square and return it into her/his own team square.
4. Once that player returns, another player can do the same. The rules are that you can only grab one ball at a time and only one person from each team can be running outside of the square at one time.
5. Each team will be playing at the same time. Once all the balls in the middle are gone, then teams can run to each other's squares to steal balls from other teams. The participants cannot stop another team from taking their balls, but each team is free to take any ball from any of the team squares.

6. Allow the participants to play for 2-3 minutes. The goal is to try to get as many balls in the team square as possible. When you blow your whistle to end the game, the team with the most balls in their square wins.



Round 2

Play the game several times, adapting the type of movement that participants must use.

- + Hopping
- + Sidestep
- + Running backwards
- + Crawling
- + Transporting participants on their back
- + No hands allowed (picking up balls with elbows)

4. Discussion | ⌚ 10 Min.

1. How many balls/objects was each team able to save during the game?
2. Was it difficult to save objects? What was happening to your balls/objects that you were saving?
3. Let's think now about trying to save money. When we are trying to save money, what might happen? What are some of the challenges?

- + We face peer pressure from our friends to spend the money on things they want to do rather than saving for our goal.
- + Our parents or caregivers need money for something related to the house and we must hand over what we have saved to them.

4. What are the challenges that we can take action against and overcome and what are the challenges we can't control or take action on?

We can:

- + resist peer pressure from our friends.
- + keep our money safe.
- + resist our own desires and be disciplined about reaching our goal.

Sometimes, we can't:

- + say no to our parents or caregivers who might need money for house related things.
- + control emergencies that come up and money is needed.

5. Wrap-Up | ⌚ 5 Min.

1. Repeat key message.
2. Introduce Practice at Home.



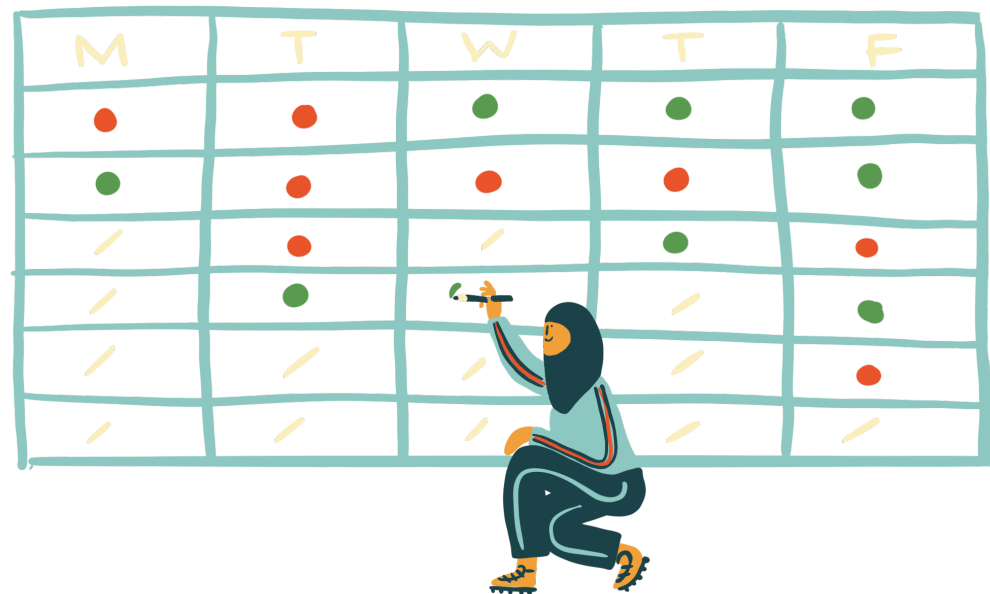
Practice at Home

Read the stories in Session 41 of your workbook. Ask yourself these questions after reading each story:

- + Where are the savings kept?
- + What types of problems does having money at home create for the saver?
- + What strategy did the person trying to save money use? Was it an honest strategy?
- + What strategy would you have used?

Share the stories with a friend or trusted adult and see what they would do.

BUDGETING



Life Skill

Planning for
the Future,
Decision Making,
Understanding
Consequences.



Time

1 Hour



Materials

5 cones/
field markers
for each player.

Key Learning

Participants will understand the relationship between budgeting, borrowing, and saving and the importance of budgeting.

Session Notes

An alternative to the materials above would be something that players can hold 10 of in their hands and that can be placed on the ground and seen quite easily and won't blow away in a light wind (playing cards, thicker pieces of paper, tree leaves etc.).

To make this game non-contact, you can play with tag belts or ask the tagger to tag the cones and not the player directly.

Space Set-Up

A 20m x 20m square. If there is a large group of participants, you can create multiple grids and play at the same time.

1. Last Session Reflection | ⌚ 3 Min.

Ask the participants a series of questions that will help them reflect on the last session they attended and their Practice at Home activity.

1. What did we learn during the last session?
What was the key message?
2. Who did their Practice at Home activity?
How did it go? Who can share what they learned?

2. Introduction to Session | ⌚ 2 Min.

Ask participants to reflect on what they spend their money on, and how they make those decisions. Do they think about how much money they will have after they make a purchase?

Key Message

A budget is a tool to help you plan for the money that you earn and the money that you spend. We can use it to plan both our “money coming in” and our “money going out” over a period of time. It can help us to spend our money wisely, and to save more money than we might without it.

3. Main Activity | ⌚ 40 Min.

1. Create a 20m x 20m square. All players should stand inside the square.

2. Choose three taggers from the group. The rest of the players should get 5 cones/field markers each to hold. The taggers should not be holding anything.

3. Explain that all players must stay inside the square. Once the game starts, the players holding the cones must try to run away from the taggers and not be tagged. The taggers objective is to tag as many people as possible.

4. If a tagger tags you, you must hand over one cone to the tagger. The tagger must do a star jump and then place the cone on the ground. The player just tagged can continue running around the square. Once the tagger has done the star jump and placed the cone on the ground, she can then continue tagging players.

5. If a player holding cones sees a cone on the ground, they are permitted to pick it up. They are however not allowed to pick up a cone they just lost to a tagger.

6. If you run out of cones, and a tagger tags you with no cones in your hand, then you are out of the game and must exit the square.

7. If the coach blows the whistle twice during the game, that means you must take one of the cones in your hand and place it on the ground, as if you were just tagged. If you are holding no cones in your hand, then you are out of the game and must exit the square. Anyone can then pick up the cone you just placed on the ground.

8. After 10 minutes, take those who are “out” of the game (if any) and give them a chance to be the taggers.

9. Play several rounds, switching taggers and those being tagged.

4. Discussion | ⌚ 10 Min.

During the discussion, make sure that participants realise the connection between the game and making a budget. Use the key below to help them make the connection.

+ Cones = money + Taggers = entertainment expenditure + Whistle = necessary expenditure

1. Was it difficult to hold onto the cones? Why or why not?
2. Were you able to increase your supply of cones? How?
3. How did you feel when you only had a couple of cones in your hand? Were you getting nervous? Why or why not?
4. How did you feel when you didn't have any cones in your hand and you were trying to avoid the taggers?
5. What do you think the cones represented in this game related to our finances?
6. What do you think the taggers represented?

- + The taggers can represent things we spend our money on in our lives. Specifically, they represent things that we aren't obliged to spend money on in order to live but things we like to spend money on.
- + Things like entertainment (going to the cinema, buying music), sweets after school, or a new mobile phone.
- + Remember the wants and needs session: these are our wants.
- + When we lost a cone to the taggers, it was as if we spent money on something we wanted but wasn't exactly necessary.

7. What do you think the coach's whistle represented during the game?

- + The coach's whistle represented things we spend money on in our lives that are necessary, such as rent for an apartment or house, food, doctor's visits, medicine, school, transportation.
- + Remember the wants and needs session: these are our needs.
- + When we placed a cone on the ground after the coach's whistle, it was as if we spent money on something that was necessary.

8. You also had the opportunity to pick up cones, what did this represent?

5. Wrap-Up | ⌚ 5 Min.

1. Repeat key message.
2. Introduce Practice at Home.




Practice at Home

In Session 42 in your workbook, fill in a sample budget for yourself in the table. This budget can be updated as your “money in” and “money out” change; that is, if you get money from new or different sources, or spend it on different things, or in different amounts. Don’t worry if this seems hard. Just start by writing down what you spend. That is the first step to having a good budget.


Remember, if you don’t have enough money coming in, you may have to reduce what you spend. If you have more money coming in than what you will spend, you can always save! If you are struggling, ask a trusted adult or your Goal coach for help.

BANKING






Life Skill
Planning for the future, Ability to use information.



Time
1 Hour



Materials
Cones, Balls.

Key Learning

Participants will identify myths about banks and the types of services a bank offers, and learn about alternatives to banking in the community.

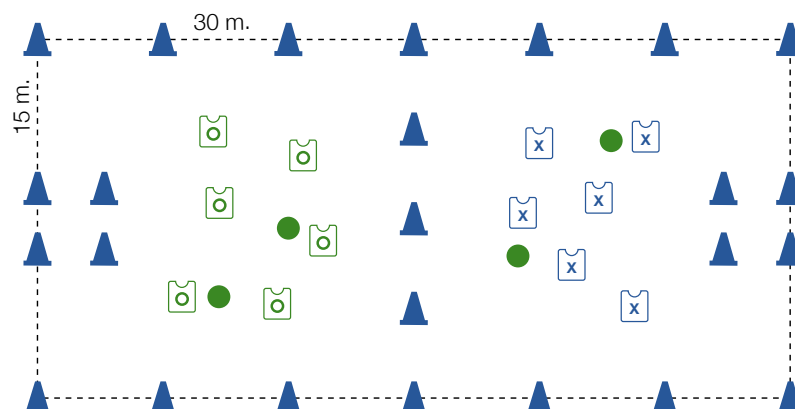
Session Notes

Make sure to identify banking services that are available to the participants before delivering this session. If there are none available for the age group you are working with, then outline services that are available to the general public.

Include services from a variety of different types of banks and financial institutions (cooperative savings groups, credit unions, village savings groups etc.)

Space Set-Up

Large field or open space. Create a rectangle that is 15m x 30m. Place a line of cones in the middle and two 1m x 1m squares at opposite ends of the field.



1. Last Session Reflection | ⌚ 3 Min.

Ask the participants a series of questions that will help them reflect on the last session they attended and their Practice at Home activity.

1. What did we learn during the last session?
What was the key message?
2. Who did their Practice at Home activity?
How did it go? Who can share what they learned?

2. Introduction to Session | ⌚ 2 Min.

Ask participants what makes a place safe for keeping money. What are examples of safe places to keep your money? Is the place you currently keep your money safe?

Key Message

When we are able to save, it is important to put our savings someplace safe. A safe place for your money is somewhere secure where it will not be stolen, where only you have access to it, where only you can decide what to do with the money and when. A bank is one example of a safe place to keep your money, but you must be informed about the benefits and processes of saving money in a bank.

3. Main Activity | ⌚ 40 Min.

1. Create two teams and assign each team a side of the field, divided by the line of cones.
2. Give each team 5 balls. The objective is to run the ball to the other side of the field and place it in the square on the other team's side. For each ball placed in the square, the team who placed the ball there gets one point. The ball cannot be removed from this square.
3. When a player crosses the line that separates their side from her opponent's side, her opponent can tag her. If the player is tagged, they must drop the ball and return to their side. The dropped ball becomes the other team's property.
4. Play for 10 minutes and stop the game. The team with the most balls in the square on the opponent's side of the field wins. If one team runs out of balls before the 10 minutes is up, they must wait for the other team to cross their line with a ball and tag that person in order to get more balls. If all the balls end up in one of the team's squares before 10 minutes is up, the game is over and you can move to step 5.
5. Let the teams have a team meeting to come up with new strategies and play one more round for 10 min.

4. Discussion | ⌚ 10 Min.

1. What are some strategies that your team came up with to get your balls to the other side safely?
2. What are some strategies we use to better save money?
 - + Ask for support from those around us to help us save money.
 - + Put the money someplace we can't easily use it or touch it (a closed box or container that cannot be easily opened).
 - + Tell our friends and family we are saving so they don't pressure us to spend money we have.
 - + Save a small amount of money each month over a long period of time.
 - + Have a goal, it is easier to save if you have a goal of what you are saving for in your mind.

3. Where are places we can save our money?

- + Banks, which sometimes have special accounts for young people.
- + With our caregivers, who can keep it safe for us while we are saving.
- + In our room in a special box that is not easy to open.

4. After hearing the following statements, decide if you think the statement is true, false, or you don't know (see Session Resource section).

5. What are advantages of saving money in a bank?

6. What are disadvantages of saving money in a bank?

- + You have to physically go to the bank to deposit and withdraw money, so if you need the money immediately, you cannot get it.
- + Access to your savings is restricted.

7. What are advantages of saving money at home?

8. What are disadvantages of saving money at home?

- + Keeping money at home makes it too easy to spend.
- + Others who need money might pressure you to give it to them.
- + It can be stolen or borrowed by others.

5. **Wrap-Up** | ⌚ 5 Min.

1. Repeat key message.

2. Introduce Practice at Home.



Practice at Home

Go to Session 43 in your workbook and read the Story of Mulenga and then answer the questions below. Feel free to ask a sibling, trusted adult or friend to help you with the questions.

1. What are Mulenga's savings goals?
2. How does Mulenga get the money to save and achieve her goals?
3. How will having a savings account help Mulenga reach her goals?
4. What are the challenges of putting your savings into an account?
5. Which place do you choose for saving your money? Why?

Session Resources

1. **You must be rich to use a bank.**

False: even though many banks do require a minimum amount of money to open an account, it is often possible for people who do not have a lot of money to open an account and benefit from banking services.

2. **Banks are a safe place to keep your money.**

True: banks are often the most secure place to keep money. Many have secure premises and insurance to cover losses due to robbery.

3. **Going to the bank to deposit or withdraw money takes a lot of time**

True: sometimes the queues inside banks can be very long. However, many banks now offer cash machines called Automatic Teller Machines (ATMs) through which clients can deposit and withdraw money 24 hours a day, seven days a week. At certain times the queues at these ATMs are also long, but if you can avoid these busy times, you won't have to wait.

4. **Banks lend you money so they can take your TV when you fail to pay**

False: banks do make loans and sometimes the borrower may offer something of value to guarantee the loan in the case that he/she is unable to repay the loan. But banks do not want the hassle of taking their clients' valuable things. They much prefer that their clients repay their loans.

5. **If a bank is robbed, you will lose your money**

False: banks usually have insurance to cover losses of this kind. This depends on the bank.

6. **Banks have only one service that they offer to their clients.**

False: Banks offer many services:

- + Different accounts for different clients (business account, student account, children's account, family account).
- + Different options for getting a loan (or borrowing money from the bank).
- + Credit cards and debit cards (ways for their clients to borrow money or withdraw their money from a bank without going into the bank).
- + Mobile banking, which means you can send and transfer money through your phone.
- + Internet banking, which means you can look how much money you have in your account and send the money to other accounts through the internet.
- + Foreign money exchange services.
- + Checks for their client.

BORROWING



Life Skill

Planning
for the Future,
Decision Making,
Understanding
Consequences.



Time

1 Hour



Materials

Borrowing
Scenario cards.
A4 paper, one for
each participant.
Markers/crayons
for drawing.

Key Learning

Participants will understand the difference between saving and borrowing money as well as the responsibilities of borrowing money.

Session Notes

The sessions on borrowing should only take place with older participants. Do not be seen to encourage borrowing - rather you are exploring this is an option. Highlighting the consequences to borrowing irresponsibly is important.

You may want to invite a Standard Chartered volunteer to come in and discuss borrowing with the girls.

Space Set-Up

An indoor or outdoor space where participants can gather in small groups.

1. Last Session Reflection | ⌚ 3 Min.

Ask the participants a series of questions that will help them reflect on the last session they attended and their Practice at Home activity.

1. What did we learn during the last session?
What was the key message?
2. Who did their Practice at Home activity?
How did it go? Who can share what they learned?

2. Introduction to Session | ⌚ 2 Min.

Ask the participants if they have ever borrowed money or heard of someone borrowing money. Did the borrower have to pay the lender back? How long did it take them to pay the money back?

Key Message

Borrowing money can be a great way to invest in something that you need and that will help you get further in your career. However, there are important responsibilities that come along with borrowing money, and consequences for not paying back the money you borrowed.

3. Main Activity | ⌚ 40 Min.

1. Begin by asking: what are some reasons you might need a large sum of money for?
2. Draw pictures of the answers participants give on the board.
3. Give each participant paper and markers and give them five minutes to draw something big they want to have money for.
4. Ask participants to volunteer to share their pictures, and the reason they want to save for that.
5. Explain that there are two main ways to get large sums of money: saving and borrowing.
6. Ask if the participants know the difference between the two, if they are struggling, explain that:

+ Saving - putting aside a little money at a time to grow into a large sum.

+ Borrowing - receiving a large sum up front and repaying a little at a time.

7. Next, ask the participants to get into groups of 4.
8. Each group will get one slip of paper, which represents a scenario you might face when borrowing money. If there are more than 3 groups, it is okay to duplicate the scenarios. Each group must discuss amongst themselves the situation and what problems arise in that situation if you don't borrow wisely or you make the wrong decision.
9. Explain that borrowing money usually comes with a cost. Often you must pay something called interest (extra money you pay to the bank or money lender to allow you to borrow the money you need). Sometimes the cost is not financial, but the loss of a friend or physical danger.
10. Give the groups 15-20 minutes to discuss and then have one person from each group share with the whole group what they discussed.

4. Discussion | 10 Min.

1. In general, what are the advantages of borrowing money?

- + You can get a large sum of money right away to pay for something and pay back the money slowly month by month or week by week.
- + You can start a small business with a loan and start making money fast rather than waiting to save enough money to start your business.

2. In general, what are the disadvantages of borrowing money?

- + If you don't borrow wisely and can't afford your monthly payments, you start going into debt, which is difficult to get out of.
- + The money isn't yours to begin with and that is always risky because you can't always be 100% sure that you will be able to pay back the borrowed money.

3. What happens when you borrow money and have to pay interest? What if you start being late on your payments?

4. What happens when you borrow money from your friends? What are the advantages, what are the disadvantages?

5. What happens when you borrow money from a stranger? Do you think it is true that a stranger will lend you money for free? Are you willing to risk owing that person favours or things you are not comfortable doing?

5. Wrap-Up | 5 Min.

1. Repeat key message.

2. Introduce Practice at Home.



Practice at Home

Think about the advantages and disadvantages of borrowing money, and write these down before our next Goal session. What questions do you have about borrowing money?

Session Resources

Borrowing Scenario Cards

Scenario 1: Borrowing from a local moneylender or bank

Natalie needs to pay the fees for her vocational school term where she is learning carpentry, but she can't find the money. This is her last term and she is excited to graduate. She visits the moneylender who agrees to lend her \$50 at 20% interest. They agree that she will repay a total of \$60, \$6 per week for 10 weeks. Natalie finds some work and repays right on time for the first couple of weeks. But, when she fails to pay one week, the moneylender charges her double. She can never earn that much in one week, so she must find someone else to borrow money from to pay the moneylender. Now she owes two people money.

Scenario 2: Borrowing from a friend

Maria borrows \$10 from each of two friends, for a total of \$20. She plans to use this money to buy hats to sell in the market. She promises to repay in one week. After the first week she doesn't sell all the hats; the second and third week she has other excuses. When she finally repays the money to her friends, she assumes everything is cool. But, her friends talk behind her back and avoid her. No one will lend her money again.

Scenario 3: Borrowing from the friend of a friend

You are saving money and really want to buy a new bike to get to school but you feel like you will never save enough money. The school year is going to start and you will have to walk to school, which will take you a really long time. You know that if you worked hard all year you could save for the bike but then the school year would be over. Your friend Elizabeth tells you that her brother has a friend who sometimes loans money to people when they need it. Because you know that nobody gives money for free, you ask what he wants in return, what is the interest rate? Elizabeth says that he doesn't want any interest or anything in return. It is free money. Sometimes he might ask you to hang out with him in town, he might even buy you a nice dress or some nice jewellery and he might ask to touch different parts of your body and you touch his. It is usually not more than that and it doesn't hurt.

MY ECONOMIC EMPOWERMENT



Life Skill

Rights Awareness,
Egalitarian attitudes to
gender roles .



Time

1 Hour



Materials

Scenario cards.

Key Learning

Participants will explore the relationship between an adolescent girl's rights and her economic empowerment as well as the value placed on different income generating activities depending on gender.

Session Notes

Some of these topics might be embarrassing for participants to discuss. Make the group feel comfortable by explaining that these are fictitious scenarios to help us think through what girls might be experiencing in their communities. They should not pass judgment on the girls in the scenarios but try to better understand what would lead someone to that situation. The more open their minds are to understanding, the better the discussion will be.

It is okay to leave this session feeling there was no right answer in the scenarios. Remind participants that our lives give us choices and there isn't always a right and wrong choice. Some choices are healthier than others but sometimes, it is not so clear.

Space Set-Up

A space where groups can read and discuss the scenarios; preferably a private space where participants' discussions will not be overheard.

1. Last Session Reflection | ⌚ 3 Min.

Ask the participants a series of questions that will help them reflect on the last session they attended and their Practice at Home activity.

1. What did we learn during the last session?
What was the key message?
2. Who did their Practice at Home activity?
How did it go? Who can share what they learned?

2. Introduction to Session | ⌚ 2 Min.

Ask participants if they have ever been in a situation where they did something that they did not want to do because they felt like they had to. What or who influenced that decision?

Key Message

Girls' economic empowerment is often limited because of their gender, and girls' and women's work is often not valued like men's work. This value often influences the choices that a girl makes. When a girl is able to claim her rights she is able to become economically empowered and contribute to her own independence and community

3. Main Activity | ⌚ 45 Min.

1. Divide the participants up into groups of 4 or 5. Give each group one scenario and ask them to think about what might be the factors that led the girl to be in that situation. They must answer these questions:

- a. Do you think the girl made a choice to be in that situation? Is every situation in life a yes or no choice? Are we pressured to say yes sometimes because of our situation, the other person in the situation or our needs or desires?
- b. Do you think she had other options?
- c. What type of value is the girl bringing to the situation? What is it about her that is valued or valuable?

2. Remind the groups that they should try to think about what factors or influences in the community led the girl to that situation and what type of value she has or brings in each situation.

3. Give the groups 20 minutes to read and discuss the scenario.

4. Ask each group to present their scenario (read it out loud) and share the highlights of their discussion related to the three questions above.

4. Discussion | ⌚ 5 Min.

1. What did you think about the scenarios? Are these types of scenarios realistic in your community?
2. Do you think it is hard to make the right decision sometimes?
3. What were the different factors that influenced each young woman in each scenario?

- + Some of the girls were influenced by the need for money to survive.
- + Some of the girls were influenced by friends who pressured them; it is very difficult to say no to friends sometimes because we think that they are all we have, and that we could not get new friends if we lost the friends we have.
- + Some of the girls were influenced by parents or family, or by social pressures.
- + Some of the girls were influenced by fear, afraid to speak out because of what others might think about them.

4. Are these influences easy to overcome, or stand up against?

- + No. It is usually very difficult to not be influenced by peer pressure, family, social pressures, culture, or money. We all, at one time or another, are influenced to make decisions that are maybe not healthy for us or the best for us.
- + This is normal, but it is also important to talk to someone we trust when we feel these influences, or when we are faced with difficult decisions.
- + Sometimes we do overcome influences in our community to make decisions that are healthy for us (see Elizabeth's scenario).

5. Sometimes, when we have to make a choice in our lives, do we feel that we are forced to make a certain choice because of influences related to social pressure, friends, money or our needs?
6. In each scenario, there is something that the young woman has or is that is of value to her in that particular scenario. What is it?
 - + Scenario 1: Sarah's body
 - + Scenario 2: Elizabeth's body
 - + Scenario 3: Jenny's ability to make bracelets and be an entrepreneur
 - + Scenario 4: Carol's ability to watch children and be exploited by the family
 - + Scenario 5: Lydia's ability to be a wife (that is her value to society) and her ability to work with cars (that is value she thinks she has)
7. Why is there so much value put on a girl's or young woman's body? Does this sometimes influence girls and young women to make choices that are maybe not healthy for them, or will cause them harm?
8. What other types of value do girls and young women have that is not connected to their bodies or their sexuality?
 - + Girls and women can offer the same value to our communities that boys and men can have.
9. What are risky income sources?
 - + If risky income sources, like receiving money from men or boyfriends, does not come up, explain that it is common for adolescent girls to get money from sources that may put them at risk of unsafe sexual behavior.
 - + Boyfriends or other older men might offer to give them money or gifts in exchange for sexual activities. This is risky because when girls are dependent on this money or other resources from men, they can feel like they "owe" these men something. This can make them feel they can't say no to sexual activities or negotiate for safer sex (like using a condom). Some risks associated with getting money this way include the possibility of experiencing sexual violence and exploitation, contracting HIV/AIDS or other STIs, unwanted pregnancies, and exposure to other social and health risks. It is very important to be aware of these kinds of risks and expectations before you accept money or gifts from boyfriends or other men.
 - + It is often the case that girls who have their own money, or have a little bit of economic independence, are less dependent on men for money. Therefore, we can try to think about our savings as a way that we can use our own money so that we do not have to depend on these gifts or money from men for our daily needs.

5. **Wrap-Up** | ⌚ 5 Min.

1. Repeat key message.
2. Introduce Practice at Home.



Practice at Home

Reflect on this session and share what you learned to a trusted adult or friend. Share some of the scenario cards with that person and see what they think about the scenario.

Session Resources

Scenario Cards

Scenario 1

Sarah was living with her family, who were very poor. Her family could barely afford to send her to school and Sarah never had any new clothes to wear or money to even buy little snacks like all of her friends. One day, an older boy in the town approached her and told her that he could pay for her school and give her the money she needed for new clothes, a cell phone like her friends and snacks when she wanted them. Sarah was hesitant at first but decided she would take him up on his offer. It was great for a couple of weeks but soon he started asking for things from Sarah, like spending time with him alone in his home, letting him touch her in places and finally for sex. Sarah was very uncomfortable with all of this because the boy was much older and she knew her parents would be angry but she felt like she couldn't say no. She was able to go to school, she had brand new clothes and a phone and he gave her money whenever she needed. Plus, he was so nice and was taking care of her. Her parents wondered where all the money and clothes were coming from but she would always lie, saying a friend gave them to her or she sold small bracelets at the market.

Scenario 2

When Elizabeth was growing up, both of her parents worked extremely hard to be able to send her and her brothers and sisters to school. One day, her mother lost her job and could not find a new one. This meant that some of her brothers and sisters might not be able to finish school. One of Elizabeth's friends says she has a great idea for how Elizabeth could help her family out. All she would have to do is come with her to the city on the weekends when she wasn't studying. In the city, there are men who will pay you to have sex with them. She tells Elizabeth that she could make a lot of money and really help her family. She says all the men would love Elizabeth because she is tall and very beautiful: it would be easy to get clients and she would have money to give back to her family and support her parents instead of being a burden.

Scenario 3

Jenny was in secondary school and really wanted to attend university. She knew that her family didn't have enough money to support her dream so she would have to find a way to make it herself. She saw a couple of girls selling jewelry they made in the local market, and they seemed to be making some money. Jenny decided to learn how to make bracelets and start selling her own designed bracelets at the market. She gained many customers and soon she expanded to a small shop in town. Her business was growing and she was on her way to saving money for her education. Her family saw how successful her shop was and started pressuring her to not go to university but instead to keep expanding her business and support her family more. It was her duty to support them, they told her. Jenny was torn between her dream of studying at university and supporting her family. She is not sure what she should do.

Scenario 4

Carol wanted to make some extra money for herself, mainly so she could buy herself nice new skirts in town, but there weren't many opportunities that she could think of to earn some extra money. One day, a neighbour mentioned that they knew a family who needed someone to help out with the children and do some house work at the weekends, and that they were willing to pay. Carol started working for the family and in the beginning it was great. They paid her on time and treated her well. However, after a couple of weeks, they started being late on the payments and sometimes they would not pay her at all. They also started yelling or screaming when things weren't perfect and saying mean things to her about her status in town. Carol thought about leaving but they threatened her by saying they would spread damaging rumours about what she does.

Scenario 5

Lydia had just finished school and was looking for a job in town. A friend of hers said that there was an apprenticeship at the local mechanic shop. They were willing to take on someone who wanted to learn more about being a mechanic. Lydia loved working with cars, even though she knew that most people in her town thought it was men's work. The only problem was that the apprenticeship was without pay. She would have to work for a year and then she could go and find a paid job as a mechanic. The opportunity was great but she knew that her parents would not agree for two reasons: one, that the job would not bring in money, and the second, because she would be entering "a man's profession". Lydia decided not to take the apprenticeship and instead decided to get married to a local older man who had been asking for her hand from her parents for months. She never told her parents about the mechanic apprenticeship..

Session 46

MY PLAN



Life Skill

Preparing for
the Future,
Decision Making,
Goal Setting.



Time

1 Hour



Materials

Activity 1

Cones or
field markers

Activity 2

Pens/pencils to fill
in the handouts.

Key Learning

Participants will explore the components of a good action plan for reaching personal and professional goals.

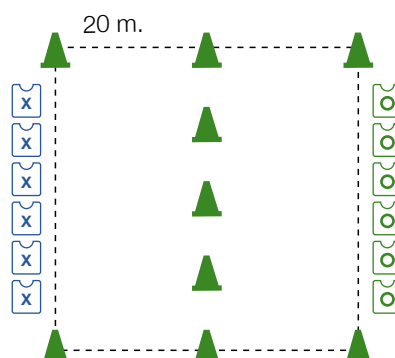
Space Set-Up

Activity 1

Set up a square that is 20m x 20m and create a line (either with chalk, cones, or another marker) that divides the square in half.

Activity 2

An indoor or outdoor space where participants can fill in their “My Plan” templates.



1. Last Session Reflection | ⌚ 2 Min.

Ask the participants a series of questions that will help them reflect on the last session they attended and their Practice at Home activity.

1. What did we learn during the last session?
What was the key message?
2. Who did their Practice at Home activity?
How did it go? Who can share what they learned?

2. Introduction to Session | ⌚ 3 Min.

Ask the participants to reflect on some of their goals - how did they accomplish them? What makes accomplishing goals easier or more attainable?

Key Message

It can be helpful to plan out the steps needed to reach your goal so that you can see where you may need additional support and plan how you will get resources to achieve your goal. Making a plan and communicating it to others can help motivate us to achieve our dreams!

3. Main Activity | ⌚ 15 Min.

1. Create two even numbered teams. Ask each team to stand in a line facing each other at either end of the square, shoulder to shoulder.
2. Explain that each team has a goal of reaching the centre line, but that there are rules.
3. Everyone's foot must be touching the foot of the person next to them. If at any point one team member's foot is not touching the person next to them, then the team must stop and go back to the edge of the square and start over.
4. The second rule is that participants can't speak.
5. The first team to get to the middle line without anyone's feet becoming unconnected wins.
6. Let the teams try for a couple of minutes. If they have not achieved the goal, tell them to stop, and explain that they can talk and have 5 minutes to come up with a plan.
7. After 5 minutes, allow the teams to try again.

4. Discussion | ⌚ 5 Min.

1. What was your team's goal? Was it easier to achieve the goal once you made a plan or before you made a plan?
2. Why is it important to have a plan or strategy to reach our goals?
3. What does a good plan look like?
 - + It has specific steps that you have to take or follow
 - + It lists the resources or help you might need (money, support from family, learning new technical skills)
 - + It has a timeframe on it (I want to achieve this goal in 1 year, in 1 month)
4. Did your plan during the game succeed? Why or why not?
 - + Our plans won't succeed every time. Sometime, we will be unsuccessful and we need to learn from our mistakes and apply those learnings next time.

5. Activity 2 | ⌚ 20 Min.

1. Hand each participant one template from Handout 43 or hand out blank pieces of A4 paper and ask them to draw the template on the piece of paper.
2. Ask each participant to think about one goal that they have in their own life. This goal can be from Session 1 (a goal they developed in their vision board) or from Session 2, a goal they developed for their education. This can also be a new goal that they have identified.
3. Walk them through the template, giving an example of a goal you have as a facilitator or coach. This will help participants better understand how they fill in their own templates.
4. Give everyone 10 minutes to fill in their templates.
5. After 10 minutes, put participants into groups of 4 and have them share their plans with each other. Encourage participants to give feedback to each other and help each other improve their plans.
6. Walk around to each group and offer any help. Allow 10 minutes at the end of the session for the students to present their goals.

Discussion (10 mins)

1. Do you think that any of your goals might require resources? What kind of resources? Will they require money?
2. Would you consider saving now for something you need for your goal, let's say, in five years? What might this be (e.g. a training course, your own flat, a university degree, a wedding or a car)?
3. What (if any) are things that you can borrow from others?
4. Review the students' own personal ambitions and encourage them to get into the savings habit - even if it is just a few coins they could manage without from their weekly pocket money.

6. Wrap-Up | ⌚ 5 Min.

1. Repeat key message.
2. Introduce Practice at Home.



Practice at Home

Use the following template to make a plan for how you could achieve one goal you have for the next year. If you have already created a plan during the session, talk to one of your siblings or a friend and walk them through how to make a plan for a goal they have.

Session Resources

My Plan

Name:

Goal #1:

Steps. What are the steps I need to take to achieve my goal? What am I going to do?
Why is this important to do at this time? What do I want to ultimately accomplish? How am I going to do it?

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Timeline. What is my timeline? Do I have a deadline for when I need to achieve my goal?

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Support. What resources do I need (both financial and non-financial)? How will I get them?
Are there people who can help me? Do I need to start saving money?

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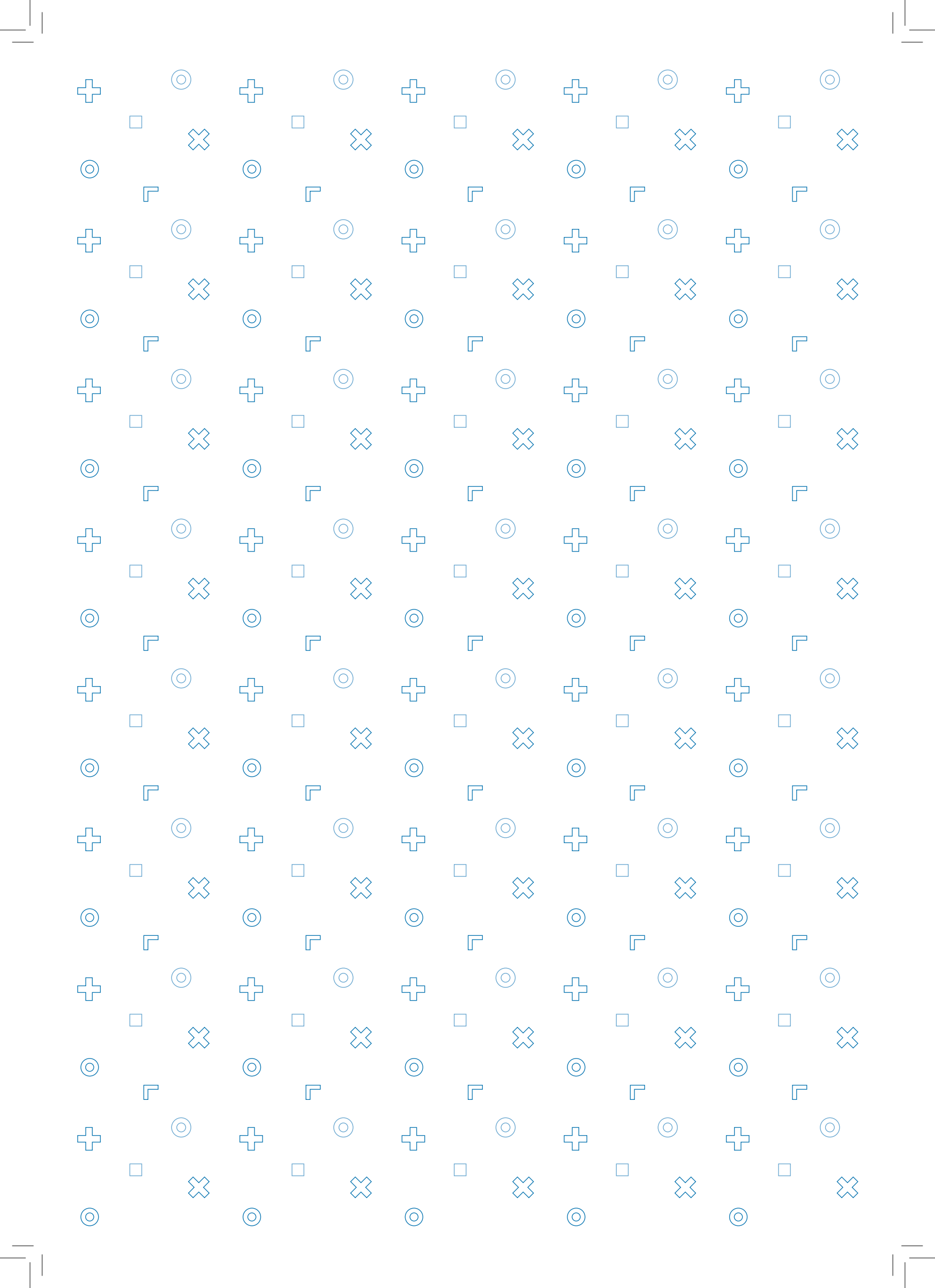
Realistic. Is my goal realistic? Will I be able to achieve it with the resources I have or that I can acquire?

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The Goal programme uses sport and life-skills training to equip adolescent girls to be leaders in their communities. Goal is part of Futuremakers by Standard Chartered, a global initiative aimed at empowering the next generation to learn, earn and grow.



Goal is delivered in partnership with:

