

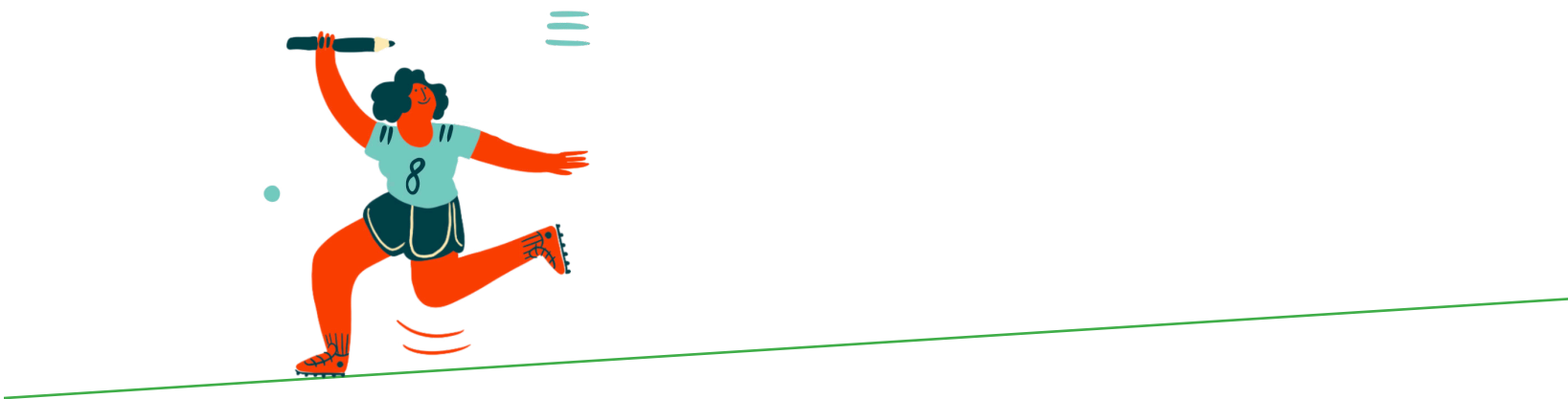


futuremakers  
Standard Chartered Foundation



PROGRAMME  
WORKBOOK

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





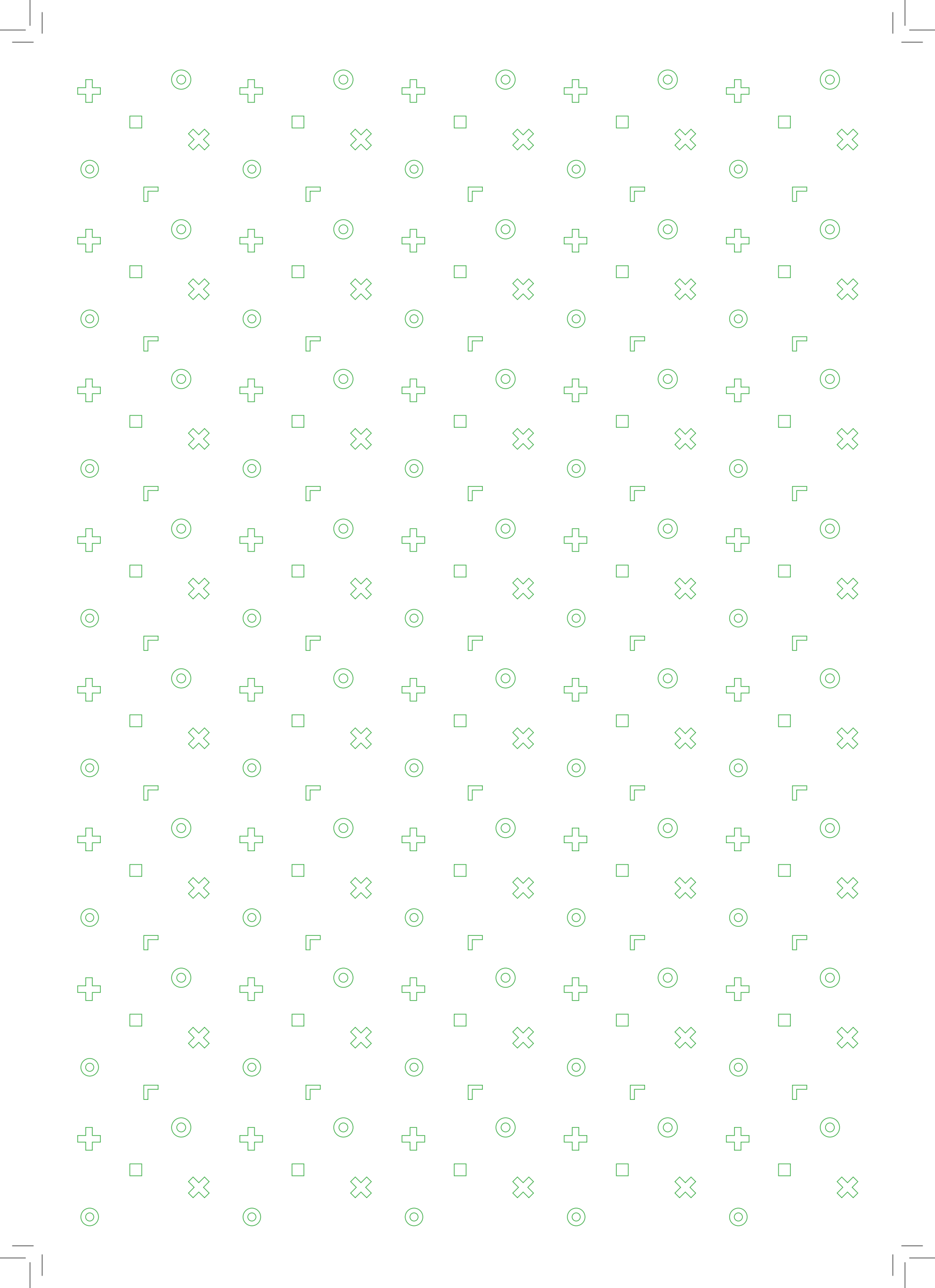
**futuremakers**  
by Standard Chartered

**GOAL**

Programme Workbook



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



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## Welcome to the Goal Programme Workbook!

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This workbook is a great place to keep learning about Goal topics at home and outside of your Goal Sessions. You can take notes related to your Practice at Home Activities from the Goal session as well as doing fun puzzles and games in between sessions.

Activities are divided into the Goal session that they are related to.

**Have fun!**



# BE YOURSELF

## 1. Welcome to Goal

**Practice at Home:** Tell your siblings, a guardian or a friend at school about the Goal Programme. Share with them what you think you might learn over the course of the next couple of months. Try to tell at least three different people, and write down their reactions.

[illegible]

## 2. Ground Rules

**Practice at Home:** Share the Goal Ground Rules with a friend in your neighbourhood, or at school, or with a teacher or trusted adult. Ask them, do they think anything is missing? Write down some ideas and come to the next Goal session ready to discuss them.

[illegible]

## Goal programme workbook

### 3. Secret Whispers

**Practice at Home:** Play the game you learned from this Goal Session with your family or friends in your neighbourhood. Ask your mother or father (or any adult you trust) if they have ever been in a situation where two people had problems communicating, and what was the impact of that. Write down the story or reflect on what they learned.

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#### 4. Say it with silence

**Practice at Home:** Try to communicate with a friend or sibling using only non-verbal communication. See if your friend or sibling can understand what you are trying to communicate. Try to express an emotion or a mood or feeling if you can. How did it go?

[illegible]

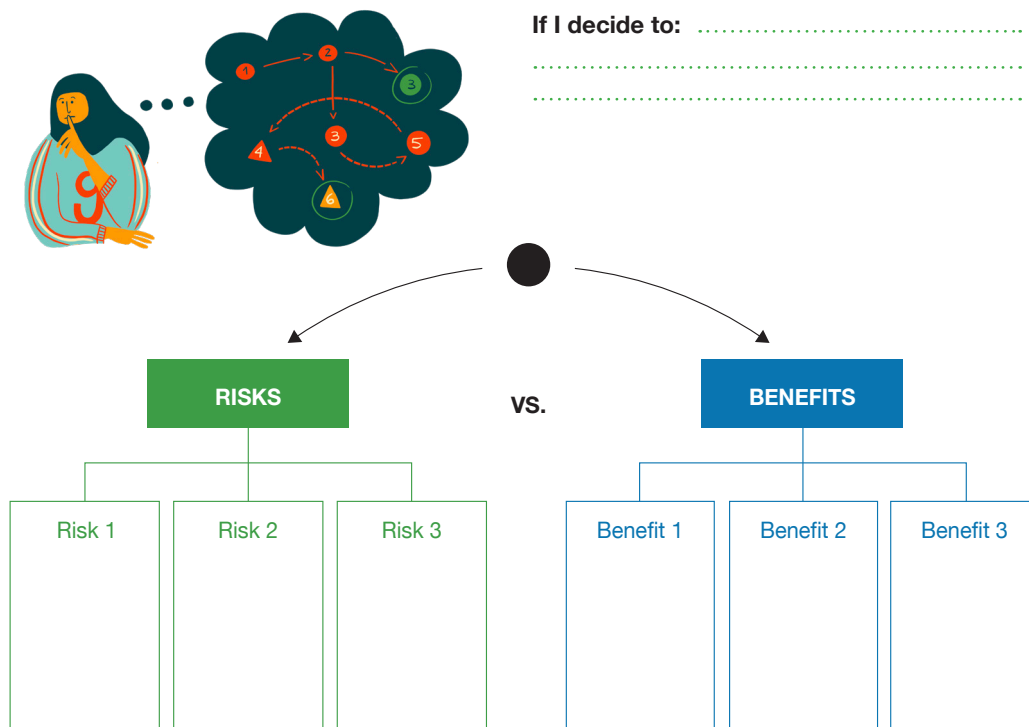


## 5. Peer Pressure

**Practice at Home:** Pay attention to the different ways your friends or other groups of students at your school or community try to pressure each other, both in positive ways and negative ways. What are some examples of peer pressure you see? How often is it positive? How often is it negative?


## 6. Making Decisions

**Practice at Home:** Ask a trusted adult what the hardest decision they have ever had to make was. Ask them to tell you about the process they went through to make the final decision. Share with them the decision-making process you learned about in the Making Decisions session. Write down a decision you have to make on the top of this paper and write down the possible risks and benefits of making that decision.





## 8. Girls and Boys

**Practice at Home:** In conversations over the next week, think about how you describe girls and boys. Observe and note how other people use descriptions for girls and boys. Write down examples of different descriptions you could use that would challenge traditional gender norms. For example, if you hear girls described as weak often in your community, try describing girls as strong when talking to family or friends. The more you say it, the more people will see it!

This image shows a blank sheet of white paper designed for handwriting practice. It features a solid blue horizontal line at the very top and a solid green horizontal line near the bottom. Between these two colored lines are ten evenly spaced horizontal dotted lines, providing a guide for letter height and placement. The entire page is otherwise empty, with no text or markings.

## 9. Gender in Our Community

**Practice at Home:** After today's session, hopefully you will be able to see more clearly the role that gender plays in your community throughout the week. At the beginning of next session, you will have the chance to discuss what you observed. Write down answers to the questions below, and ask your own questions as well!

The main question you will try to answer is, “How does my community reinforce or challenge traditional gender roles?” You can choose to focus on one part of your community (i.e. school), or think about what similarities and differences there might be between your home, school, and public places in how they reinforce or challenge traditional gender roles. **You can choose between two methods: Observation or Interview.**

### Method 1: Observation

Sample questions to think about while you observe your community:



### School

- Who speaks out in class more often, boys or girls? Who speaks for longer? Who interrupts more frequently?
- If there are student leaders in the class, are they male or female?
- Are the teachers mostly male or female? What about the headteacher?
- Are there more or less the same number of girls and boys in your school?
- Are the historic, intellectual, scientific, literary, and artistic achievements of women fully represented?

## Goal programme workbook

- Are girls and boys allowed to play the same sports at school?
- Does the school give equal access to facilities, equipment, supplies, and uniforms for activities involving girls and for those involving boys?
- How are girls and boys, and men and women portrayed in our textbooks?



### Home

- Do men and women do different household tasks or chores? If so, what are they? Who decided this?
- Are there different expectations for the girls and boys in your household to go to school?
- At home, what decisions are made by women and what decisions are made by men?
- Are girls and boys allowed to play the same sports at home?
- Are these differences for girls and boys at home okay? If yes, why? If not, why not?



### Public Places

- Do women and men do different tasks in public? If so, what are they?
- Think about the people who are responsible for making important decisions in your school and community – are they mostly men or women?
- What kind of salary do women receive compared to men?

## Method 2: Interviews

You may want to interview people in your community (a teacher, coworker, sibling, or parent) to get more perspectives on how gender roles are either reinforced or challenged locally. Always ask permission before interviewing someone, and be respectful of their time and privacy. Ask if you can take notes during the interview so you don't forget what they say!

### Interview Template

1. Name of person being interviewed: .....
2. Place of interview: .....
3. Date of interview: .....
4. Notes: .....  
.....  
.....  
.....  
.....

Record your Interview or Observations Notes Here

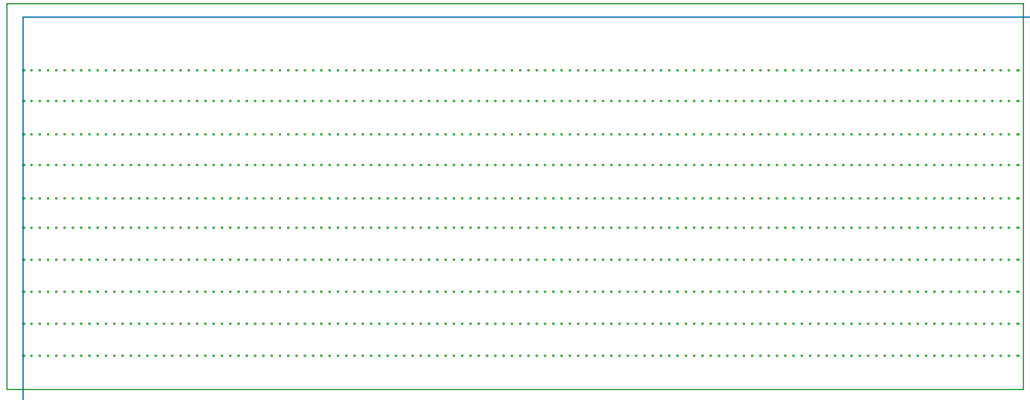


## Goal programme workbook

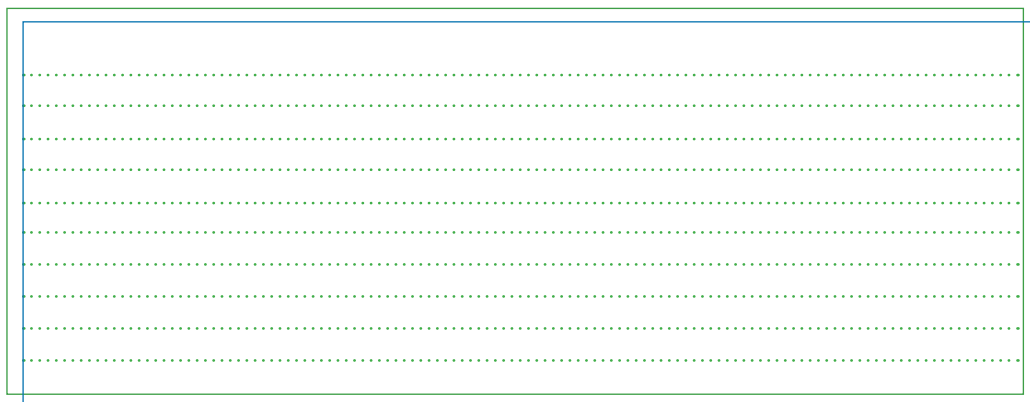
### 10. Power With

**Practice at Home:** In your community, look out for relationships that use Power Over, Power To, and Power With. Write down examples of each relationship dynamic, and come to the next session with these ideas.

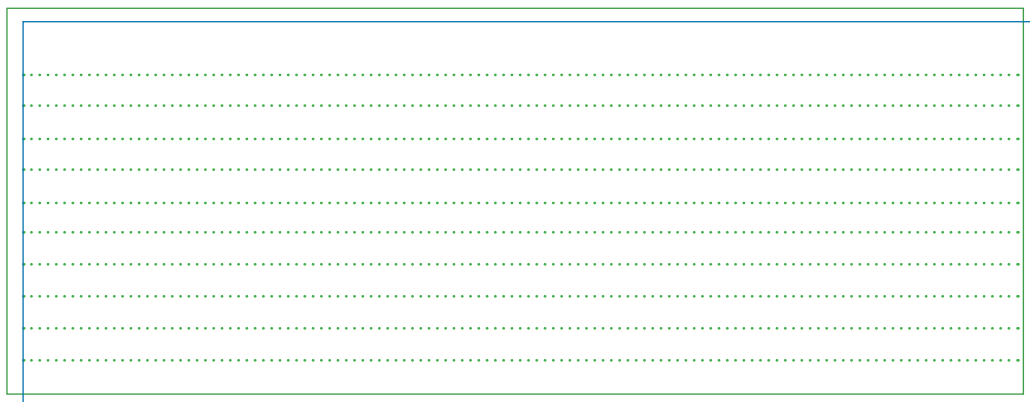
**Power Over:** Having power or control over someone else or a situation in a negative way. People who use Power Over take power away from someone else and use it to dominate, repress, or discriminate against someone else to prevent them from being equal.



**Power To:** Having power to act, make decisions and influence your own life or the lives of others. Having the resources, ideas, knowledge, tools, money, or ability to convince others to do something.



**Power With:** Having power with other people or groups and a common goal that benefits everyone in the relationship.



### Practice at Home:

2. If possible, do some research on their lives. This can be in the form of an interview with a community member, or looking up a famous person (celebrity, politician, activist) and recording some details of their lives or experiences.



- Qualities:

Interview Notes:

12. Who am I?

**Practice at Home:** Share with your parents, siblings or friends the four qualities you would choose to describe yourself. Ask them what they think. Would they have added another quality? Ask them also about the changes they have seen in you in the last few years. Has your personality or the things you like changed? Write down examples of ways your personality might have changed as you’ve grown up.

Four Qualities

1. ....

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2. ....

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3. ....

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4. ....

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BE HEALTHY

13. Body Image

**Practice at Home:** Make a list of things that you like about your body and admire about your looks. Challenge yourself to add something to that list every day. Practice familiarising yourself with your body and building comfort and pride with it.

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## 14. Our Positive Qualities

**Practice at Home:** Think about your friends, family, and role models. What are the inner qualities and characteristics that you admire about them? Come to the next session prepared to share some of these qualities.

[illegible]

## 15. Hygiene Tag

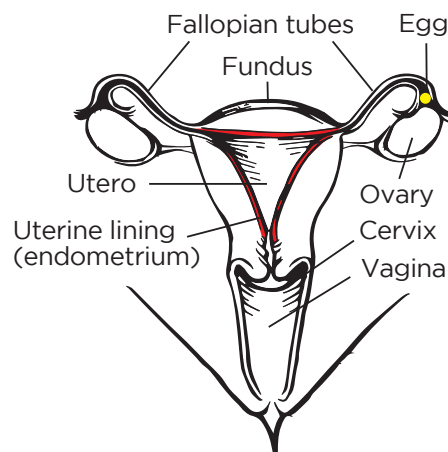
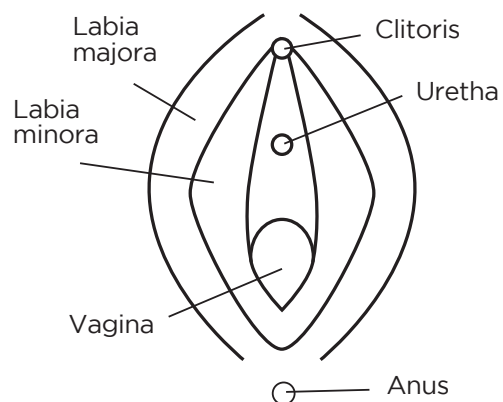
**Practice at Home:** Count how many times you wash your hands during a day and come to the next session ready to share the number. Challenge your family at home to wash their hands before and after eating and see if you can get your whole family involved in good hygiene habits.

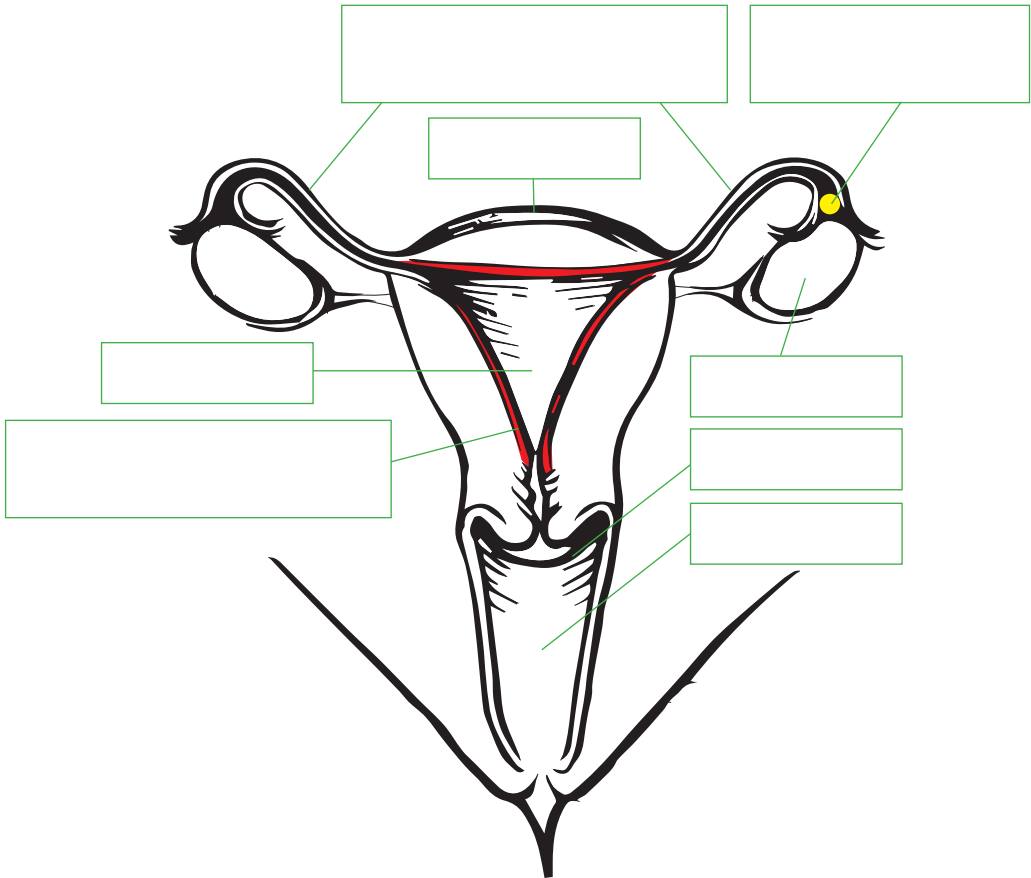
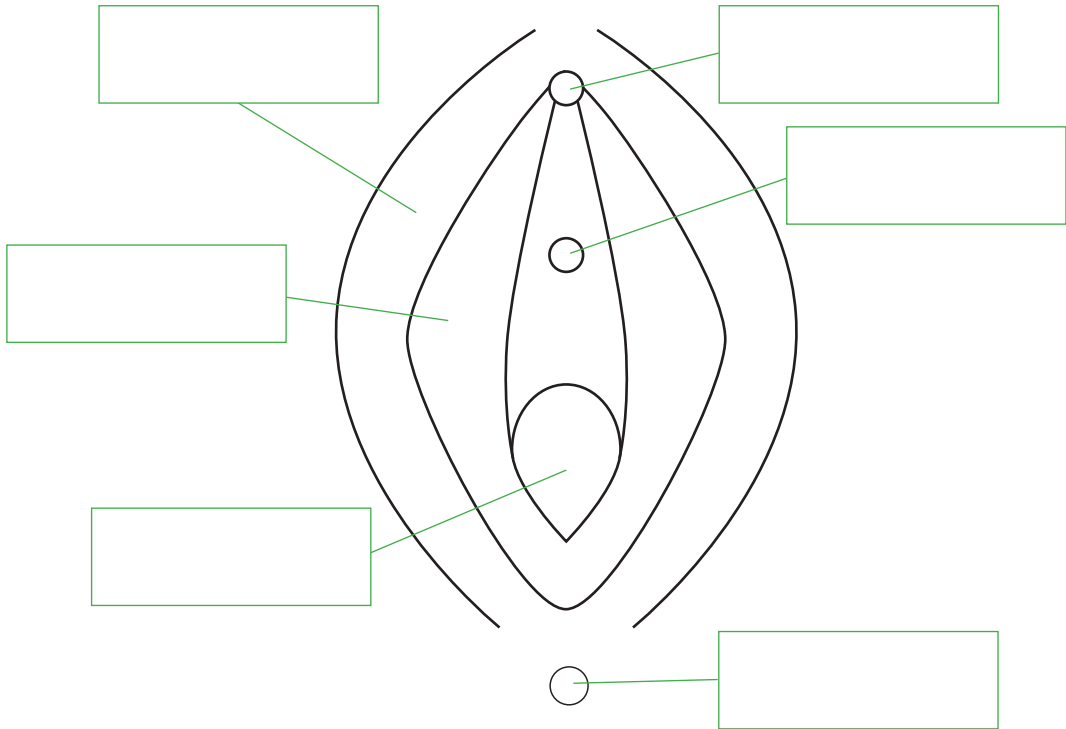
I washed my hands ..... times today!

1. Sneezing or coughing into my hand is okay as long as I wipe my hand afterwards.	7. Water that has been frozen is always clean and safe to drink.
<b>False</b>	<b>False</b>
2. Touching my eyes, nose and mouth frequently brings germs into my body and can make me sick.	8. Boiling water makes it clean and safe to drink.
<b>True</b>	<b>True</b>
3. It does not matter how long my nails are because germs cannot live underneath fingernails.	9. Washing with soap and water cleans dirt and germs off your body.
<b>False</b>	<b>True</b>
4. Garbage bags are full of germs.	10. If you have access to sanitary napkins, you should change them twice a day.
<b>True</b>	<b>True</b>
5. It is not necessary to wash your hands after urinating.	11. You don't need to wash underwear.
<b>False</b>	<b>False</b>
6. Clean clothes are less likely to carry germs.	12. The area around the vagina can be kept clean by washing it with water.
<b>True</b>	<b>True</b>

Hormones don't only change bodies on the outside, they create changes on the inside too! You can use the chart below to discuss the changes that happen to girls, boys, and everyone. To create discussion, you can draw the three columns on a sheet of paper, and ask the participants what happens to girls, boys, or both when they reach puberty. Make sure that you discuss everything listed below!

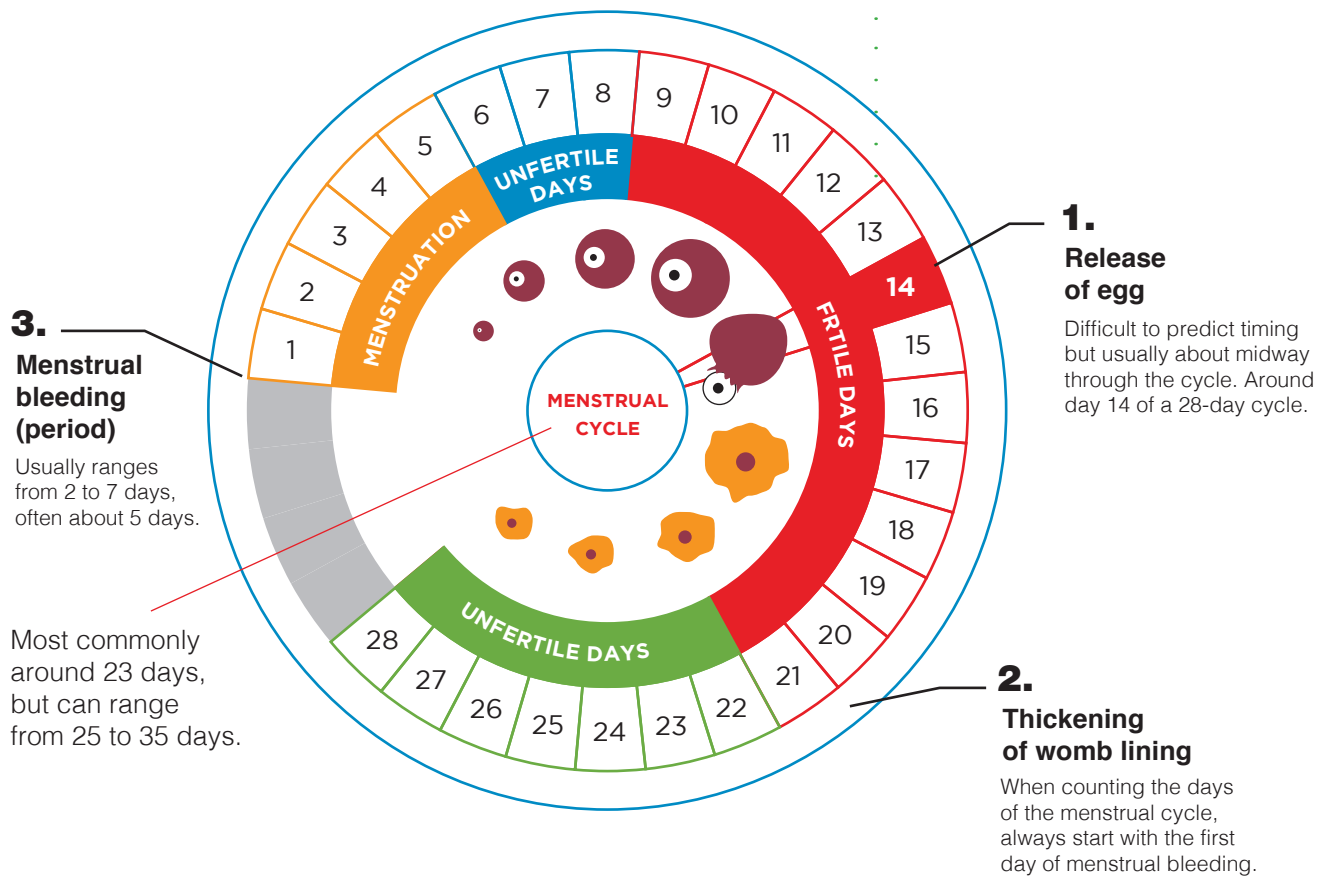
GIRLS	BOYS	BOTH
<ul style="list-style-type: none"> <li>+ Your menstruation cycle, or period, will begin (usually between the ages of 9-14).</li> <li>+ Your breasts will begin to get larger and develop.</li> <li>+ You might put on weight as your body shape changes and your hips widen.</li> </ul>	<ul style="list-style-type: none"> <li>+ Your voice will get deeper.</li> <li>+ Your body will begin to change shape – you will become taller, heavier, and broader.</li> <li>+ Your penis will get longer and thicker and your testicles will get larger.</li> <li>+ You will start having erections (where the penis gets hard and stiff).</li> <li>+ Your body will start to produce sperm which is released through your penis during ejaculation.</li> </ul>	<ul style="list-style-type: none"> <li>+ Arms, legs, hands, and feet may grow faster than the rest of the body.</li> <li>+ You will notice more hair growth on your legs, under your arms, and in your pubic region.</li> <li>+ Your skin will likely become more oily.</li> <li>+ You may notice that you sweat more and that it smells more.</li> <li>+ You may start to see acne breakouts or spots on your face.</li> <li>+ You may start to feel sexual attraction towards others.</li> <li>+ You may experience increased mood swings.</li> <li>+ You may feel more uncertain and self-conscious about yourself and decisions.</li> </ul>



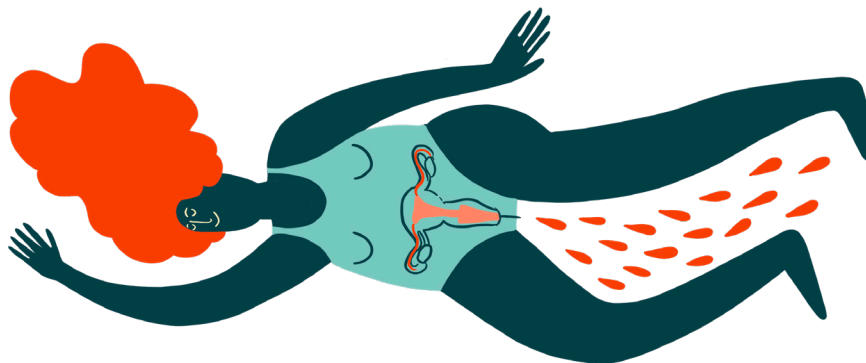


## 18. 28 Days

**Practice at Home:** Review the information that you learned about menstruation and try some of the activities included in the handouts. Think about some of the discussion questions we talked about during the session and ask family, friends, or a trusted adult about what they know about menstruation.



The **fertile time** of the cycle is the day the egg is released and the five days before that. For full protection from pregnancy, it is best to **use contraception** throughout the cycle.



### **Staying Clean and Healthy during Menstruation**

With the right kind of products to effectively manage menstrual flow, we can continue with our normal lives while menstruating. Products you can buy include pads worn outside of the vagina, as well as tampons, sponges, and menstrual cups that are inserted into the vagina in order to collect menstrual flow. Most girls begin using pads when they get their period. Pads are placed in your underwear (there's often a sticky side to attach to your underwear). Some pads are disposable (you throw them away after one use), while others are reusable (you wash and dry them to use them again). You can seek advice on what to use from someone you trust, like older women in your family, friends or teachers. In the end, remember that you are in charge of your own body: it is your choice how to manage your menstrual cycle.

### **Keeping Reusable Pads Clean**

Soaking in cold water first is essential for removing blood from all materials, not just cloth pads. Leave the pads in the cold water for a minimum of 30 minutes. It's important to avoid hot water during the first rinse, because it worsens the blood stains. Some tips on cleaning:

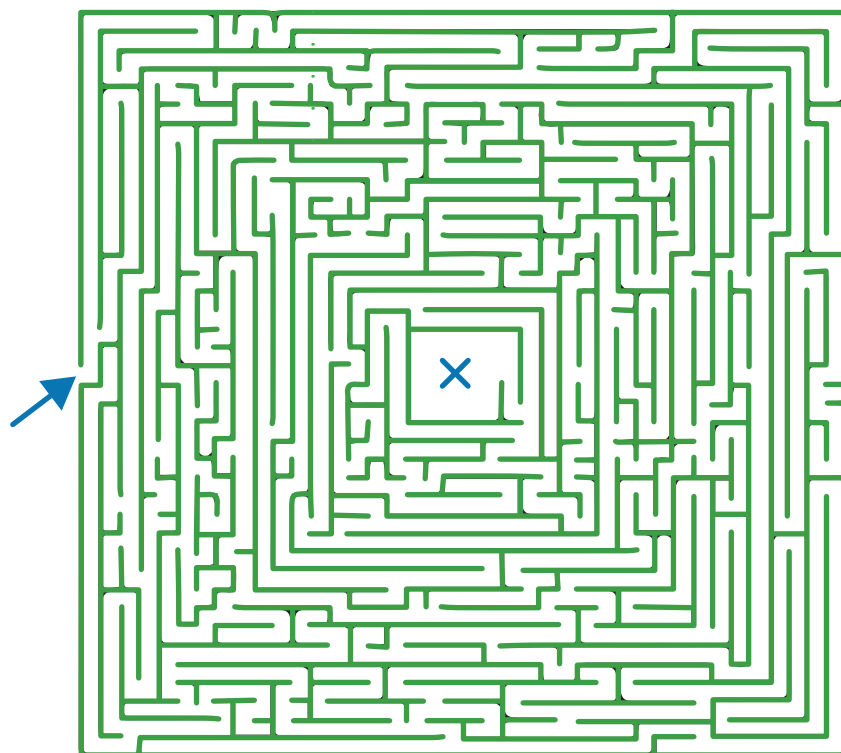
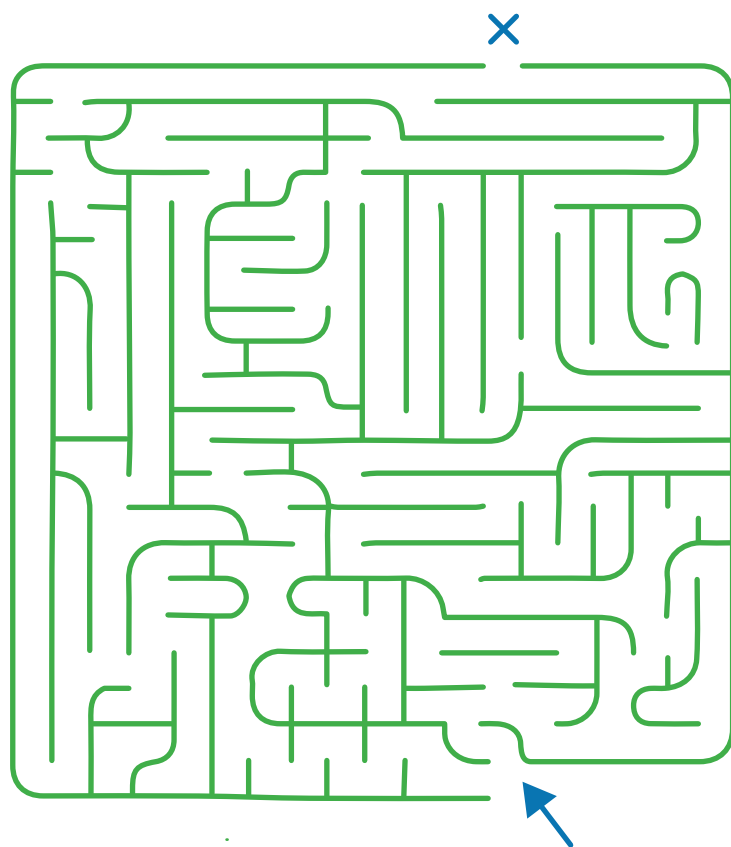
- Facing the used side downward gives you the best results. This is a great tip gained from user experience: the blood "falls" out of the fabric to the bottom of the water bucket, as opposed to going deeper into the pad if soaked facing upward. Try it out and notice the difference!
- Rinsing until the (cold) water is clear (i.e., you can't see any red in the running water) after the soaking process will clean most of the blood out of the fabric.
- Washing with soap further helps remove blood. You can wash your pad by hand, or in the washing machine along with other clothes.
- Pulling the wet cloth pad into shape helps to keep its form and avoid cotton shrinkage.

### **Staying Healthy**

Washing your vaginal area with water cleans away menstrual fluid. Use clean water and don't use any soaps or chemicals near your vagina; they could cause irritation and infections.

### **Menstruation Mazes**

1. Try to navigate the maze by drawing a line all the way through from start to finish without drawing over any of the thick black lines (the walls of the maze).
2. As you draw your line toward the finish, you might hit some dead ends. Re-trace your line until you find another route.
3. As you navigate the maze, read about how to stay clean and healthy while you are menstruating.



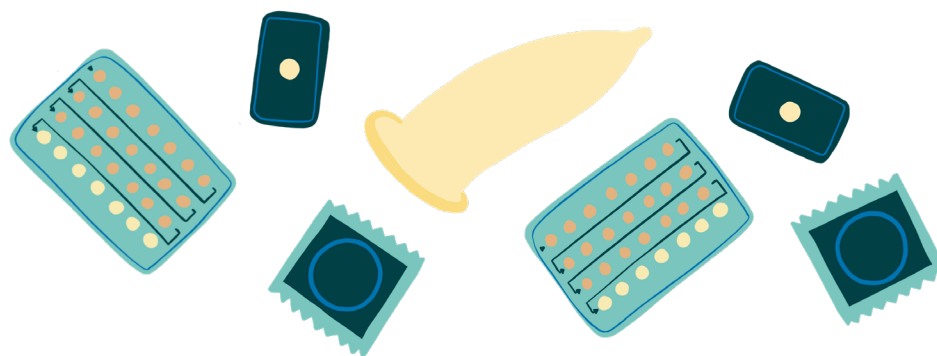
## Goal programme workbook

### 19. Menstruation Myths

**Practice at Home:** Identify a couple of sources (people, books or websites, for example) that you can go to for valid, truthful information about health and menstruation, and write them down here. When you hear information about menstruation and health, make sure that you check with these sources to validate the truth.


### 20. Contraception

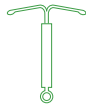
**Practice at Home:** Share what you learned about contraception with an older sister or trusted adult. How did it go? What questions did they have? If you didn't know the answers to some of their questions, make sure to write them down and get accurate answers. Make sure you speak to someone you trust who can help you find more information if you need it.



## Reversible Methods of Birth Control

### Intrauterine Contraception



#### Levonorgestrel intrauterine system (LNG IUD)

The LNG IUD is a small T-shaped device like the Copper T IUD. It is placed inside the uterus by a doctor. It releases a small amount of progestin each day to keep you from getting pregnant. The LNG IUD stays in your uterus for up to 3 to 6 years, depending on the device.

Typical use failure rate: 0.1-0.4%

#### Copper T intrauterine device (IUD)

This IUD is a small device that is shaped in the form of a "T." Your doctor places it inside the uterus to prevent pregnancy. It can stay in your uterus for up to 10 years.

Typical use failure rate: 0.8%.<sup>1</sup>

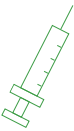
### Hormonal Methods



#### Implant

The implant is a single, thin rod that is inserted under the skin of a woman's upper arm. The rod contains a progestin that is released into the body over 3 years.

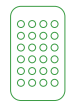
Typical use failure rate: 0.1%



#### Injection or "shot"

Women get shots of the hormone progestin in the buttocks or arm every three months from their doctor.

Typical use failure rate: 4%



#### Combined oral contraceptives

Also called "the pill," combined oral contraceptives contain the hormones estrogen and progestin. It is prescribed by a doctor. A pill is taken at the same time each day. If you are older than 35 years and smoke, have a history of blood clots or breast cancer, your doctor may advise you not to take the pill.

Typical use failure rate: 7%

#### Progestin only pill

Unlike the combined pill, the progestin-only pill (sometimes called the mini-pill) only has one hormone, progestin, instead of both estrogen and progestin. It is prescribed by a doctor. It is taken at the same time each day. It may be a good option for women who can't take estrogen.

Typical use failure rate: 7%.<sup>1</sup>



#### Patch

This skin patch is worn on the lower abdomen, buttocks, or upper body (but not on the breasts). This method is prescribed by a doctor. It releases hormones progestin and estrogen into the bloodstream. You put on a new patch once a week for three weeks. During the fourth week, you do not wear a patch, so you can have a menstrual period.

Typical use failure rate: 7%.<sup>1</sup>



#### Hormonal vaginal contraceptive ring

The ring releases the hormones progestin and estrogen. You place the ring inside your vagina. You wear the ring for three weeks, take it out for the week you have your period, and then put in a new ring.

Typical use failure rate: 7%.<sup>1</sup>

### Barrier Methods



#### Diaphragm or cervical cap

Each of these barrier methods are placed inside the vagina to cover the cervix to block sperm. The diaphragm is shaped like a shallow cup. The cervical cap is a thimble-shaped cup. Before sexual intercourse, you insert them with spermicide to block or kill sperm. Visit your doctor for a proper fitting because diaphragms and cervical caps come in different sizes.

Typical use failure rate for the diaphragm: 17%.

#### Sponge

The contraceptive sponge contains spermicide and is placed in the vagina where it fits over the cervix. The sponge works for up to 24 hours, and must be left in the vagina for at least 6 hours after the last act of intercourse, at which time it is removed and discarded.

Typical use failure rate: 14% for women who have never had a baby and 27% for women who have had a baby.



#### Male condom

Worn by the man, a male condom keeps sperm from getting into a woman's body. Latex condoms, the most common type, help prevent pregnancy, and HIV and other STDs, as do the newer synthetic condoms. "Natural" or "lambskin" condoms also help prevent pregnancy, but may not provide protection against STDs, including HIV. Condoms can only be used once. You can buy condoms, KY jelly, or water-based lubricants at a drug store. Do not use oil-based lubricants such as massage oils, baby oil, lotions, or petroleum jelly with latex condoms. They will weaken the condom, causing it to tear or break.

Typical use failure rate: 13%



**Female condom**—Worn by the woman, the female condom helps keep sperm from getting into her body. It is packaged with a lubricant and is available at drug stores. It can be inserted up to eight hours before sexual intercourse. The female condom may also help prevent STIs.

Typical use failure rate: 21%



**Spermicides**—These products work by killing sperm and come in several forms—foam, gel, cream, film, suppository, or tablet. They are placed in the vagina no more than one hour before intercourse. You leave them in place at least six to eight hours after intercourse. You can use a spermicide in addition to a male condom, diaphragm, or cervical cap. They can be purchased at drug stores.

Typical use failure rate: 21%.<sup>1</sup>

### 21. STIs (Sexually Transmitted Infections)

**Practice at Home:** Share your knowledge about STIs with a close friend or trusted sibling. How did they react? Did they know the information already? What questions did they have? If you didn't know the answers to some of their questions, make sure to write them down and get accurate answers. Come prepared to share their reaction with your Goal team next session.

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### 22. All About HIV/AIDS

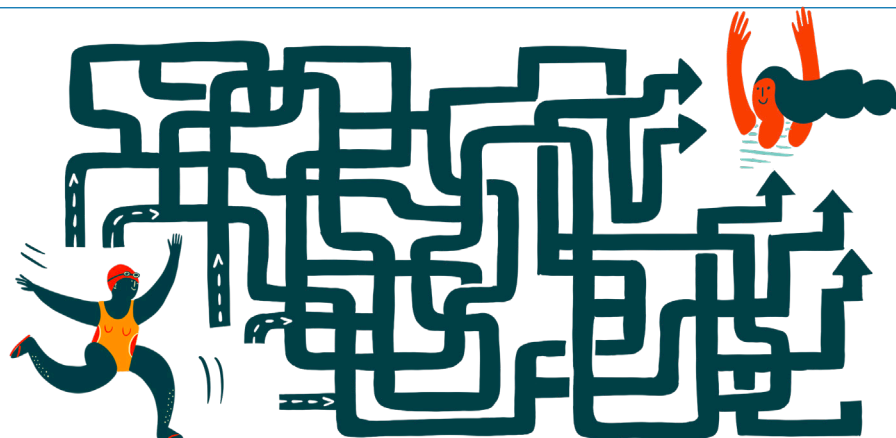
**Practice at Home:** Make a list of all the people in your life that could support you in finding more information about HIV/AIDS and help you make good choices in your life. Keep this list in a safe place and share it with your team at the next session.

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## 23. Risky Behavior

**Practice at Home:** Find a trusted adult and discuss what you learned during this session. Try to identify someone in your life that can help you make the right decisions to keep you safe and healthy. Tell that person that you would like to count on them for support as you grow and get older.

This image shows a blank sheet of white paper designed for handwriting practice. It features a solid blue horizontal line at the top and a solid green horizontal line near the bottom. Between these two colored lines are ten evenly spaced horizontal dotted lines. The entire page is framed by a thin black border.

## 24. Being Mindful

**Practice at Home:** Take some time this week to journal about your emotions and mental wellbeing. Choose one or more of the following prompts, and write or draw whatever comes to your mind.

1. What's going well for me right now is...
2. What's not working for me right now is...
3. I know when I'm feeling good because when I feel good I....
4. What I wish I could change about my life is...

BE EMPOWERED

25. Healthy Relationships

**Practice at Home:** Look around in your community for signs of healthy relationships and signs of unhealthy relationships. What did you notice? Write down the different signs you saw and share them at the next session. Don't mention names or specific people, just the signs you recognised.

## 26. Consent

**Practice at Home:** Share what you learned about consent with a friend or sibling. Listen to what they think about the idea of consent. Make a plan to ask, listen and respect each other when doing things together.

This image shows a blank sheet of primary-ruled paper. It features a solid blue vertical line on the left side, creating a margin. The rest of the page is filled with horizontal green dotted lines for writing. The entire sheet is enclosed in a thin black border.

## 27. What is Gender Based Violence?

**Practice at Home:** Read the Stories of Violence in your Goal workbook. Share those stories with a trusted friend or adult. Discuss what type of violence each story describes and how the person in the story could get help. Share what you discussed with your Goal team next session.



### Story 1:

**A teenage girl in an abusive dating relationship who is cut off from friends and outside activities.**

"I'm a student and have been with my boyfriend for the last eight months. I used to be involved with many activities like playing rugby and going out with my girlfriends. But my boyfriend doesn't like me doing these things. He says he wants me 'all to himself'. It's so sweet that he loves me that much. But sometimes I wish I could also be with my friends and playing sports, but that makes him mad and I don't want my boyfriend to split up with me."

### Story 2:

#### A young, married woman being physically abused by her husband.

"My husband and I got married last year. Although it was an arranged marriage and I was hesitant to accept my parents' choice, we had a beautiful wedding day. It started off quite well, but a few months ago I was late getting home from work and my husband was really angry. He wanted to know where I had been and was asking who I was with. I was really surprised by his reaction. He wouldn't let it go and started criticising that I wasn't cleaning the house well and that his dinner wasn't ready. When I suggested he could help out too, he started shouting about my disobedience and slapped me hard. I was shocked and crying and then he was very sorry for hitting me. He said he'd never do it again. But then a week later, he got angry and hit me again. It's been getting worse and now he wants me to quit my job, but every time he hits me he says I have done something to make him mad and that he's sorry. I am scared that his temper is getting worse and I don't know what to do. My mother says it's my duty to stay with my husband."

### Story 3:

#### A young woman who was sexually assaulted.

"I was at a friend's birthday party and met someone. We started talking and he seemed really nice. There were a lot of people there, so he asked me to step outside for a minute to get some fresh air. He took my hand and we walked outside. There was no one around. He tried to kiss me and I said no, we have only just met. But he didn't listen to me. He just laughed and said, 'don't be such a prude.' I got scared and angry and told him to stop but he became rough and pushed me to the ground. I tried to scream and get away but he covered my mouth and held me down and raped me. I am so ashamed. I know it was wrong and that he broke the law but who will believe me? Sometimes I wonder if it was my fault."



**A young, married woman whose husband does not want her to study or work outside the home, has no control over the household income and is regularly put down and insulted.**

"My husband won't let me work. He says that earning money is his job as a husband and that he's the head of the family and besides, who would want to hire me? It's true that we have enough money for our needs but I would still like to have an interesting job as well as taking care of our little daughter. My husband keeps me like a bird in a cage. We have a beautiful house, but he decides what is bought and gives me a small allowance. He says it's my duty to be a good wife and to do what I am told and that he knows best how much money I need. Sometimes I am so embarrassed buying food, as I do not have enough money to get what we need. Then when I ask for more he explodes and does not trust that I have used my allowance well. He wants to control everything I do and I feel so stupid."

**Practice at Home:** Find someone you trust (it can be your sister, your friend or your mother) and share with them what you have learned in the session. Explain to them how they can support girls and women who are experiencing or have experienced violence. What is their reaction?

This image shows a blank sheet of white paper designed for handwriting practice. It features ten horizontal green lines spaced evenly down the page. A single vertical blue line runs along the left side, creating a margin. The entire sheet is enclosed within a thin black rectangular border.

It is incredibly difficult for some girls to share when they have experienced harassment, rape or other forms of GBV. Equipping coaches and girls with ideas of symptoms to look out for in girls can help identify when a girl is being abused.

It is important for girls to know that if a friend tells them they have been abused, they should encourage that friend to share their experience with a trusted adult who can refer the girl to the necessary medical, legal or safety services. It is imperative that these peers retain confidentiality. The only people that they should confide in are professionals who can offer help and services.

P. 31





<b>Project Title</b>			
<b>Team Members</b>			
<b>Project Start Date</b>		<b>Project End Date</b>	
<b>The issue we want to address is:</b>			
<b>We chose this issue because:</b>			
<b>The goals of this project are:</b>		<b>We will know we have reached our goals when:</b>	
<b>Resources we will need to complete this project:</b>		<b>People in the school/community who might be able to help us are:</b>	
<b>Project Steps</b>			
<b>1.</b>			
<b>2.</b>			
<b>3.</b>			
<b>4.</b>			
<b>5.</b>			
<b>6.</b>			
<b>7.</b>			
<b>8.</b>			

### 30. Wants and Needs

**Practice at Home:** Think about the things you have in your home and your community. Do you have many wants? Do you have all of your needs? Find one person in your family that you can explain the difference between wants and needs to. How did they react?

[illegible]

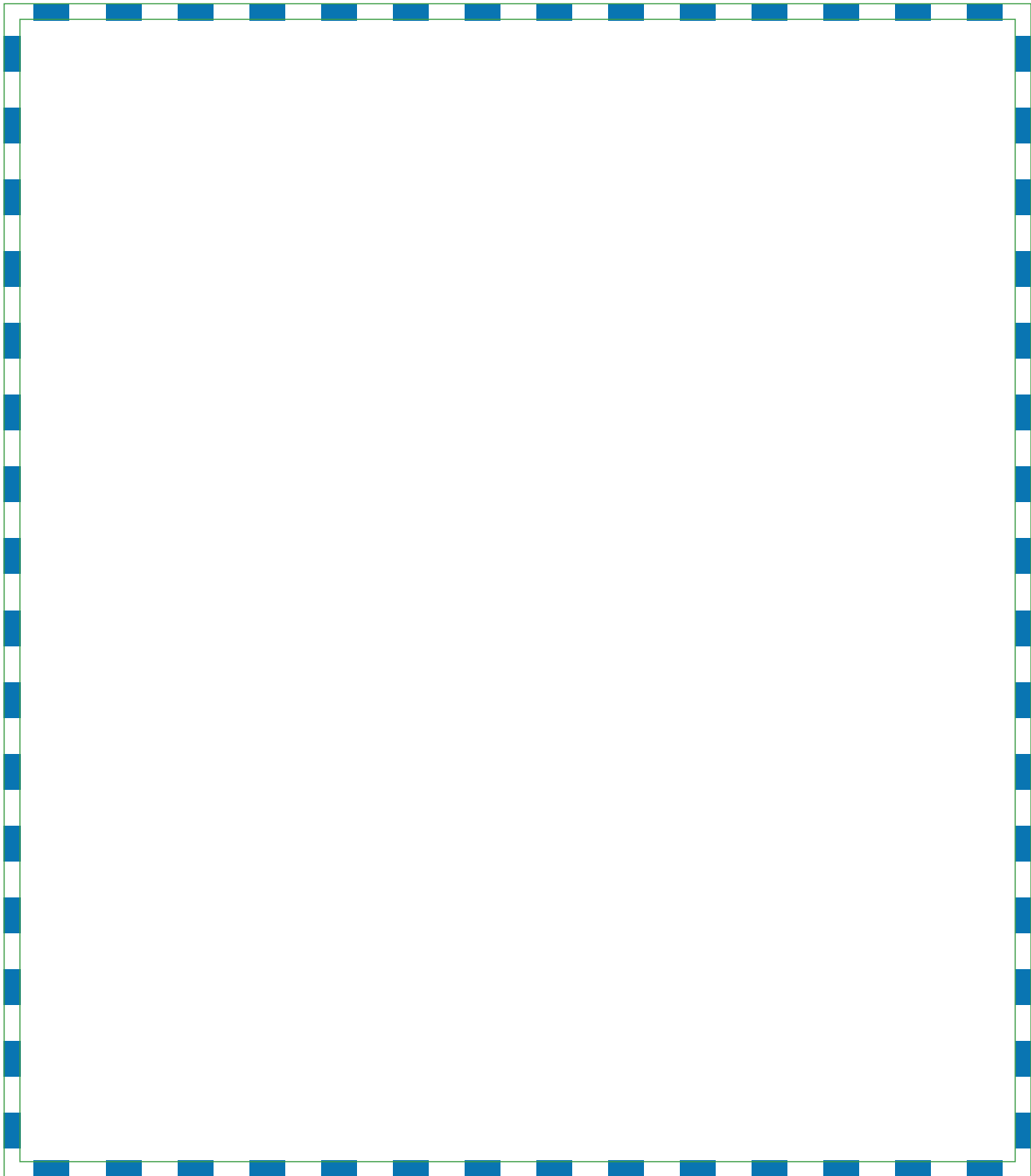
## 31. Know Your Rights

**Practice at Home:** Share what you learned about your rights with a friend at school or in your community. Look out for their reactions. Were they surprised? Did they know these rights already?

[illegible]

### 32. Help in My Community

**Practice at Home:** Create a community map of all the important resources you can access and put it in your room or somewhere at home. Share it with a trusted adult and see if they would be able to help you learn how to access these services if you need them.



### 33. Share with Care (Digital Safety)

**Practice at Home:** If you have access to a phone or computer and internet, try playing these games about digital safety:

[https://beinternetawesome.withgoogle.com/en\\_us/interland](https://beinternetawesome.withgoogle.com/en_us/interland)

#### **Password Safety<sup>2</sup>**

One thing you can do to keep your information safe is have a strong password to protect your accounts. It should be a word or phrase that you can remember easily. Here are some tips for creating a strong password:

- It should be at least 8 characters long.
- It should have a mix of both uppercase and lowercase letters.
- A very strong password should include numbers and special characters .
- And remember, don't share your password with anyone else (except your parents)!

#### **What should you do if someone you don't know contacts you online?**

- Don't respond to them at all.
- If they are persistent, type, "I don't want to talk to you. Do not contact me again."
- If they continue, block them and report their user information and don't respond anymore.

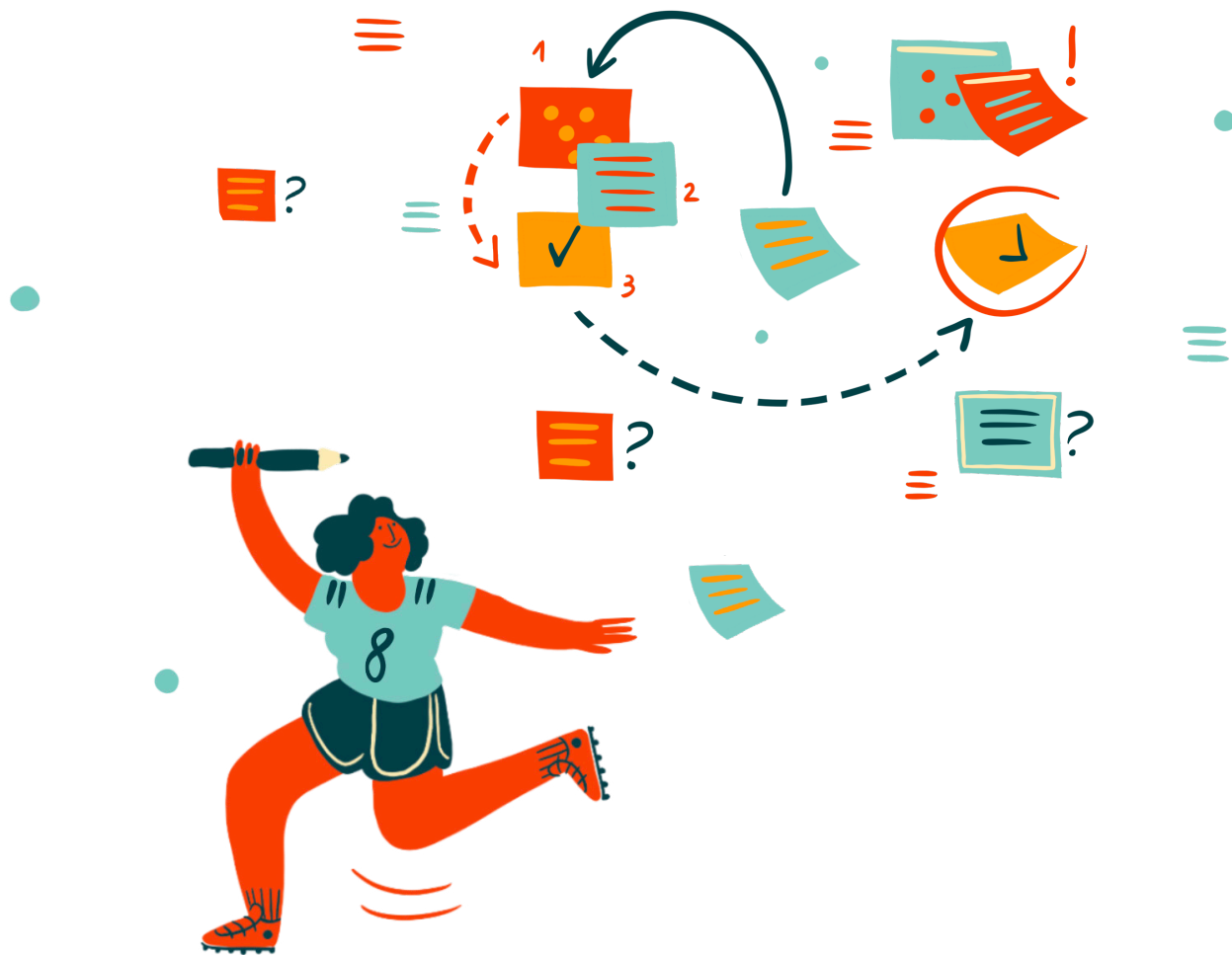
When anyone you don't know starts asking for pictures or personal information, you should say no. The more information you give them, the easier it is for them to find out more about you and this can be very dangerous. Online predators often try chatting to you for a while before they ask you for more information, or do research and get information from social media profiles to establish trust or make you think that are trustworthy. If you shut the conversation down at the beginning, they are more likely to give up and leave you alone. Anything you share with them can keep the conversation going. This is also a good reason for teenagers to think about their digital footprints and the pieces of themselves they share online. For example, teenagers who share intimate or sexy pictures or lots of personal information online are more at risk of being approached by online predators.

#### **Digital footprint (or digital presence)**

Your digital footprint is all the information about you that appears online. This can mean anything from photos, audio, videos, and texts to "likes" and comments you post on friends' profiles. Just as your footsteps leave prints on the ground while you walk, what you post online leaves a trail as well.

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<sup>2</sup> Source: Google, Digital Safety and Citizenship Curriculum, Be Internet Awesome, June 2019



## BE MONEY SAVVY

### 34. My Goals

**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. Also, use magazines and newspaper to cut out images to put on your vision board. Come to the next session ready to share if you can.

## Goal programme workbook

How do you see yourself in 5 years?

How do you see yourself in 10 years?

How do you see yourself in 20 years?

35. Skills and Qualities


**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. Begin by writing your goal below.

**My Goal:** .....

Qualities	Skills

36. My Education

**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?



37. Planning for A Future Career

**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 developed in order to be successful.

Personal Skills: (e.g. self-control, having a positive self-image, being responsible, being honest)

People Skills: (e.g. negotiation, being a peer leader, teamwork, understanding power and gender relationships):

People Skills: (e.g. negotiation, being a peer leader, teamwork, understanding power and gender relationships):



### 38. Understanding Money

**Practice at Home:** Read the statements about money below<sup>3</sup>. Before looking at the answers, see if you agree or disagree with the statement. Then, check what the answer a person who uses their money responsibly would give. Test your siblings or friends and see how they do.

Financial Literacy Statements	
<b>1. It is OK to borrow money, as long as you know you will be able to pay it back later.</b>	<b>Suggested Response:</b> It is okay to borrow money, as long as you understand how to borrow money responsibly and can pay it back later.
<b>2. It isn't important to keep a budget, unless you earn a lot of money.</b>	<b>Suggested Response:</b> It is a good idea for everyone to keep a budget, even if you only make a little money. Keeping a budget helps you manage your money better, no matter how much money you have.
<b>3. I'd be happy to lend money to a friend.</b>	<b>Suggested Response:</b> Lending money to friends is not a bad thing, but make sure you trust your friend and be ready for the consequences that might result from your friend not paying you back. Lending money to friends can also cause friendships to end and friends to fight if there is a problem with paying back the money.
<b>4. It is OK to spend more money than you earn – debt is fine.</b>	<b>Suggested Response:</b> Spending more money than you earn can get you into a lot of trouble. Debt is very dangerous because it means you owe someone money. This potentially has many negative consequences, such as high interest charges (having to pay penalty fees), and it is often difficult to get out of debt. It is important to always try to stick to spending the money that you have, or even better yet, save!
<b>5. Family and friends are more important than money.</b>	<b>Suggested Response:</b> Yes, the people in our lives are more important than money. Remember this when dealing with money and with the people around you. Money comes and goes but good friends and our family will be with us forever.
<b>6. The safest place to keep your money is in a bank.</b>	<b>Suggested Response:</b> A bank is a very safe place to keep your money. Your money won't get lost, damaged or stolen.

<sup>3</sup> Worksheet adapted from the Standard Chartered Financial education toolkit: Module 1, Why is money important?

## Goal programme workbook

Financial Literacy Statements	
7. It is important to me that I earn money for myself – not just take it from my parents.	<b>Suggested Response:</b> One day, when you have to take care of yourself or your own family, it will be important for you to earn money for yourself. Sometimes, parents don't have enough money to take care of the family, and then everyone in the family has to help earn money.
8. I feel angry/frustrated if I can't buy something that I really want.	<b>Suggested Response:</b> This is normal. It is okay to want things and desires things but we should remember that not everything we want we can have. There must always be a balance between what we want and what we need in order to live a healthy and happy life. If you find yourself getting angry and frustrated, think about all the great things you already have, such as good friends, a place to sleep, food, ability to go to school.
9. Everyone should try to save some money each month.	<b>Suggested Response:</b> This is a good idea. Trying to save a little money each month is a great way to start saving money for emergencies, for things you might want in the future or for your education.
10. Credit cards are a great idea – I want one!	<b>Suggested Response:</b> Credit cards have a lot of benefits but they also have consequences. Credit cards allow you to buy things even if you don't have enough money to make that purchase. This may sound like a good thing but it can also put you into debt. If you can't pay the balance on your credit card when it is due, then you have to pay additional fees as well as interest. This can cause you to owe more and more money. Before getting a credit card, make sure you know how to use one responsibly.
11. It would be easy to live for a month without any money at all.	<b>Suggested Response:</b> This depends, but for most people, it might be difficult because you would not be able to buy things like food that you would need to survive, or take transport.
12. Money can buy everything.	<b>Suggested Response:</b> Money cannot buy everything. Money can buy material things but money cannot buy things that are very important in our lives, such as laughter, friendship, love, joy, happiness.



39. Saving Money

**Practice at Home:** Read the different scenarios and think about what you would do in that situation. Remember the session Needs and Wants in the Goal curriculum, 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.

<p><b>Scenario 1</b></p> <p>You and your best friend go to the movies. Your friend wants to buy popcorn but doesn't have enough money. You have some extra money in your pocket. Describe what you would do and why.</p>	<p><b>Scenario 2</b></p> <p>You spend all of your allowance on video games at the arcade on Tuesday afternoon. Now you don't have enough money for school lunches the rest of the week. How would you solve this problem?</p>
<p><b>Scenario 3</b></p> <p>Walking home from school, you find a wallet with money in it. The owner's identification is in the wallet. What would you do?</p>	<p><b>Scenario 4</b></p> <p>Your mother asks you to go to the store to buy two things she needs for lunch. She gives you some money and tells you that if there is change, you can keep it. You pay for the items your mother wanted and realise there is change left. You are about to leave the store when you pass the chocolate display and see something that looks tasty. What would you do?</p>
<p><b>Scenario 5</b></p> <p>It is the beginning of the school year and all of your friends have brand new phones. Your phone is an old one that your brother gave you. Your aunt just gave you some money for your birthday and you think you have enough to buy a new phone, but it would cost you all the money you have. What would you do?</p>	<p><b>Scenario 6</b></p> <p>Your friend asks you if they can borrow some money and they will pay you back next week. You know that this friend usually doesn't pay money back but you are afraid to say no because then he/she might get angry and not be your friend anymore. You really need your money because school is coming up and you will need books and some new clothes to wear and your parents can't afford to buy them for you. What would you do?</p>



## Goal programme workbook

## 40. Savings Plan

**Practice at Home:** Throughout the week, record all the things you purchase or pay for in the table below, 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 or reduce your spending, and being realistic about how much you can save each week.

Look at your weekly 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?

**TIP:** What I plan to save  $\div$  What I can save each week = Number of weeks I need to save in order to meet my savings goal.

**EXAMPLE:** If a necklace you want to buy will cost KR 25, and you can save KR 5 each week, then the number of weeks to reach your savings goal is  $25 \div 5 = 5$  weeks.

## Record

Date	Item	Category	Amount Paid
Weekly Total			

Savings Goal

Savings Goal	Total Cost of Item	Amount you can save each week	Number of weeks you need to reach your goal
Example: New Necklace	KR 25	KR 5	KR 5

**TIP:** What I plan to save ÷ What I can save each week = Number of weeks I need to save in order to meet my savings goal.



41. Challenges to Saving

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

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

## Goal programme workbook

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

### ROLE PLAY 1: The Boyfriend

Sara is 19 and lives with relatives. They have let her stay at their home but have given her no money to spend. She pays for her own expenses with her earnings (from plaiting hair and working at the grocery store) and has managed to save \$30. She is very disciplined about saving because she knows that she won't be able to live with her relatives forever. Her boyfriend, Samuel, is a big dreamer. He tries to convince Sara to give him her savings so he can travel to the north where he has heard there is a lot of opportunity to make money. He is sure that he can make enough money for the two of them to move in to their own place together. She hesitates; as yet, she doesn't trust him and fears losing her only asset. But he is very persuasive and she loves him.

### ROLE PLAY 2: The Sister

Samuel, age 17, has \$40 saved from his job at the grocery store. He is saving to rent a motorbike that he will operate as a taxi. His family needs the money and they support his plan by allowing him to save his wages instead of contributing to the household expenses. One day he opens his safe box to add his weekly deposit and finds that he only has \$25. He is missing \$15. He wonders what happened to his money. Nobody in his family knows anything about the missing money, but his older sister is not at home at the time. When she returns, she is wearing new clothes. She smiles broadly when people compliment her new clothes, but she will not look her brother in the eye.

### ROLE PLAY 3: The Parents

Marie is 16 and lives with her parents and younger brother and sister. She earns a little money helping out at her aunt's market stall on Saturdays. Her dream is to attend a computer skills training course. She works out that she needs to save her earnings for one year to have enough for the course registration and materials. Her father likes to play cards; when he wins, he likes to show off his success by giving the kids a little extra lunch money. When he loses, they can't cover all of their expenses. Marie's mother wants to prepare a special birthday meal for Marie's little brother, but Marie's mother is short on cash and knows that Marie has her savings in the house. She orders Marie to give her \$10, which is almost half of her savings. Marie's parents both believe that finances should be controlled by adults who are in the best position to balance the needs of everyone in the family.

### ROLE PLAY 4: The Friends

Ricky is 18 and lucky enough to work with his older brother in his wholesale grain business. Although the work is seasonal, it does give him some income, especially at harvest time. Ricky is able to save some money from this income. When he is not working, Ricky hangs out with his friends in town. Two of them know where to buy stolen goods that they can sell to other people. With no work and no income, these guys see this as a good opportunity. They need money to buy the goods and try to convince Ricky to join them, as he is the only person with any money saved. His friends say that in exchange for his investment, they will do all the selling, and thus take the risk of getting caught. To Ricky, it seems like easy money; but then again, his savings are the only money he has until his brother needs him again in a few months. What if he loses it all?



## 42. Budgeting

**Practice at Home:** Fill in a sample budget for yourself in the table below. 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 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!

### PERSONAL BUDGET WORKSHEET



Budget line items	Week 1	Week 2	Week 3	Week 4
Income				
Total Income				

Expenses	Week 1	Week 2	Week 3	Week 4
Necessary				
• Food				
• Transportation				
• Health				
• Education				
• Family				
Discretionary				
• Entertainment				
Total Expenses				

Savings				
---------	--	--	--	--

TOTAL EXPENSES				
TOTAL SURPLUS/ DEFICIT				

### 43. Banking

**Practice at Home:** Read the following story and answer the questions below. Feel free to ask a sibling, trusted adult or friend to help you with the questions.

#### The Story of Mulenga<sup>4</sup>

Mulenga is a girl with a dream: to finish classes at her vocational school, buy the tools she needs, and start a mobile phone repair business. She wants to save her grandmother's gift and add to it until she has enough money to buy the tools.

Mulenga opens a savings account to help her save. She immediately puts all she has (KR 200) into her account, but wants to continue depositing some money and keep saving until she has enough for the repair tools, which cost KR 400. On some days she walks to school to save on transportation and on other days she skips lunch. She is either really tired or really hungry by the time she gets home from school!

When Mulenga's brother gets married, she really wants a new dress for the wedding. She knows she is saving up for the tools for her business, but she goes to the bank to withdraw KR 50 for a dress. On her way back from the bank, Mulenga sees a pair of shoes at the market that would match her dress. But she does not have enough cash in her pocket, or time to return to the bank and withdraw more money. Mulenga realises that although she is tempted to buy the shoes, she does not really need them, and continues on her way home. Another day, Mulenga's mother asks for KR 5 to buy some vegetables for dinner, but Mulenga does not have any cash with her and the bank is too far away to go and withdraw the money.

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?



<sup>4</sup> Population Council, Dream Big! Kwacha for Our Future—Financial Education Curriculum, Page 56, 2013.



## 44. Borrowing

**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?

[illegible]

## 45. My Economic Empowerment

**Practice at Home:** Reflect on this session and share what you learned to a trusted adult or friend. Describe some of the scenario cards to that person and see what they think about the scenario.

### 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 jewellery 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 housework 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.



46. My Plan

**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.

Name:	
Goal #1:	
Steps	<b>What are the steps I need to take to achieve my goal?</b> 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?
Timeline	<b>What is my timeline?</b> <b>Do I have a deadline for when I need to achieve my goal?</b>
Support	<b>What resources do I need (both financial and non-financial)?</b> How will I get them? Are there people who can help me? Do I need to start saving money?
Realistic	<b>Is my goal realistic?</b> Will I be able to achieve it with the resources I have or that I can acquire?



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:

