



**AGI-K**  
Adolescent Girls Initiative-Kenya

DREAM BIG!  
SHILLINGS FOR  
OUR FUTURE



**FINANCIAL  
EDUCATION  
CURRICULUM**  
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Many people were involved in the design, testing and finalization of the learning sessions. The initial sessions that serve as the core source of the sessions in this book, *Young Women: Your Future Your Money*, were developed by Candace Nelson, Jessica Massie, and Bailey Butzberger of Microfinance Opportunities and Karen Austrian of the Population Council for a girls program in Kenya and Uganda, funded by the Nike Foundation and the Financial Education Fund. An adaptation to the Zambian context was done by Nambula Kachumi, Karen Austrian, Natalie Jackson Hachonda, Diana Bulanda and Bwalya Mushiki of Population Council; Rathi Mani and David James-Wilson of Making Cents International; and David Mukwavi, Mebelo Mebelo, Godfrey Musukwa, and Esther Syapaka of NatSave. This adaptation to the urban Kenyan context, based on the Zambian adaptation, was led by Joyce Koech at Plan International – Kenya, and reviewed by MASDEV Consultancy Firm, Ltd, and Diana Moreka, Karen Austrian and Eunice Muthengi at the Population Council. We also thank the AGI-K Kibera External Advisory Committee for their input in the draft curriculum to ensure contextual appropriateness.

## PROJECT PARTNERS

### The Population Council, Kenya

The Population Council confronts critical health and development issues—from stopping the spread of HIV to improving reproductive health and ensuring that young people lead full and productive lives. Through biomedical, social science, and public health research in 50 countries, we work with our partners to deliver solutions

that lead to more effective policies, programs, and technologies that improve lives around the world. Established in 1952 and headquartered in New York, the Council is a nongovernmental, nonprofit organization governed by an international board of trustees. The Council’s Nairobi office was established in 1998 and has worked to improve the health and well-being of Kenya’s poorest and most vulnerable people.

### Plan International – Kenya

Plan International is a child-centered community development organization without political, religious or governmental affiliations. Plan International’s vision is of a world in which all children realize their full potential in societies which respect people’s rights and dignity. Our work is founded on the UN Convention on the Rights of the Children and children are at the heart of our programmes. Plan International shares one global goal: to reach as many children as possible, particularly those who are excluded or marginalized with high quality programmes that deliver long-lasting benefits. Plan is a global organization that works in 51 developing countries to promote child rights and lift millions of children out of poverty and has worked in Kenya since 1982, helping poor children to access their rights to health, education, sanitation and protection.

### UK Department for International Development

The Department for International Development leads the UK government’s effort to fight global poverty, delivering UK aid around the world. DFID is led by a UK cabinet minister and operates under the International Development Act, which came into force in 2002. DFID’s overall aim is to reduce poverty in poorer countries, in particular through achieving the Millennium Development Goals. Key issues that DFID is focusing on in over 30 countries are education, health, economic growth and the private sector, governance and conflict, climate and environment, water and sanitation, food and nutrition, and humanitarian disasters and emergencies. As part of its work, DFID is committed to the achievement of gender equality and the empowerment of women and girls.



# INTRODUCTION

## FINANCIAL EDUCATION FOR ADOLESCENT GIRLS

Adolescent girls like us are on the edge; we stand at the gateway to adulthood and a future full of responsibilities about which we are not always so fully aware. We often find ourselves teetering between dependence on childhood caretakers and the independence we crave as young adults. We are experimenting with new social relationships and we are assuming more financial responsibilities. This tumultuous period is also the critical time for young people like us to face our futures and begin preparing for the economic roles we will assume as adults. Teaching ourselves how to manage our money and build assets can help us protect ourselves and expand our opportunities. This is the role of financial education and this is the reason for the *Dream Big! Shillings for Our Future* curriculum.

## WHY IS FINANCIAL EDUCATION IMPORTANT FOR ADOLESCENT GIRLS?

At a basic level, financial education focuses on concepts of money and ways to manage it well. It promotes regular saving, wise spending and ways to make the most of our resources. These skills serve as a foundation for girls like us, who are transitioning from dependent to independent roles in our financial responsibilities. We are shifting from depending on our families for support to earning our own money and making independent financial decisions. At a very basic level, we must know how to handle ourselves, pursue income opportunities, pay for our expenses, and plan for the future. However, we also know that in a few years' time, we will become young women, have more responsibilities for marriage, households, children, as well as additional responsibilities related to employment, shelter, and relationships.

Therefore, we know that financial education will help us know how to manage our day-to-day expenses, but also in the future. Good money management can minimize some of the risks we face in our lives, and build financial support for the future.

These are skills that we adolescent girls need now and will need every day of our adult lives. An investment in financial literacy for adolescent girls sets the stage for the many changes that are coming. It will increase our ability to manage money, as well as confidence and readiness for the future. Financial knowledge can open up new opportunities to work, build assets, and save. Access to and control over savings can help to protect us against, mitigate, and cope with many risks associated with adolescence—by providing resources to draw upon in times of need.

## HOW TO USE THIS GUIDE

*Dream Big! Shillings for Our Future* is a collection of learning sessions designed to prepare adolescent girls for the financial responsibilities of adulthood, providing them with the knowledge and skills to transition from economic dependence to independence. These sessions were developed to be delivered without a lot of resources or materials, with limited time available for training. The guide contains step-by-step descriptions of the learning activities as well as background information to orient you, the trainer, to the topic.

## CURRICULUM STRUCTURE

### *Adolescent Girls Initiative–Kenya*

These learning sessions were developed as part of the Adolescent Girls Initiative–Kenya (AGI-K). The overall goal of AGI-K is to test multi-sectoral packages of interventions for younger adolescent girls to determine which package delivers the most impact and at what cost. The wealth creation intervention being tested is financial education, together with savings opportunities, delivered in a safe and fun learning environment. During weekly group meetings, girls will be trained on financial education through this curriculum, in addition to health and life skills topics (the health intervention).

The complete **FINANCIAL EDUCATION (FE)** curriculum is included here. However, the girls groups will meet over the course of two years and it is anticipated that the financial education sessions will be integrated with the health and life skills **(HLS)** curriculum. The proposed full session order is as follows:

#### **HLS** **Introductory Sessions**

- Session 1: What to Expect – Part 1
- Session 2: What to Expect – Part 2
- Session 3: Teamwork
- Session 4: His and Hers (Gender Roles)
- Session 5: Communication
- Session 6: Self-Esteem

#### **FE** **FINANCIAL EDUCATION**

- Session 1: Dream Big!
- Session 2: Why Save?
- Session 3: Choose a Savings Goal
- Session 4: Make a Savings Plan
- Session 5: Learning about Banks and Bank Accounts

#### **HLS** **Introductory Sessions**

- Session 7: Goal Identification – The Road of Life
- Session 8: Goal Setting and Achieving
- Session 9: My Relationships

#### **FE** **FINANCIAL EDUCATION**

- Session 6: Exploring Options for Earning Money
- Session 7: Girls' Money and the Risky Income Cycle

#### **HLS** **Reproductive Health**

- Session 1: Life Cycle
- Session 2: My Body Is Changing – Am I Normal?
- Session 3: How Does Pregnancy Happen, Anyway?
- Session 4: Preventing Unintended Pregnancy
- Session 5: Reproductive Myths

#### **HLS** **Nutrition**

- Session 1: Building Blocks of Nutrition
- Session 2: The Role of Food in the Body
- Session 3: Anaemia in Adolescent Girls

#### **FE** **FINANCIAL EDUCATION**

- Session 8: Know the Difference Between Needs and Wants
- Session 9: Control Spending
- Session 10: Think About the Future: Money In and Money Out
- Session 11: Save Regularly!

#### **HLS** **Life Skills**

- Session 1: I Have Healthy Relationships
- Session 2: Reasons to Delay Sex
- Session 3: Strategies for Delaying Sex
- Session 4: Passive, Assertive, Aggressive
- Session 5: Drugs, Alcohol, and Other Mind-Altering Substances
- Session 6: Peer Pressure
- Session 7: Making Good Decisions
- Session 8: How to Communicate with Adults
- Session 9: Managing Stress, Anger, and Conflict
- Session 10: Conflict Resolution and Problem Solving Skills

#### **FE** **FINANCIAL EDUCATION**

- Session 12: Save in a Safe Place
- Session 13: Dealing with Setbacks in Saving
- Session 14: Your Own Money vs. Someone Else's Money
- Session 15: Talking About Money
- Session 16: The DOs and DON'Ts of Talking About Money

## **HLS HIV, AIDS, and STIs**

Session 1: HIV and AIDS  
Session 2: Myth or Fact?  
Session 3: HIV Testing and Counseling  
Session 4: Risky Behavior  
Session 5: The Relationship of STIs and HIV and AIDS  
Session 6: Stigma and Discrimination in HIV-Positive People

## **FE FINANCIAL EDUCATION**

Session 17: Resolving Conflicts About Money  
Session 18: Role Play Resolving Conflicts  
Session 19: Our Journey to Good Money Management

## **HLS Gender-Based Violence**

Session 1: Gender-Based Violence  
Session 2: How to Report and Avoid Cases of Sexual Violence  
Session 3: Sexual and Gender-Based Violence  
Session 4: Preventing Unwanted Advances  
Session 5: Safety Planning

## **HLS Harmful Traditional Practices**

Session 1: Early and Forced Marriages  
Session 2: Female Genital Mutilation/Cutting (FGM/C)

## **HLS Leadership**

Session 1: Leadership  
Session 2: Community Service: Putting Leadership into Action

## **HLS Human Rights**

Session 1: Human Rights and Children's Rights  
Session 2: Sexual and Reproductive Health Rights  
Session 3: HIV and AIDS and Human Rights

## **HLS Water, Sanitation, and Hygiene**

Session 1: Hand Washing and Water Storage  
Session 2: Hygiene with Latrines and Food

For more information about the Adolescent Girls Initiative–Kenya, please visit:  
[www.popcouncil.org/research/adolescent-girls-initiative-action-research-program](http://www.popcouncil.org/research/adolescent-girls-initiative-action-research-program)

For any inquiries, please contact: [info.nairobi@popcouncil.org](mailto:info.nairobi@popcouncil.org).

## **MENTORS—BE PREPARED IN ADVANCE!**

Because the learning sessions are spelled out in detail, you do not have to create anything from scratch. However, you must review the sessions and prepare any necessary materials before the training begins. The success of the learning sessions depends on your work at this stage.

Some of the sessions contain special features. These features are explained in detail in the learning session where they are found, and an overview is provided below:

- **SWOT Exercise:** Session 1 requires you to teach SWOT Analysis to girls. SWOT is a simple way to evaluate Strengths, Weaknesses, Opportunities, and Threats (SWOT) for any given topic. Review the session and Content Note before teaching it to girls, so that you understand the concept well in advance.
- **Stories:** Make sure to read these stories before you deliver them, so that you tell these stories in a lively manner, without reading directly from the page. If you have a photocopy machine available, you may make copies for each girl.
- **Role Plays:** If the girls in your group enjoy working together outside of the savings group meetings, you may choose to have them prepare role plays together and present them during the meetings. This can save time and increase opportunities for the practice and application of the learning.
- **Pictures:** Another way of making learning sessions more lively and engaging is to include pictures. Pictures are provided as cards with the Trainer's Guide. However, if you lose a card, or prefer not to use the cards, you can simply show the girls the pictures directly from your Trainer's Guide. Alternatively, you can bring in real objects to represent the pictures.
- **Suggested Visitors:** Session 6 is an ideal session to follow with a visit from a woman (or women) from the local community to speak about options for earning money. However, we suggest that any time it is convenient and possible to bring in a guest speaker, you do so. Girls will always benefit from meeting and learning from women they identify with who can serve as positive examples and/or role models.

As you read the step-by-step instructions, give yourself permission to imagine a training session that is active, sometimes noisy, and fun. As the trainer, you will not be doing all the talking. Instead, you will be part of a dynamic learning process.

## SOME TRAINING TIPS AND TECHNIQUES

This Trainer's Guide is full of activities that require organizing participants into pairs or small groups. The instructions frequently direct you to do this, but usually leave the method up to you, the facilitator. This section offers a mini catalog of techniques for forming pairs and small groups. Ideas for facilitating group introductions are also included. You will find these handy at the opening of a workshop, and you may also find reason to do introductions again at a later time.

### A. Forming Pairs

1. Form pairs by dividing the total number of participants in half. Ask participants to count off up to the number that represents half of the total. For example, if you have 20 participants, they will count off up to 10 and then start again at 1. The two people who have the same number are partners (the 1s, 2s, 3s, etc.).
2. Ask participants to turn to the person on their right (or left). This person is their partner.
3. Create sets of pairs constructed around opposite words or similar objects or first and last names of famous people. The number of pairs you create should equal half the number of participants. Each pair must have two parts. Write one word of each pair on a slip of paper. Ask participants to draw a slip of paper from a container and find the other half of their pair. This is their partner. Some examples for a group of 10 participants include:

Opposites		Matching objects		Famous people	
black	white	bed	sheets	Nelson	Mandela
sad	happy	table	chair	Lupita	Nyong'o
dark	light	camera	photograph	Wangari	Mathai
tall	short	car	driver	Michelle	Obama
wide	narrow	shoes	socks	Jomo	Kenyatta

The group's theme can provide the inspiration for your selection of paired words. Or, select famous people who are relevant to the age range of your participants. For example, music, sports, and movie stars tend to work well with young people.

### B. Group Introductions

When you first begin meeting together as a group, all participants should introduce themselves. You can make this as fun or as serious as you feel is appropriate. Here are some ideas for introductions:

1. Participants can simply give their name and their school, or the area they live. Or you can ask each person to say something unusual about herself, to help the others remember her.

2. Go around and instruct participants to state their name, occupation, town of residence, plus one of the following: favorite food, favorite animal, or favorite movie star. You can be creative and think of a different category that may be more enjoyable or relevant to your participants.
3. Distribute paper and markers or colored pencils to each participant. Ask them to draw a picture that tells the others something important about themselves. Give them five minutes to draw. Then, one by one, ask each person to give their name and explain her picture. Additionally, you can collect the pictures, post them on the wall or on a tree, and sometime later in the day have a contest to see who can match names to pictures.
4. Instruct participants to form pairs (see Section A above), and tell the partners to introduce themselves to each other. Give them five minutes to talk to each other. Then ask each person to introduce her partner to the group.
5. Ask participants to form a circle. Explain that each person must state certain information when introducing herself (you might add "something different or special about yourself" to the normal information like name, school, favorite food, or main interests). Then toss a soft ball (or rolled up sock or ball of yarn) to someone in the circle who introduces herself. After she has introduced herself, she tosses the ball to someone else in the circle. The game continues until each person has had a chance to give an introduction.

### C. Ways to Form Groups

1. Count off. For example, ask participants to count off by 4s. One by one, each participant will say a number (the first participant says "1," the second says "2," and when it is the fifth participant's turn, he will start again at 1). When everyone has counted, instruct participants to form groups with people who have the same number. In the end, you will have four groups.
2. Make simple puzzles with 3-5 pieces each. Distribute the puzzle pieces to participants and ask them to find all of the others who have the pieces to complete their puzzle. Be sure to use simple puzzles and have the same number of puzzle pieces as participants.
3. Ask participants to stand in line in the order of their birthdays—month and day only—and then count off (such as 1 through 3) to form groups.
4. Assign colors, symbols, or pictures at random. Instruct participants to find all others with the same assigned color, symbol, or picture.
5. Place the names of four well known pop culture stars in different places around the room and ask participants to stand next to their favorite. If everyone flocks to the same star, you will have to adjust the exercise so that you end up with more than one group. For example you can ask participants to move to their second favorite star.



6. Select four different animals (or whatever number of groups you want to create) and write the name of each animal on several slips of paper. The number of slips will depend on how many participants will be in each group. For example, if you have 16 participants, you can make four groups of four people. In that case, you will write the name of each animal on four slips of paper. Each participant will draw one slip of paper from a container. Tell participants that when you say “now,” each person must make the noise of the animal written on her slip of paper. While making their noises, participants must look and listen for those making the same animal noise they are making. These people are their group members.

## LEARNING PRINCIPLES AND PRACTICES TO KEEP IN MIND

The box below is a reminder of some important principles and practices of youth learning to keep in mind as you lead each session. Remember that you, the trainer, do not have all the answers. The participants come to the learning sessions with a great deal of experience and have many things to add. It is important that all participants (including you) teach and learn.

### IMPORTANT PRINCIPLES TO REMEMBER

- Create a **safe** learning environment.
- Give feedback to the participants and **praise** them for their efforts.
- Think about ways of making the topic **useful** to all participants present.
- Let the participants know that you are a **learner** with them, as well as a leader and a mentor.
- Promote conversations and questions that allow young people to **explore** and **clarify** their values as they develop a sense of self.
- Use a **variety** of activities that are appropriate for different maturity levels to cover young people’s many developmental stages.
- Make the learning **relevant** to young people’s current situation. Be cautious about asking them to project far into the future.
- **Anticipate** that young people may have limited experience with a topic. Simulations or stories may have to substitute for real-life experience.
- Be sure that throughout the session there is an opportunity for **thinking, acting, and feeling**.
- Include current **media** to ensure relevance of the topic and to promote discussion.
- **Engage participants’ families and communities** to connect with the program, understand its content, and support the young people in changing behaviors and meeting goals.
- Encourage humor and use interactive games so that the training is dynamic and **fun!**

## DREAM BIG! SHILLINGS FOR OUR FUTURE: LEARNING SESSIONS AT A GLANCE

The goal of these sessions is to help girls manage their money effectively. While it is not necessary to do each session in order, it is advised to deliver all of the sessions in one section before moving on to another section. For example, it is better to do all of the sessions in “The Eight Steps for Savings” together and in order, than to skip around within that section. See the proposed order of integrating the financial education sessions into the overall AGI-K curriculum above.


The table on the next page presents the module’s learning sessions and their purposes.

## FEATURES OF THE LEARNING SESSIONS

Each learning session in this module begins with a summary page that contains the following:

- ♦ Learning objectives for the session.
- ♦ List of materials needed to prepare **before** each session. Being prepared for the learning session will make your job much easier. **Review this information carefully.**
- ♦ Estimated time needed to conduct the session.
- ♦ List of the steps for each activity. The guide provides detailed instructions for the learning activities that will help participants learn and work with the concepts of the session. Please follow the steps as outlined. However, you should use your own words to explain each point.

Special features for the trainer to note include the following:

 = highlights **specific open questions** to ask participants [**in bold type**], or further explanations or instructions to give them

[*Square brackets*] = the “correct” answer to expect from a technical question

(Parenthesis) = additional instructions or information

SESSION TITLE	PURPOSE OF THE SESSION
1. Dream Big!	<ul style="list-style-type: none"> <li>Discuss participants' dreams for the future</li> <li>Analyze the strengths, weaknesses, opportunities, and threats for Josephine through her story</li> <li>Analyze the strengths, weaknesses, opportunities and threats to achieving future dreams using a SWOT (Strength, Weakness, Opportunity, Threat) diagram</li> </ul>
2. Why Save?	<ul style="list-style-type: none"> <li>Introduce and recite the "Eight Steps for Savings"</li> <li>Identify and compare the saving goals of adults and young people</li> <li>Determine personal savings priorities</li> </ul>
3. Choose a Savings Goal	<ul style="list-style-type: none"> <li>Recite the "Eight Steps for Savings" and three categories of saving from Session 2</li> <li>Analyze Laura's savings goals</li> <li>Participants describe their own saving goals</li> </ul>
4. Make a Savings Plan	<ul style="list-style-type: none"> <li>Calculate the time and money needed to achieve a savings goal</li> <li>Develop a savings plan for a savings goal</li> <li>Discuss the savings plan of a volunteer in the class</li> </ul>
5. Learning About Banks and Bank Accounts	<ul style="list-style-type: none"> <li>Learn what a bank is and discuss common myths about banks</li> <li>Gain knowledge about the Postbank—SMATA account</li> </ul>
6. Exploring Options for Earning Money	<ul style="list-style-type: none"> <li>Identify various options for increasing money earned</li> <li>Explore ways to improve existing income-generating activities</li> <li>Consider new ways to earn money</li> </ul>
7. Girls' Money and the Risky Income Cycle	<ul style="list-style-type: none"> <li>Explore how adolescent girls in their community make and spend money</li> <li>Discuss the risks and risk-reduction strategies of girls' income cycle</li> </ul>
8. Know the Difference Between Needs and Wants	<ul style="list-style-type: none"> <li>Distinguish between needs and wants</li> <li>Describe Jackine and Abida's needs and wants using a story</li> </ul>
9. Control Spending	<ul style="list-style-type: none"> <li>Understand the idea of making spending priorities</li> <li>Practice making a personal budget</li> </ul>
10. Think About the Future: Money In and Money Out	<ul style="list-style-type: none"> <li>Report the ways in which a girl (Christine) plans ahead for her income and expenses</li> <li>Describe the behavior of someone who does not plan ahead</li> </ul>
11. Save Regularly!	<ul style="list-style-type: none"> <li>Determine whether statements about savings behavior are true or false</li> <li>Evaluate the savings behavior of two cousins</li> </ul>

12. Save in a Safe Place	<ul style="list-style-type: none"> <li>Identify and list the advantages and disadvantages of saving at a bank</li> <li>Identify and list the advantages and disadvantages of saving at home</li> <li>Compare saving at home and saving at a bank</li> </ul>
13. Dealing with Setbacks in Saving	<ul style="list-style-type: none"> <li>Explore the challenges and possible setbacks in saving</li> <li>Understand difficulties encountered when plans don't go as planned</li> <li>Understand how to deal with setbacks in saving</li> </ul>
14. Your Own Money vs. Someone Else's Money	<ul style="list-style-type: none"> <li>Differentiate between one's own money and borrowed money</li> <li>Identify characteristics of borrowed money</li> <li>Understand the importance of being in control over your own money</li> </ul>
15. Talking About Money	<ul style="list-style-type: none"> <li>List who they talk about money with and what they talk about</li> <li>Describe the possible outcomes of discussing money</li> </ul>
16. The DOs and DON'Ts of Talking About Money	<ul style="list-style-type: none"> <li>List reasons for communication breakdowns</li> <li>Identify the "dos" and "don'ts" of good communication on money</li> </ul>
17. Resolving Conflicts About Money	<ul style="list-style-type: none"> <li>Recognize the DOs and DON'Ts of good communication in a real-life experience</li> <li>Identify good communication skills in a sample dialogue</li> </ul>
18. Role Play Resolving Conflicts	<ul style="list-style-type: none"> <li>Practice using communication skills to resolve conflicts about money through role plays</li> <li>Identify more than one solution to sample conflicts</li> </ul>
19. Our Journey to Good Money Management	<ul style="list-style-type: none"> <li>Reflect on dreams for the future</li> <li>Revisit key topics from the FE curriculum</li> <li>Celebrated the completion of the FE course</li> </ul>

## TERMS AND DEFINITIONS

A challenge of working with girls with low levels of financial literacy is helping them to understand the important terms in money management. The following **bold** terms are used in the learning sessions, and their explanations and definitions are provided for your reference.

**Advantage:** Any condition, situation, or opportunity that helps someone to succeed or benefit.

**Budget:** A written plan that estimates future income, expenses, and savings.

**Conflict:** A situation when two or more people fight or disagree.

**Deficit:** When there is not enough money to cover all costs at the end of a budget period.

**Disadvantage:** A negative condition or situation that can cause someone harm.

**Expenses:** Money out—this can be money spent for any purpose.

**Goal:** Something someone wants to achieve in the future—perhaps in school, perhaps related to family, perhaps related to work. A goal might be to visit a relative who lives in another place, or to learn a new skill, like sewing or typing.

**Short-term goal:** A goal that can be achieved in a relatively short period of time, such as 1–2 months.

**Long-term goal:** A goal that will take a long period of time to achieve, like 1–2 years.

**Income:** Money in—this could be regular or irregular, from a job, or even a gift.

**Loan:** A sum of money that is borrowed and that must be paid back.

**Needs:** A basic necessity that you cannot live without—like food, water, and a place to live.

**Outcome:** The result of something.

**Saving:** Putting money aside for future use.

**Savings Plan:** A written guide for how to manage and save money to achieve a savings goal.

**Self-Employment:** A self-employed person operates his or her own business or job, and makes all of the necessary decisions related to the business—such as working hours, investment, products and services, etc.

**Surplus:** Money remaining or left over (at the end of a budget period—like a week or month).

**Wants:** Something that is desired, but not necessary for daily survival—such as sweets, makeup, hair extensions, etc.

## TRANSLATION OF KEY TERMS

Term in English	Term in Swahili
accountant	Mhasibu
banker	Mkurugenzi wa benki
banks	Benki
budget	Bajeti
cheque	Cheki
conflict	Migogoro; mapambano
control	Kudhibiti; tawala
co-signer	Ushirikiano Ishara
deposit	Amana
dream	Ndoto
earn	Kulipwa, pata kwa kazi
earning	Mapato
expenditure	Matumizi; gharama
goal	Lengo
income	Mapato
journey	Safari
management	Usimamizi
money	Fedha/ Pesa
need	Haja/ taka hitaji
planning	Upangaji; uwekaji wa mipango
regularly	Mara kwa mara; kwa utaratibu
resolving	Kutatua
save	Kuokoa; Hifadhi; Okoa
spending	Kutatua
vision	Maono; uwezo wa kuona; ndoto
want	Matakwa; taka hitaji
withdraw	Kuondoa

# 1 Dream Big!



## OBJECTIVES

By the end of this session, participants will have:

- Discussed their dreams for the future.
- Analyzed the strengths, weaknesses, opportunities and threats for Josephine through her story.
- Analyzed the strengths, weaknesses, opportunities and threats to achieving future dreams using a SWOT (Strength, Weakness, Opportunity, Threat) diagram.



## MATERIALS

- Flipchart
- Josephine's Story

## CHARTS

- SWOT Diagram



## TIME 45 MINUTES



## ACTIVITIES

1. What are your dreams?  
—15 minutes
2. Josephine's story  
—15 minutes
3. The SWOT diagram  
—15 minutes



## activity 1

### WHAT ARE YOUR DREAMS?

(15 MINUTES)

Welcome girls to the learning sessions on financial education.

#### *Explain:*



We are meeting together in our Safe Spaces group to support each other, and to learn about how to make good decisions about our lives. Now, we are going to start learning about how to plan for and make good use of our money, too. This is because money is also important when it comes to making choices. This type of learning or training is called “financial education.”

#### *Say:*



I want you to think about your dreams. Close your eyes for just a moment, and think about how old you are now. How old will you be in five years' time? Think about yourself five years from now when you are older.

Where are you living? What are you doing? What goals or plans have you achieved?

Now, I want you to think about one specific dream you want to achieve in five years' time. Got it?

Make sure that all girls have thought of at least one dream. Then, ask 3–4 volunteers to share their dreams.

Then make the connection between the girls' “dreams” and financial education.

#### *Say:*



Now that we have all thought about some of our dreams I want everyone to stand up and clap if reaching your dream will involve having some money.

As we can see, most of our dreams require some money to be reached. So we need to be wise about how we earn, spend, and save our money so that our dreams can come true.

## activity 2

### JOSEPHINE'S STORY

(15 MINUTES)

*Say:*



If we want to achieve our dreams, we have to plan and prepare using our good judgment—including how we manage our money. I am going to tell you the story of a childhood friend, Josephine.

Let's listen to the story of Josephine. While you listen, think about how she prepares for her future, and what some of the things are, both inside her and around her, that either support or block her as she tries to achieve her dreams.

Read the story of Josephine, found on the next page. Quickly de-brief the story:

*Ask:*



**What happened in this story? Who can tell me in her own words?**

**What is Josephine's dream?**

*[To become a henna artist.]*

Next introduce the idea of Strengths, Weaknesses, Opportunities, and Threats. If you have a flipchart or blackboard, draw an outline of a girl to refer to as

you ask the following questions, and then note down girls responses under the headings Strengths, Weaknesses, Opportunities, Threats (or you can just show them the picture found at the end of this session).

*Say:*



We all have inside us and around us things that either support or block us from reaching our dreams. Let's use Josephine's story to try and understand what this means, and why it is important to think about:

- **What were some of the Strengths—or supports inside her—that helped Josephine achieve her dream?**

*[She is helpful and cares for her family; she is hardworking and knows how to earn money; she is a good musician, and she is dedicated to practicing.]*

- **What were some of Josephine's Weaknesses—or blocks inside her—that got in the way of her dream?**

*[She is stubborn and made a bad decision to drop out of school; she does not always manage her money well.]*

- **What were the Opportunities—or supports around her—that could help Josephine achieve her dream?**

*[She has a loving mother who helped her and looked for her when she went missing; her school fees were paid, and so were those of her sisters; there is a youth center in her community that teaches music and supports a musicians' group.]*

- **What were some of the Threats—or potential blocks around her—that made her dream harder to reach?**

*[Her family is struggling with money; her mother does not want her to become a musician or a dancer; she has some friends who give her bad advice, saying that indecent dancing clubs can offer her "easy money."]*

**JOSEPHINE'S STORY**

Josephine is 13 years old and the oldest in her family. She stays with her mother and her three sisters in a two room semi-permanent house in Gatwekera, Kibera. Her mother struggles to pay rent and feed her girls, but she is proud of Josephine since she is so helpful with housework. Josephine even earns some money to help the family by washing clothes for an elderly neighbor as well as plaiting her neighbors' hair.

Luckily, Josephine and her sisters are very clever, and Josephine's mother was helped by Equity Bank with an education scholarship. All her four children got sponsors who pay school fees for them at the Olympic Primary School, but Josephine has to use some of the money she earns to buy school supplies.

As a young girl Josephine always told her mother that she wanted to be a famous musician. Her mother always discouraged her, telling her, "That is not a future job for any of my children!" So Josephine would sneak from home and go to the community social hall to practice singing without her mother's knowledge. She also used some of her earnings to buy refreshments for her friends at the social hall – even if it meant not being able to buy all of the school supplies she needed, or saving any money to purchase basic music equipment that she wanted to buy.

When Josephine reached Standard 8, she dropped out of school. Her mother pleaded with her to go back to school and reminded her about her sponsorship opportunity, but she refused. One of her friends from the music group said he knew a way she could make "easy money" and tricked her into leaving home to become a dancer in a local night club. Josephine's mother promised not to give up on her daughter so she visited a local youth center and talked to the staff who agreed to help find Josephine and counsel her. Finally she came back home and they trained her in singing and playing some music equipment at the youth center. Josephine is now one of the prominent members of a popular music group that is sponsored by the youth center. She even makes money by performing at local celebrations and festivals.

## activity 3

### THE SWOT DIAGRAM

(20 MINUTES)



As we have just explored through Josephine's story, if we want to reach our dreams we have to think carefully about the things inside us, and the things around us, that can either support us or block us.

In fact, we can all use a picture like this (*show SWOT Diagram on a flipchart, blackboard or in your Dream Big Curriculum*) to think carefully about the things inside of us and outside of us that can support or block us as we try to achieve our dreams.

I want you to continue to think about the dream you just chose earlier in today's session—and I want you to work with a partner to try and identify some of the Strengths, Weaknesses, Opportunities, and Threats that might impact you reaching your dream.

Make sure all the girls have a partner—and then go through the following questions step-by-step, giving the girls time to share a few ideas with each other (and referring to your SWOT Diagram at each step).



**Step #1.** Let's start by speaking to our partner about some of our Strengths—or things I have inside me that might help me to achieve my dream. Strengths are all the things you are good at or things that you have within you that could help you achieve your goals. They

could be part of your personality, skills that you have, or things that you are good at.

**Step #2.** Now, even though this might be hard to do at first, let's speak to our partner about some of our Weaknesses—or the things inside me that might block me from reaching my dream. Weaknesses are things about you that you may need to work on—or improve—to achieve your dream. For example, you may not be good at time management, do not know how to use a computer very well, or it may even be that you are poor at skinning animals or preparing traditional drinks.

**Step #3.** Next, let's share a few examples of our Opportunities—or some of the things around me that might help me to achieve my dream. An opportunity could be something like computer classes being offered next month at a discount. Or, you have seen that there is a need for more tailors in your neighborhood. This means that you could take a computer class for a cheaper price, or that you could make money as a tailor, for example.

**Step #4.** Finally, and again this might be hard, let's speak to our partner about some of our Threats—or things around me that might block me from reaching my dream. This is anything outside you—in your neighborhood, at your

school, at your work, in your family—that is a challenge. If you have a small shop, a threat to your success is if there are many other people selling the same things near you. That means that you might not have good business. Another example that girls have mentioned in other classes is an unplanned pregnancy. If you become pregnant or have a child before you are ready, you might have to stop studying. This means that you might not realize your dream of finishing secondary school.

After going through each of these four steps, invite girls to ask any questions they might have about using a SWOT Diagram, and let them know that it is a skill they will continue to use in future sessions.

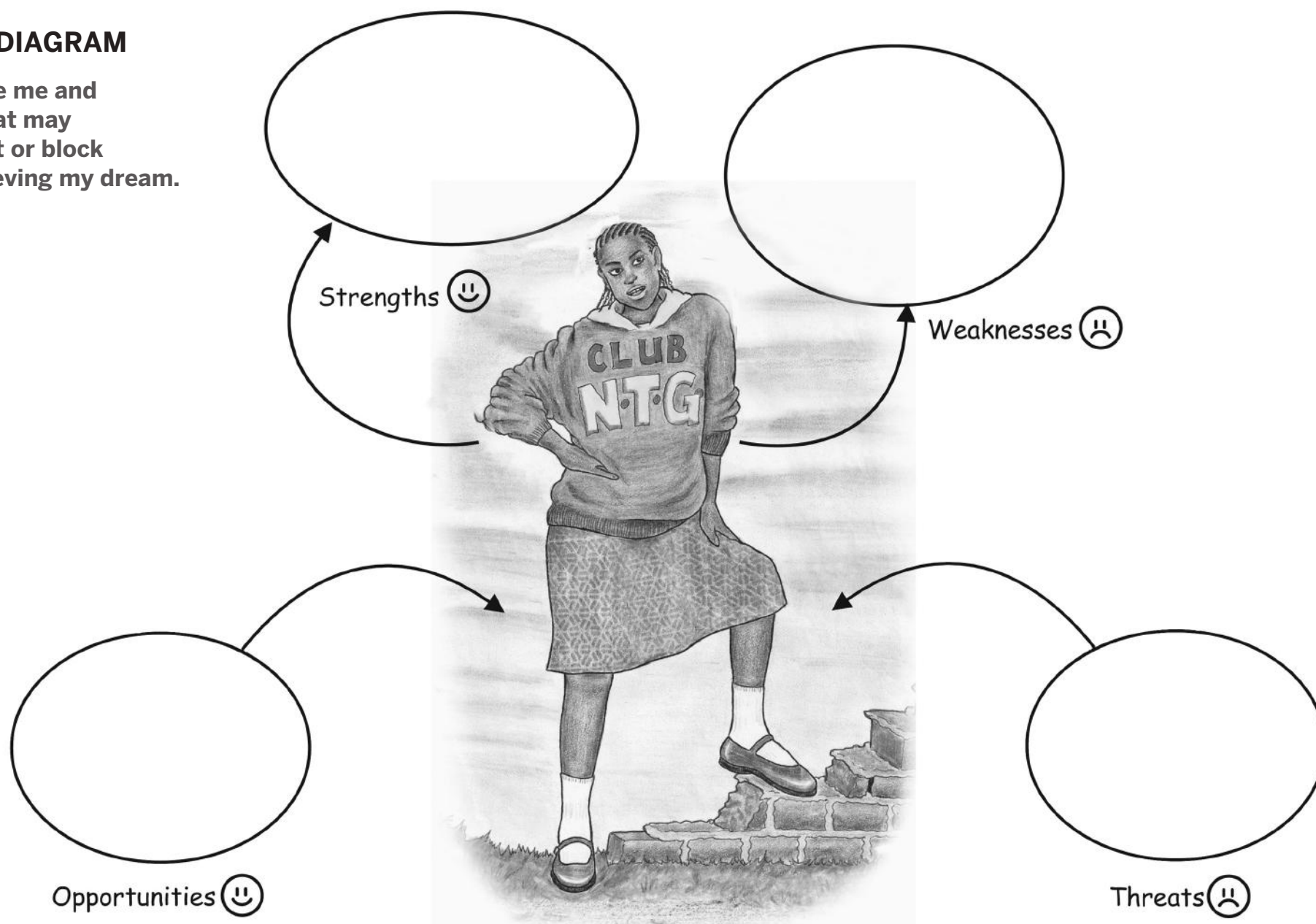


It is important that when you make plans to achieve your dreams you think about what will help you and what might make it harder for you. That way you can take advantage of the good things and plan how to work with the things that might be hard. Over the next several sessions we'll talk a lot more about your dreams, plans, and goals for the future, especially those related to money, so we can all achieve those dreams.



## THE SWOT DIAGRAM

Things I inside me and around me that may either support or block me from achieving my dream.



# 2

## Why Save?



### OBJECTIVES

By the end of this session, participants will have:

- Recited the “Eight Steps for Savings.”
- Identified and compared the savings goals of adults and young people.
- Determined their own savings priorities.



### MATERIALS

- Soft ball or rolled up sock that can be easily tossed among the participants

### CHARTS

- Eight Steps for Saving



**TIME**  
**30 MINUTES**



### ACTIVITIES

1. The “Eight Steps for Savings”—10 minutes
2. Why do we save? Pass the “ball”—10 minutes
3. Many reasons to save: What are your priorities? —10 minutes

# activity 1

## THE “EIGHT STEPS FOR SAVINGS”

(10 MINUTES)

*Say:*

Today we start the first learning session in our financial education program. Our goal is to learn one important way of managing our money. We will start by talking about putting money aside because it is the key to being wise about money. We call “putting money aside” saving. Later on, we will also talk about other things related to money—like how to talk to other people about money and different ways to earn money.

So let's start with a short activity to find out a little more about what managing money really means.

(NOTE TO TRAINER: For the game below, make sure to keep the group moving. If you stop to discuss each statement, the time needed for the activity will increase greatly. Keep the group moving to keep the energy of the game!)

*Explain:*

I am going to say a series of statements and ask you to stand up for each one that is true for you. Stand up if you:

- Walked here today
- Are wearing green
- Never saved money before AGI-K
- Like to spend money
- Know how much you spent on food last week

- Wish you had more money
- Are saving for something specific you want
- Think saving is important
- Think saving money is difficult

*Ask:*

For those of you who think that saving is important, why do you think so?

*[Helps you use your money better, helps you depend less on other people, makes you feel secure when you have a problem and need money, helps you to plan for the future and achieve those plans.]*

### Why is saving money difficult?

*[Do not have regular income, do not have any extra money, give any leftover money to parents for household expenses, spend extra money on things like sweets or make-up, do not have a safe place to keep money aside.]*

### What would make you want to save money?

*[Take care of personal needs/wants, avoid depending on other people, be able to make own decisions, help out family in household needs.]*

### What would make you not want to save money?

*[It is not safe to save, you can lose your money, money is too little to save, don't know how to save.]*

*Explain:*

Managing money involves all these things:

- saving money
- spending money
- planning how you will spend your money, and
- keeping track of how you spend your money.

Since most of us do not have enough money to pay for everything we need and want, we have to make choices about what we will buy and what we won't. We try to save for things we will want in the future. We figure out how to stretch our money to cover the necessary expenses we face. It can be hard.

Show the “Eight Steps for Savings Chart” or refer to sample on the next page.

*Explain:*

In the next few sessions, we will focus on the value of saving, and learn things we can do to help us save. We call these the “Eight Steps for Savings.”

As you state the Steps for Savings, assign each one to a group of girls, so that every girl has an assigned Step. Then, later, when you want to review the Steps, you can ask girls to recite them back!



## EIGHT STEPS FOR SAVINGS



1. Choose a Savings Goal
2. Make a Savings Plan
3. Know the Difference Between Needs and Wants
4. Control Spending
5. Think About the Future: Money In and Money Out
6. Save Regularly
7. Save in a Safe Place
8. Deal with Setbacks in Saving



## activity 2

### WHY DO WE SAVE? PASS THE “BALL”

(10 MINUTES)

Ask participants to stand and form a circle.

First, explain how “pass the ball” works. You (the trainer) will say a sentence that is unfinished and throw the “ball” (ball of string, rolled up sock, or balled up paper) to someone in the circle. That girl has to repeat the beginning part of the sentence you have started and “answer” it, or complete the sentence.

For example:

**FACILITATOR/**

**MENTOR:** Girls my age save money to \_\_\_\_\_.

**GIRL:** Girls my age save money to buy a new pair of fashionable shoes.



After answering, the first girl will toss the ball to another girl in the circle who has to repeat the same sentence beginning and provide her own ending.

This activity will be done in three rounds with the following three sentences. You decide when to move on to the next sentence. When the participants start to appear bored or tired with one sentence, move on to the next. You do not need to wait until everyone has provided an ending to each sentence. It is better to keep things moving at a lively pace!

Use the following three sentences:

Girls my age save to \_\_\_\_\_.

Boys my age save to \_\_\_\_\_.

Adults often save to \_\_\_\_\_.

After the three rounds, summarize what you have heard. Highlight the differences and similarities between what girls, boys, and adults save for.

## activity 3

### MANY REASONS TO SAVE: WHAT ARE YOUR PRIORITIES?

(10 MINUTES)

#### Explain:

You have named many different reasons to save. Most will relate to one of the following “main reasons” (or “categories”) for saving.

1. The first main reason is:

**personal or family use**, which can include food, clothes, rent, or snacks.

**What are other examples of “personal or family use”?**

*[Hair maintenance, sanitary towels, body lotion, vegetables, paraffin or charcoal, etc.]*

2. The second main reason is:

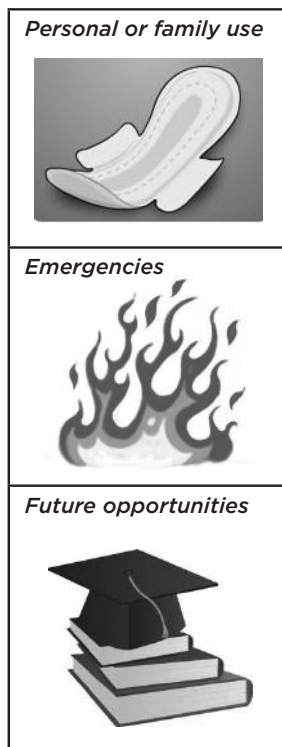
**emergencies**, those unexpected events that we need to deal with right away. Some examples are illness, accidents, or natural disasters.

**What other emergencies can we save for?**

*[theft, fire, sickness, funeral expenses in the case of a death, etc.]*

3. The third main reason is:

**future opportunities**, like those ideas some of you have for the future. We can save to meet these goals. We might save money for school fees, to get training in a skill or trade, to move into our own house/room, or to start a business.



**What other future opportunities can we save for?**

*[Education, wedding, training or skills school, children's educations, a house or land, a lump sum of money to start a business, etc.]*

While participants are still standing, assign a place for each of these three main reasons (if you are inside, you can use a corner, the door, a window; if you are outside, select or mark three distinct spots—for example, near a tree, bush or rock—close by). When you have pointed out the three places:

*Say:*

Your job is to decide which of these main reasons, or “categories” of reasons to save is the highest priority for you. Choose one, and go stand in the location assigned the category you have selected as your most important reason to save. You have 15 seconds to make your choice and move!

Once everyone has moved to the place that marks the savings category of their choice,

*Say:*

Now, spend two minutes sharing with the others who have chosen the same priority why you think this reason to save is the most important.

(NOTE: If all the girls move to one or two of the categories, you will have to ask for volunteers to “choose” the one that has not been selected and ask them to move to the spot that does not have enough people.)

(activity 3 continued on next page)

## activity 3 (continued)


Select a volunteer from each group to explain to everyone why they chose the category they did.

*Ask* the other two groups:


 **Do you agree? Why or why not?**

Start a discussion—but don't let it become a shouting match or fight. Make sure that each group has an opportunity to explain why their selected category is a high priority. When the discussion is over, ask participants to sit down.

*Explain:*

 You might have guessed by now that there is no wrong answer for which of these categories is the most important. They are all good reasons to save, and the importance depends on the individual's or family's needs and wants. The level of importance might also change over time. But in reality it can be difficult to save for all three. Sometimes you have to decide what is most important to you.


*Ask:*

 **What happens when a girl needs money for these things, like personal needs or to deal with an emergency, but she does not have money of her own?**

Listen to girls' answers to the question. The answers can vary widely from not buying items/going hungry to do work to earn money to getting money from other people.

When they are done,

*Explain the following:*

 Sometimes when girls need money to buy personal items, help their family with food or rent, or manage an emergency that might come up, they find other ways to get the money if they do not have their own money saved up. A lot of times, that means going to different men to ask for money. Depending on men for money can lead to situations where the men expect sex in return, either right then and there or at a later time. This can be a risky situation for your health and your safety since it might be hard to say no when you feel like you owe the person something. So, one important reason to save is that when these needs come up – for personal items, future use, or emergencies – you have your own money to use instead of putting yourself in a potentially risky situation to get money. We will talk more about this in the coming sessions.

# 3 Choose a Savings Goal



## OBJECTIVES

By the end of this session, participants will have:

- Recited the “Eight Steps” and three categories of savings from Session 2.
- Analyzed Laura’s savings goals.
- Described their own savings goals.



## MATERIALS

- Laura’s Story



## TIME 30 MINUTES



## ACTIVITIES

1. Review the “Eight Steps for Savings”—5 minutes
2. What is a goal?—5 minutes
3. What are Laura’s goals?—10 minutes
4. What are your savings goals?—10 minutes




## activity 1

### REVIEW THE “EIGHT STEPS FOR SAVINGS”


(5 MINUTES)

*Explain:*

 We have talked together in our savings group about why saving is a good thing.


Review the three categories of savings—Personal or Family Use, Emergencies, Future Opportunities—from Session 2, Activity 2. If girls do not remember, remind them as a short review.

*Ask:*

 **What are three categories of saving from the last meeting?**

*[Personal or family use, emergencies, future opportunities.]*

*Say:*

 As we know, savings can help us start a business or respond to an emergency or buy something we really want. We also know how hard saving money can be. To make it easier, we are going to talk about eight steps we can use to help us save.

If you remember, I assigned you each a step to remember in the first session. We will talk about one strategy each week until we've reviewed them all!

Ask girls to recite the Steps they were put in charge of during the last week. If girls cannot remember, remind them, if possible, show the picture cards. Make sure all the steps below are recited.

#### EIGHT STEPS FOR SAVINGS


1. Choose a Savings Goal
2. Make a Savings Plan
3. Know the Difference Between Needs and Wants
4. Control Spending
5. Think About the Future: Money In and Money Out
6. Save Regularly
7. Save in a Safe Place
8. Deal with Setbacks in Saving

## activity 2

### WHAT IS A GOAL?


(5 MINUTES)

*Ask:*

 **Remember your dreams about the future from the beginning of our sessions in financial education? What are some of your dreams?**

After girls have given examples of their dreams,

*Explain:*

 These dreams about the future can be called goals. A goal is something you want to achieve in the future—perhaps in school, perhaps related to your family, perhaps in your work. A goal might be to visit a relative who lives in another place, or to learn a new skill, like sewing, skin art, etc.

Goals that involve what we want to do with the money we save are savings goals.

## activity 3

### WHAT ARE LAURA'S GOALS?

(10 MINUTES)

#### Explain:

I am going to read a short story about a girl your age. Her name is Laura. As you listen to the story, pick out her goals on money.

When you have finished reading the story,

#### Ask:

**What are Laura's savings goals?**

*[Transportation to her sister's place in Nakuru, a gift for her sister's baby, money for fees for secondary school.]*

**Which of her savings goals can be met within a few weeks?**

*[Transportation money, the baby gift]*

**Which savings goal will take a longer time?**

*[Money for fees for secondary school.]*

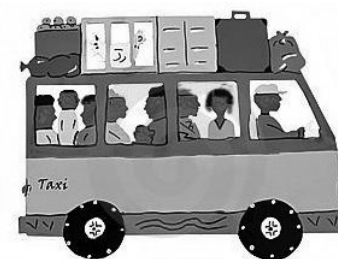
**What can Laura do to meet her goals?**

*[Ask for many different solutions from participants such as different jobs she could do, expenses she could cut down on, etc.]*

#### LAURA'S STORY

Laura is 13 years old and lives with her mother and younger brother. Her older sister, Terry, is married and lives in Nakuru, two hours away from Nairobi. Terry just had a baby girl, and Laura is eager to visit, spend time with the baby, and help her sister.

Laura will need money for transport and a small gift for the baby. A nice baby shawl would be perfect! But she can't take money from her savings account for this trip because she is saving to contribute to her secondary school fees since she will be joining form one in one year's time. Laura's dream is to join a National school. Hopefully, she will be able to earn the money she needs by plaiting hair.




## activity 4

### WHAT ARE YOUR SAVINGS GOALS?

(10 MINUTES)

#### Explain:

 Like Laura, many of you hope to achieve something by saving.

First, close your eyes and think of one savings goal you have that you can achieve in a relatively short time—within the next 1-2 months. Got it? That is your first goal. Okay—keep it in your mind for just a moment!


Now, think about a different goal, something you want to be able to purchase that will probably take you a little longer—like 1-2 years—to save for.

Turn to your neighbor and share with each other your two goals.

Check girls' understanding by asking for some examples of their first and second savings goals.

After asking 3-4 volunteers,

#### Explain:

 The first savings goal you just thought of—the goal that will take you just a few months—can be called a **short-term goal**. You can achieve short-term goals in a relatively short amount of time.


The second savings goal you just thought of—the one that will take a year, or more!—is a **long-term goal**. This goal is like a big dream that you can achieve some time in the future.

#### Ask:

 **How can having a savings goal help you to save?**

*[When you are saving for something that you really want, or that is really important to you, you are motivated to save and have discipline to control your spending.]*

#### Say:

 Between now and our next meeting, think about your savings goals every day!

# 4 Make a Savings Plan



## OBJECTIVES

By the end of this session, participants will have:

- Calculated the time and money needed to achieve a savings goal using play money.
- Developed a savings plan for a savings goal.
- Discussed the savings plan of a volunteer in the class.



## MATERIALS

- Picture Cards
- Savings Plan Worksheet (for groups with literate girls)



## TIME 30 MINUTES



## ACTIVITIES

1. Review savings goals  
—5 minutes
2. Make a savings plan  
—20 minutes
3. Review savings plans  
—5 minutes

activity 1

REVIEW SAVINGS GOALS  
(5 MINUTES)

Ask:

What is a savings goal?

[A savings goal is something you save money for. It can be something big or small you want to buy, a training program you want to register for, or a trip you want to take.]

What are some of your “small” savings goals?

What are some of your “big” savings goals ?

activity 2

MAKE A SAVINGS PLAN  
(20 MINUTES)

NOTE: There are two options for this activity:  
1) Use the picture cards provided in the toolkit for Session 4 or, if you choose not to use them, 2) assign each group of girls one of the objects from below.

Separate the girls into groups of three or four.

Explain:

Today we will learn how to make a savings plan. First, you will each be assigned a savings goal for this activity.

If you are using the picture cards, distribute a card with a savings goal to each group. If you are not using the cards, simply assign a goal to each group.





Say:

You and your partner(s) need to work together to answer three questions:

- 1. How much money do you need for this savings goal?
- 2. How much money do you think you can save each week toward this goal?
- 3. How many weeks will it then take you to reach this savings goal?

Gather around me so we can do an example together. For example, let’s say that a girl like you has a savings goal is to buy a new necklace in the market.

(activity 2 continued on next page)

<b>Jewelry</b> 	<b>Fashionable boots</b> 	<b>Body lotion</b> 	<b>Mobile phone</b> 	<b>Sack garden</b> 	<b>Paraffin lamp</b> 
<b>Cooking pots</b> 	<b>Bicycle</b> 	<b>Watch</b> 	<b>Shoes</b> 	<b>School supplies</b> 	<b>Sewing machine</b> 


## activity 2 (continued)

Ask:

 **How much might it cost?**


Accept a reasonable answer, write it on the board or flipchart, then

Ask:

 **How much money do you think a girl like you might be able to save each week?**

Allow some discussion from girls, and come to an agreement on a realistic amount for an average girl to save each week. Write the weekly savings amount that you have agreed upon on the board or flipchart. Then,

Ask:

 **Now, how many weeks would it take for her to reach her savings goal?**

Girls should be able to calculate based on the information on the board. When a girl answers correctly (or help the girls answer if no one can answer correctly) write the following tip on the board, or have it prepared on a flipchart in advance:


**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**

*EXAMPLE: If the girls say that the necklace will cost 25 Ksh., and they can save 5 Ksh. each week, then the number of weeks to reach their savings goal is  $25 \div 5 = 5$  weeks.*

**NOTE:** If you have copies, give a copy of the Savings Plan Worksheet (found on the next page) to each girl now. If you do not have copies, simply copy the worksheet onto the chalk board or a flipchart and display now. Point out that the tip is also found on the worksheet. Alternatively, use the fake Shillings in the training kit to illustrate how this can be done in practice. For example, have the girls place the amount of money they need to save on the second box and the amount of money they can save each week on the third box. They can use the fake money to figure out how many weeks in total it will take them to reach their goal.

Explain:

 We have just made a savings plan for a girl like us who wants to buy a new necklace. Now, do the same for the savings goal you have been assigned (from the cards or from the ideas generated in Activity one). Together, you will need to:

- Decide how much money you will need for your savings goal in total.
- Agree on how much money you could save each week.
- Using that number, decide for how many weeks you will need to save in order to reach your savings goal.

Allow about five minutes for girls to discuss in their groups or pairs. They can also use the fake Shillings to make their savings plans. While the girls are talking, circulate to make sure that everyone understands the task.



activity 3

REVIEW SAVINGS PLANS  
(5 MINUTES)

When girls have had about 5 minutes to create their savings plans, ask a few groups to describe their saving goal and their savings plan to reach that goal. Ask the others for comments. Use the following questions to prompt comments if everyone is silent.

- Is their price realistic?
- Is the amount they plan to save each week realistic?
- What would happen if they could save more, or less money, each week?  
*[Save more—they would reach their goal in fewer weeks; Save less—it would take more weeks to reach their goal.]*
- What could you do if you needed to reach your savings goal faster?  
*[Save more each week; change the goal to be less costly.]*
- What should they do if they decide to save money every day, instead of every week?  
*[Do the same calculations, but then it will give them the number of days it will take to reach their goal instead of weeks.]*

When everyone has finished,

Ask:

How do you think a savings plan can help you to save?

Allow girls to discuss the topic, and encourage them to save for their goals in their own lives!

SAVINGS PLAN WORKSHEET

Sample

Savings Goal	Total (Cost of item)	Amount you can save each week	Number of weeks you need to reach your goal
Short-term			
New shoes for Christmas	500 Ksh.	50 Ksh.	10 weeks
Long-term			
Attending a tailoring course	3,000 Ksh.	60 Ksh.	50 weeks (or almost one year)
<b>Tip:</b> To find out how many weeks it will take to reach your savings goal, divide the total amount of money you need by the amount you can save each week.  <b>Amount to save ÷ Amount you can save each week = Number of weeks it will take</b>			

Do-it-yourself

Savings Goal	Total (Cost of item)	Amount you can save each week	Number of weeks you need to reach your goal
Short-term			
Long-term			

## 5

# Learning about Banks and Bank Accounts



## OBJECTIVES

By the end of this session, participants will have:

- Learned what a bank is and discussed common myths about banks.
- Gained knowledge about the Postbank — SMATA account
- Learned how to choose a trusted adult.



## MATERIALS

- Cards for Matching Game

## CHARTS

- Common Myths About Banks



**TIME**  
**45 MINUTES**



## ACTIVITIES

1. Discuss banking experiences and myths—20 minutes
2. Introduction to the SMATA account—5 minutes
3. Choosing a Trusted Adult (20 minutes)

# activity 1

## DISCUSS BANKING EXPERIENCES AND MYTHS

(20 MINUTES)

*Say:*

Today we will be talking about banks—what we know and don't know about them. Some of you may have heard about banks or even been inside them.

*Ask:*

**Who can tell what a bank is?**

*[A place where people keep their money, a place where money is kept in a safe and secure way, a place where people save their money, a place where people put their money to grow it.]*

Wrap up the definition of a bank by saying:

A bank is a business that offers services to its clients that include a place to keep their money and place to borrow money. A bank is a formal institution that is regulated, supervised, and monitored by the government.

*Say:*

Stand up if you know someone who has a bank account.

*Ask:*

**Are there one or two volunteers who can share about that person and their bank account?**

*Say:*

Stand up if you have ever been inside a bank.

*Ask:*

**Are there one or two volunteers who can describe their experience in a bank?**

*Say:*

Stand up if you can think of the name of a bank in Kenya.

Call on the girls who are standing and have them call out the banks in Kenya that they know. Make a list on a flipchart of all the banks identified. (For example: Standard Chartered Bank, CFC Stanbic Bank, Barclays Bank of Kenya, Kenya Commercial Bank, Post Bank, Equity Bank, Kenya Women Finance Trust, Fidelity BANK, CHASE Bank, Africa Development Bank). You will find a complete list in the appendix.

*Explain:*

Sometimes people, places, or institutions develop a reputation—something that many people believe about them—whether it is true or not. For example, perhaps a new girl comes to your school who some people gossip about and tell you not to speak to because she is so strange. But you decide to find out for yourself and it turns out she is quite nice. Banks are similar in that many people believe things about banks that may or may not be true. Today we are going to try to figure out which widely held beliefs about banks are true and which are only myths.

*Ask:*

**When I say the word “bank” what images or thoughts come to your mind?**

Remind participants that there are no right or wrong answers. Make a list of all the answers. When the participants are done, go over the list and make the following points if they are missing. Then, as a group, decide which are true and which are myths. Explain to the girls that a myth is a common belief about something based on opinion.

### Common Myths About Banks

- You have to be rich to use a bank's services.
- Banks are unfriendly to people.
- Going to the bank takes a lot of time.
- If a bank is robbed, you will lose your money.
- Banks will take your house away.

*Ask:*

**Are there any questions?**

## activity 2

### INTRODUCTION TO THE SMATA ACCOUNT

(5 MINUTES)

*Say:*



As you have been told, as part of being in AGI-K, we are going to help you open savings accounts at Postbank. The name of the account is the **SMATA account**. This account is specially designed for youth between ages 10 and 18, who want to achieve their dreams.

*Explain:*



The account is friendly because:

- **The amount needed to open the account is affordable—it is only Ksh. 50.**  
This amount is called the **account opening balance** and is paid when you open a SMATA account.
- **The amount of money that should always be in the account is Ksh. 200—an amount that is affordable/fair compared to other banks.**

This amount is called the **account operating balance**. Each time you withdraw money (remove money from your account), Postbank will ensure that 200 Shillings remain in your account. This means that you will not be able to withdraw the last 200 Shillings at any given point unless you want to close the account.

- **The AGI-K program will provide the initial 200 Shillings you need for the account.**

You do not have to bring your own money to start the account. However, remember that this is the **minimum balance** that your account must have at all times; you must keep these 200 Shillings in the account.

- **The minimum deposit amount is Ksh. 50.**

Each time you plan to make a deposit (put money into your account), you have to be sure that it totals Ksh. 50 or more. You can save in a safe place at home, and once the savings adds up to Ksh. 50, you can visit a Postbank branch or agent to make the deposit.

- **You will be given a debit card when you open the account.**

This card will contain your name and your account number and is used for making deposits (putting money in your account) and making withdrawals (removing money from your account) at the bank branch or agent. The card can only be used to deposit and withdraw money from the counter (in the bank) or at a Postbank agent and not at an ATM. This means that you will not be able to access your account using an ATM.

Find a volunteer and ask her:



**What is an ATM?**

*[a machine that you can get money from that is linked to your account. The purpose of ATM machines is to allow people to access the money in their account without having to go all the way to the bank branch.]*

*ATM instructions: You insert your ATM card, put in a passcode, indicate the amount of money you would like to withdraw, and then approve. There is typically a fee to withdraw from an ATM.*

*Say:*



You will be able to deposit money into your account on your own. However, in order to make withdrawals, you will need a trusted adult to be a co-signer on your account. Let's talk more about this now.

## activity 3

### CHOOSING A TRUSTED ADULT

(20 MINUTES)

*Say:*



Kenyan laws do not allow persons younger than 18 to open an account on their own. This means that for you to open a SMA TA account, you must choose a trusted adult who can be your parent, guardian or another adult that you trust, so long as they are about 18 and have a national ID card.

?? at  
least?

In the next couple of weeks we will be having a meeting for you and your trusted adult to learn even more about the SMA TA account, how to prepare for account opening and what the account opening process will be like. However, before then you have to choose who would like to be the co-signer on your account.

*Explain:*



Let's listen to a story about a girl named Nyambura to help us think about how we can choose an adult that we can trust. (Read the Story of Nyambura).

**NOTE:** Use a ball for the following discussion so that the girls give each other chance to speak. The one with the ball has permission to speak.

(activity 3 continued on next page)

### THE STORY OF NYAMBURA

Nyambura was excited to be starting a new program on life skills offered by a local organization in her community. Since she left school in grade six four years ago, she had always looked forward to being integrated back onto a learning program. This time, she was lucky to be recommended by the local parish church for enrollment. Ms Maina, the Parish Community Coordinator, who had also been a close friend to her family for many years, encouraged her to join the program and told her about the benefits of it.

As a matter of fact, Ms Maina had been around for most of Nyambura's life events. When Nyambura's mother died four years ago, Ms Maina counseled her and helped her get over her grief. After her mother's death, she often went to Ms Maina for advice on different things including managing money, dealing with family problems and responsibilities at home, relationships, and personal health matters. Actually, she was the first person she informed when she first experienced her periods. She trusted her so much that she even asked her to keep some money she was saving to buy a new pair of shoes.

Ms Maina was always very helpful and always ready to listen. She corrected her when she was wrong, supported her when she took on anything new and encouraged her in difficult times. Ms Maina is well respected in her community, well known for being a friend to young people, trusted by the elderly, honest and fair in everything she did. This is probably why Nyambura felt so safe to confide in her and this time, she was more than happy to get Ms Maina's support to enroll on the life skills program.

*Ask:***Who was the trusted adult in Nyambura's story?***[Ms. Maina]***What makes someone a trusted adult?***[Possible responses (responses may vary):*

- *Someone they know who will help them if they need help.*
- *Someone they can talk to about anything, especially their problems, or if they are feeling scared, confused or uncomfortable.*
- *Someone they feel happy being around.*
- *Someone who listens to them and cares about their problems.*
- *Someone who has helped them before.*
- *Someone who would help them solve a problem is understanding, get help and work to keep them safe.]*

*Ask:***What helped Nyambura get through most of her problems?***[She identified an adult in her community whom she could trust and one who could help her.]***How do you think Nyambura felt when the adult person helped her?***[She was glad there was someone to offer her some solutions]***Can Nyambura trust this adult to help her with other things like keeping money or helping her to manage her SMATA account?****What women over the age of 18 do you know that you think you can trust to help you with your SMATA savings account?***[Encourage the girls to discuss make a list of possible trusted adults in their lives. While answers may vary, below are some possible responses:**mother, neighbor, grandmother, teacher, big sister, church person, friend's parent, aunt]**Say:**Earlier, we learned about why you need to have a female trusted adult to help you with your account as your co-signer. A co-signer can be someone like Ms. Maina who spends a lot of her own time helping Nyambura in many areas of her life including advice about money.**Ask:***What other characteristics are important for your co-signer to have?***[Willing to help with withdrawals, won't steal/ask for money, will keep the information about your account confidential, has time to help you with your account and has an national ID card.]**Explain:**Not all adults are trustworthy. While there are adults who may try to harm you, there are also many adults who will help you. You should go to someone you feel comfortable and secure around and who can give you good advice.**Now you can think about that one person you would like to be your co-signer!**Ask:***Who do you think you'd like your "trusted adult" to be?****NOTE:** It is likely that most girls will say their mother, or the female guardian that they live with. For those that say someone else, gently ask why they chose that person. For those that do not want to choose their parent/guardian, confirm that there is a good reason (i.e. they don't trust them, the person is a drunk, etc.) and help them to identify a suitable co-signer. By the end of the meeting make sure that each girl knows who she is going to bring to the meeting to learn about the SMATA account.*Say:**The meeting for you and your trusted adult to learn more about the SMATA account will be on   (date)   at    o'clock at   (location)  . Please do not forget to come. After this meeting there will be another meeting at which you will all fill out the account paperwork together with your trusted adults. Then we will all go take a visit to the nearest Postbank branch together.*



# 6 Exploring Options for Earning Money



## OBJECTIVES

By the end of this session, participants will have:

- Identified various options for increasing the money they earn.
- Explored practical approaches to improving existing income generating activities.
- Thought about new ways to earn money.



## MATERIALS

None



## TIME 55 MINUTES



## ACTIVITIES

1. Identify current ways that girls like them earn money—10 minutes
2. Explore ways to improve existing income generating activities—25 minutes
3. Consider new ways to earn money—20 minutes

## activity 1

### IDENTIFY CURRENT WAYS THAT GIRLS LIKE THEM EARN MONEY

(10 MINUTES)

#### Explain:

Today we are going to spend some time talking about earning money. To start let's play a small game that will help us to think about some of the current ways that girls like you earn money. In this game, I am going to mention three different ways of earning money. If you have any experience with the ways of earning money that I mention, then I will ask you to perform an action, and then give me an example.

#### Say:

**If anyone in our group has ever earned money by doing a small job for someone else – please jump up and hop on one foot.**

Now let's ask a few of those hopping to give us an example (and then we can sit back down again)

**If anyone in our group has ever earned money by buying and selling things – please jump up and clap your hands.**

Now let's ask a few of those clapping their hands to give us an example (and then we can sit back down again)

**If anyone has ever made something or grown something themselves and then sold it to earn money– please jump up and spin around.**

Now let's ask a few of those spinning around to give us an example (and then we can sit back down).

#### Say:

We can certainly see that girls in our group have lots of experience with different ways to earn money. I wonder how many of you have had experience with all three ways of earning money.

*[Doing small jobs, buying and selling things, and making or growing something to sell]*

**If anyone here has experience doing all three of these things to earn money – then please jump up, hop on one foot, clap your hands, and spin around (all at the same time!!)**

You are good examples of how hard girls work to earn money to help their families and reach their own goals – and today we have a lot to learn from you.

## activity 2

### EXPLORE WAYS TO IMPROVE EXISTING INCOME GENERATING ACTIVITIES

(25 MINUTES)



Now that we know about our existing experience in earning money, let's spend some time exploring ways that we can earn more money doing these same kinds of activities. To help us get started I want to tell you Agnes's story. (Read the Story of Agnes).

Let me ask you a few questions about the story.



**Why was Agnes trying to earn some money?**

*[to help buy food for her family]*

**What business did she start at first? What challenge did she run into?**

*[making beaded jewelry; others copied her business and started making and selling jewelry, so her business dropped]*

**What were some things she did to try and earn more money?**

*[(i) Adding variety to the product/service she was selling (selling matching sandals); (ii) Asking her customers about improvements she could make; (iii) Keeping her eyes and ears open for new ideas, and improved methods – such as buying beads in bulk]*



Next, let's see if we could use one of Agnes's strategies to improve one of our own existing ways of earning money. Working in pairs, please talk about one of your current ways of earning money and decide on an example of how you could use one of Agnes's three strategies to increase your earnings. Remember that her strategies involve: (i) Adding variety to the product/service she was selling; (ii) Asking her customers about improvements she could make; (iii) Keeping her eyes and ears open for new ideas, and improved methods.

After giving the girls 10 minutes to work in pairs, ask for one or two volunteers to share their business improvement strategies.

#### THE STORY OF AGNES

Agnes needed money to help buy food for her family and meet her personal goals, so she started a business of making jewelry from beads and selling it to people in Toi market. At first, business was good, but then more and more young people started to copy Agnes (even some of her friends), and business started to drop. She turned to selling roasted maize, which failed, then she reverted back to making and selling jewelry.

One thing Agnes noticed was that many customers bought matching sandals from another vendor after buying her jewelry, so she started to sell both jewelry and sandals (giving a special price for people who bought both), and that helped grow her business again.

Next, she started to ask her customers what preferences they had regarding the jewelry and most of them preferred jewelry of mixed colors and matching sandals. So Agnes started mixing the beads when making the jewelry and matching them to respective pairs of sandals. This kept most of her customers very loyal to her (and made it easier to sell more too!!)

Finally, Agnes paid close attention whenever she travelled to other markets like Kenyatta and Maasai market to see if anyone was trying something new when it came to selling jewelry and sandals. That is where she first found out about a woman selling cheaper raw materials (beads for the jewelry and leather for the sandals). She started buying the raw materials from the woman, hence increasing her profits and at the same time reducing the cost of producing jewelry and sandals. However, she realized that she needed to save and purchase a sack of beads in bulk, as they were always getting more expensive.

## activity 3

### CONSIDERING NEW WAYS TO EARN MONEY

(20 MINUTES)



Now that we have spoken about ways to improve our existing ways of earning money, let's spend a little bit of time considering new ways to earn money. During today's session (both the game at the start, and the activity we just completed) we have been hearing about lots of different ways girls in our group earn money.

So let's take a few minutes now to use each other as a source of good information and advice about new ways to earn money (that we can add to our existing ways of earning money, or use to replace an existing way). Let me invite some of you to:

- Tell me about a new way of earning money you have heard someone speak about in our group today.
- Now why don't you spend 10 minutes talking to that person to get more information and ideas about just how that way of earning money works. Make sure to talk about what kind of skills and qualities someone needs to succeed at that way of earning money.

Let's keep pairing off this way until everyone has someone to speak with (and then let's take 5 minutes or so to speak). After all of the pairs are done, let's rejoin the larger group for one final reflection:

You see—being part of this group is a great source of ideas and support. And who knows, maybe some of you will now be able to both improve an existing way of earning money and/or to start a new one!!

**NOTE TO TRAINER:** After this session would be an ideal time to bring in one or two guests who could serve as role models in ways to earn money—perhaps a woman from the community who has been successful in some type of work or enterprise. Have them speak about their experience, how they got started, challenges they've faced, and what is their secret to success. Make sure to organize ahead of time with the visitors and inform the girls that someone special will be coming so that there is good attendance.

## 7

# Girls' Money and the Risky Income Cycle



## OBJECTIVES

By the end of this session, participants will have:

- Explored how adolescent girls in their community make and spend money.
- Discussed the risks and risk reduction strategies of girls' income cycle.
- Updated their own personal budgets.



## MATERIALS

- Flipchart paper
- Markers
- Cards



## TIME 40 MINUTES



## ACTIVITIES

1. Girls' money in and money out—25 minutes
2. What is risky income?—15 minutes

# activity 1

## GIRLS' MONEY IN AND MONEY OUT

(25 MINUTES)

Put a blank piece of flipchart paper on the wall or in the center of the room.

*Explain:*

☞ Last session we thought about how adults in our community make money. Now we're going to think more about girls like yourselves.

*Ask:*

☞ **Can I have a volunteer to draw a picture of a typical girl in this community?**

As the volunteer finishes her drawing, ask for the girls in the group to pick a name for the girl in the drawing.

Hand out cards or pieces of paper, at least three for each girl.

*Say:*

☞ On each of these cards, I want you to write one way that [*name of girl*] gets money. Once you're done, come and paste your cards (or put them down if the flipchart is on the floor) on the left side of [*name of girl*].

Once everyone is finished, hand out another set of cards (at least three, if possible in a different color) to each girl.

*Say:*

☞ On each of these cards, I want you to write one thing that [*name of girl*] spends money on. Once you're done, come and paste your cards (or put them down if the flipchart is on the floor) on the right side of [*name of girl*].

Invite the girls to gather around the picture of [*name of girl*]. Start with the right side. Have the girls help you organize the cards into piles of common expenses (i.e., clothes, food, sanitary towels, school fees, school supplies, rent, etc.).

*Say:*

☞ Move the expenses around and put the most common expenses on top, followed by somewhat common, and then on the bottom the least common expenses.

Once the girls have agreed on the order of expenses from most common to least common, ask for volunteers to explain a bit more about each expense, including:

- **About how much does [*name of girl*] spend in a week on this expense?**
- **In a month?**
- **Why does she spend money on this particular item?**

Once the conversation about the expenses has concluded, have the girls repeat the process with the sources of money—starting by grouping according to similar sources of cash (i.e., pocket money from parents, boyfriends, casual chores, etc.), and then have them rank the sources of income by most common to least common.

When the girls have agreed on an order,

*Ask:*

☞ **About how much does a girl get from this source of money in a month?**

**How often does she get this income—Daily? Weekly? Monthly?**

**Can someone describe more about each of these sources of money?**


## activity 2

### WHAT IS RISKY INCOME?

(15 MINUTES)

**NOTE TO TRAINER:** It is common for adolescent girls to get money from sources that may put them at risk of unsafe sexual behavior. This can be from different kinds of boyfriends or other older men who give them money and gifts in exchange for sex. When girls depend on these men for money and other resources, it can make it harder for them to be in a position to say no to sex or negotiate for safer sex, i.e. condom use. 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.

*Ask:*

 **In our previous discussions, we talked about different places that a girl like [name of girl] would possibly get her money from. Do you think it matters where this money comes from?**

**From the different ways that [name of girl] gets money, which are some that might have some risks to them?**

For each of the risky sources of income mentioned,

*Ask:*

 **What makes this way of getting money risky?**

**What can [name of girl] do to avoid some of these risks?**

If “from men” or “from boyfriends” do not come up,

*Ask:*



**What are the risks in girls getting money or other gifts from boyfriends or other men that they know?**

*Ask:*



**If [name of girl] had her own money that she kept aside as savings—either at her home or in a bank account, how would it change the way that she gets money from boyfriends or other men?**

Encourage discussion and then

*Explain:*



Often, when other people give you money, apart from your parents, there is an expectation that they will get something back. In many cases, what you give back is work. You wash clothes, plait hair, wash utensils in hotels, and in exchange, you get paid an amount of money. However, when you are getting money that is not in exchange for work, especially if it comes from boyfriends or other men that you know, there may be an expectation that eventually you will give something back. Maybe that expectation is some kind of sexual activity. When you are in this situation, or feeling like

you “owe” someone something for the money or gift that they gave you, it may be hard to “say no” to sex or to ask your partner to use a condom.

Let’s be aware of these kinds of expectations before we accept money or gifts from boyfriends or other men. Some of the risks associated with getting money this way include the possibility of contracting HIV and other sexually transmitted infections, unwanted pregnancies, sexual violence and sexual exploitation, involvement in drugs, forced marriages, and exposure to other social and health risks.

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.

*Ask:*



**Does anyone have a story or an example of when something like this happened? Let’s remember to keep confidentiality and not use anyone’s names.**

Let a few girls share examples. This may open up a larger conversation. You will have to decide if you want to keep going with the session or let the girls talk more about this topic.



## 8

# Know the Difference Between Needs and Wants



## OBJECTIVES

By the end of this session, participants will have:

- Distinguished between needs and wants.
- Described Abida and Jackline's needs and wants.



## MATERIALS

- The Story of Abida and Jackline



## TIME 30 MINUTES



## ACTIVITIES


1. Identify needs and wants—10 minutes
2. Listen to the story of Abida and Jackline—20 minutes

## activity 1

### IDENTIFY NEEDS AND WANTS


(10 MINUTES)

Begin the session with a short game:

 We are going to write the letters of two words with our bodies. Ready? Follow me!


Show the girls how to write the word “NEEDS” with their head. Tell them to move their head in the air to “write” the letters the way they would move a pen on a piece of paper. After, show the girls how to write the word “WANTS” with their knees. Have fun making the letters and acting silly!

#### Explain:

 We spend money on many things. Some of these things are necessary for our survival. These things are called NEEDS. Others are things that we want, and when we buy them, we are happy. We call these things WANTS. Today, we are going to discuss the difference between the things that we want and the things that we need. One part of controlling what we spend is knowing the difference between needs and wants.

I want you to imagine a line now between *this side of the room* and *that side of the room*. One end of the line represents our NEEDS. The other end represents our WANTS.

Choose two places in your room or area to represent “wants” and “needs” so that girls can form a line between the two places. If you are outside, pick two objects. Alternatively, you could ask two girls to represent needs and wants and stand in two different spots.

 I'm going to say an expense, something that we could spend money on. Your job is to decide if this expense is a WANT or NEED.

I am not going to wait for everyone to agree. If you think that the expense is only a need, place yourself close to the object [or person] that represents NEEDS. If you think that the expense is only a want and can never be considered as a need, place yourself close to the object [or person] that represents WANTS. But if you are not sure, or you think that in some cases, the expense could be either a want or a need, place yourself somewhere in the middle of the two objects [or people].

For example, if I say “bangles,” and you think that it is more of a want than a need, you can stand here.

Demonstrate by standing closer to the object or person that represents “WANTS.”

However, if I say “medicine,” and you think that medicine is definitely a need, stand here.

Demonstrate by standing closer to the object of the person that represents “NEEDS.”

When you are sure everyone understands the game, read the following expenses, one at a time. After each expense, give the girls time to place themselves along the line of wants/needs.

- |                                |                              |
|--------------------------------|------------------------------|
| 1. Water                       | 5. Food                      |
| 2. Airtime                     | 6. Money to start a business |
| 3. Bus fare                    | 7. Sweets                    |
| 4. A pair of fashionable boots | 8. Perfume                   |

After the girls have chosen their place along the line, ask one or two of them in different spots to explain why they chose to stand where they did.

**NOTE TO TRAINER:** For the game above, make sure to keep the group moving. If you stop to discuss each statement, the time needed for the activity will increase greatly. Keep the group moving to keep the energy of the game!


When you have finished all 8 items above,

*Ask:*

 **Are needs and wants the same for everyone?**

After 2–3 girls have had a chance to answer,

*Say:*

 Needs and wants are often different for different people. But to manage our money well, we have to decide what needs and wants are for us. The key to saving is making good decisions about spending our money. If you can spend less money and save even just a little bit, you will attain your savings goals in the end. Your short-term loss can become your long-term gain.

## activity 2

### LISTEN TO THE STORY OF ABIDA AND JACKLINE

(20 MINUTES)

The objective of the story of Abida and Jackline is to help girls understand the difference between needs and wants with an example. If you have time and resources, make handouts of the story for girls to follow along with and take home to read later.

Read the story of Abida and Jackline.

Ask girls the following questions to make sure that everyone understands the story:



#### How does Abida manage her money?

*[She spends it all, mostly on things that she wants like soda, new clothes, and transportation.]*

#### How does Jackline manage her money?

*[She saves some of her money, and she has cut down on her spending, too. She spends mostly on needs—she gives some to her mother for household expenses, and spends a small amount on herself.]*

#### Are you more like Abida or Jackline? Why?

*Say:*



Next time, we will keep talking about the Eight Steps for Savings. Until then, pay close attention to what you spend money on!

#### THE STORY OF ABIDA AND JACKLINE

Abida and Jackline plait their neighbors' hair and wash clothes around Kibera. The two girls each make about Ksh. 2,000 each month.

Abida spends all of her money each month. Everybody thinks that Abida makes more money than Jackline because Abida often wears new clothes and shoes. She often takes buses or matatus while Jackline walks. Abida often buys Fanta and Coke at the wholesale shop while Jackline takes water or tea at home. Sometimes she helps her friends when they need money, or buys them a soda as well. Abida also buys makeup and body lotions whenever she has some money in her pocket, and she never saves any money.

Jackline saves Ksh. 1,000 each month. It has not been easy, but she has cut down on spending money a lot. Instead of buying new jewelry, she decided to continue wearing some of her old jewelry. She has also decided to wait a few months before buying a new pair of shoes. Even though she still buys snacks from time to time and gives some money to her mother for household needs, she has found that it is possible for her to save a little money by differentiating her wants from needs.



# 9 Control Spending



## OBJECTIVES

By the end of this session, participants will have:

- Understood the idea of making spending priorities.
- Practiced making a personal budget.



## MATERIALS

- Spending Game
- Budget



## TIME 40 MINUTES



## ACTIVITIES

1. Make spending decisions—20 minutes
2. Introduce the budget—20 minutes

## activity 1

### MAKE SPENDING DECISIONS

(20 MINUTES)

Ask the girls to sit in a circle or gather around so that everyone can see. Give each girl 20 stones (or sticks or pieces of paper) and tell them that each one represents 10 Shillings—so take care of them!

#### Explain:

We are going to play a game called the Spending Game. In this game you are going to have a series of opportunities to spend the 200 Shillings I have just given you (which you can imagine that you earned doing some small jobs for me). Each of you will make your own choices—and there is no right or wrong way to spend your money.

- What questions do you have?

#### Next say:

I want all of you to imagine that it is Saturday and you have decided to go to the market to buy a new outfit. You each have 200 Shillings that you earned from babysitting your neighbor's child the whole of last week—and you will now have a series of opportunities to spend it..

**\*\*As the girls spend money, make a note of what each one buys from you.\*\***

1. It is hot and your feet are tired. A boda boda rider asks if you want a ride to and from the Makina Junction to Gatwekera—it just costs 30 Shillings. Pay me **30 Shillings** if you accept his offer and then take a quick drive (or just keep walking on your tired feet)
2. You arrive at Gatwekera (in the motor bicycle or by foot) and you see that some of your friends are already there. Your best friend asks if you have enough money to buy chips to eat. Pay me **20 Shillings** if you decide to buy you and your friend some lunch (or just tell her that you are not hungry and keep moving).
3. As you head toward your favorite shop, a street vendor catches your eye. He has some very attractive mitumba dresses for sale—and matching sandals. The price is only 150 shillings, but he says you have to decide right away as he only has a few outfits available. Pay me **150 Shillings** to buy the dress and sandals from him or more on (and only let the first 3 girls buy from him as his supply is limited).
4. Next you go to your favorite shop where the owner knows you and gives you good prices. She has some very nice earrings for 50 Shillings (and a good supply). Pay me **50 Shillings** to buy earrings.
5. Now you are looking for a bracelet, but it is hard to find ones that match your earrings. You go to one store and the perfect bracelet cost 40 Shillings. Pay me **40 Shillings** to buy bracelet, or move on.
6. You remember that you have run out of soap and lotion at home, and you see very good perfume. You want to buy the perfume because it is on sale and you might miss out on the good price. Pay me **40 Shillings** if you decide to buy the perfume.
7. You are feeling unlucky when it comes to buying a new outfit when suddenly you see that there is a new trader at Makina Market that has very special prices. You can buy a dress, shoes and a necklace for 100 Shillings. Pay me **100 Shillings** to buy them.
8. You are getting ready to go home when you see that your aunt is in the market. She asks if she can borrow 50 Shillings from you to buy some medicine as she is not feeling well. Pay me **50 Shillings** if you lend the money to her.
9. On your way to leave the market you see your friend's brother beside a broken down boda boda selling dresses for 30 Shillings and shoes for only 40 Shillings (a special price because he needs to raise money to fix his boda boda immediately). Pay me **30 Shillings** to buy a dress and **40 Shillings** to buy shoes at this very special price.
10. Now it is time to go home. If you paid for a ride with the boda boda driver then go home with him. If not, then enjoy the walk home...

Thank the girls for playing the game.

activity 2

INTRODUCE THE BUDGET  
(20 MINUTES)

Ask girls to reflect on what they spent their money on during the first round of the Spending Game before.

- **What did you end up spending your money on? And did you save any?**
- **How did you make your decisions?**
- **Are you happy with how you spent your money?**

*Say:*  
Now that you have thought about your spending decisions, it is time to learn about something called a “budget.” 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 that we might without it.

A budget is simply our planned “money coming in” and how we will spend that money over a period of time—like a week or a month.

If flipchart paper is available, prepare a budget as a sample and post it so everyone can see, or make a photocopy of the budget for each girl. If there is no flipchart paper, show girls the budget on this page. Explain the different sections of the budget.

*Say:*  
Now let’s work with another group member to plan for Round Two of the Spending Game. We will all start out with the same amount of money (300 Shillings) which we can put in our “money in” row and we will have the same choices to make. But this time we have a chance to plan ahead and make a budget.

So take a few minutes to “budget” how you will use your 300 Shillings. Then we will quickly go through the same steps for the game.

Repeat all the same steps (buying choices) as in Round One.

Now de-brief the game.

- Ask:*
- **What did you end up spending your money on? And did you save any?**
  - **How did you make your decisions this time? Were they different or the same?**
  - **Are you happier with how you spent your money this time? Why?**

MONEY IN	
	Ksh. 200
MONEY OUT	
Transport	
Food	
Clothing	
Soap/lotion	

(activity 2 continued on next page)

## activity 2 (continued)

Now introduce a more general budget template. If flipchart paper is available, prepare a budget like the one on the right as a sample and post it so everyone can see, or make a photocopy of the budget for each girl. If there is no flipchart paper, show girls the budget on the following page. Explain the different sections of the budget.

*Say:*

This next budget is an example of one we could all use to track our actual money in and money out over a typical week. It uses the same overall design as the one we just used in our game, but it is closer to what we might use in real life to apply our new budget making skills.

Tell the girls to try to make a budget for the coming week.

*Say:*

Think about what “money in” you will have next week. That is money that you get from different sources. Then think about what you will spend next week.

Give the girls 10 minutes to work on a personal budget.

*Then say:*

Good job. A budget is something that you can use to plan, and can be updating 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. Practice at home as making a budget and sticking to it take practice!

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!

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.












Before we leave, I want to give you two rules for savings. Repeat after me:

- Spend less than you earn!
- Save a little every week!

If you follow these simple rules, your savings are sure to grow.

Thank the girls for their work.

## BUDGET TEMPLATE

		What I earned/ spent last week	What I plan to earn/ spend next week
<b>MONEY IN (Income)</b>			
1. Salary			
2. Gifts or Allowances			
<b>TOTAL</b>			
<b>MONEY OUT (Expenses)</b>			
1. Food			
2. Clothes			
3. Utensils			
4. Personal Item			
5. School supplies			
6. Shoes			
7. Household items			
8. Emergency			
9. Savings			
<b>TOTAL</b>			



# 10 Think About the Future: Money In and Money Out



## OBJECTIVES

By the end of this session, participants will have:

- Reported the ways in which a girl (Christine) plans ahead for her income and expenses.
- Described the behavior of someone who does not plan ahead.



## MATERIALS

- Christine's Story



## TIME 30 MINUTES



## ACTIVITIES

1. Listen to Christine's story—10 minutes
2. Talk about planning ahead—20 minutes

## activity 1

### LISTEN TO CHRISTINE'S STORY

(10 MINUTES)

Explain that the “Savings Step of the Day” is: “Think About the Future: Money In and Money Out!” Tell girls that another way to say “money coming in” is “in-come,” and another way to say “money going out” is expenses.

Tell the story on the following page about Christine.

When you have told the story,

*Ask:*



**How does Christine earn money?**

*[by helping her aunt in the market.]*

**How does she manage the money she earns (her money coming in or “income”)?**

*[by thinking about her expenses for the week first; saving in her savings account; saving a little at home for her airtime when possible.]*

**How does planning ahead help Christine?**

*[She can meet her needs and save for some of her wants.]*

#### CHRISTINE'S STORY

Christine is 13 and loves listening to music and playing games on her phone whenever she gets a chance. She likes all games, but her favorite pastime is listening to the latest music hits. She is lucky because her aunt gave her a phone as a gift. But she rarely has the money to buy airtime or data bundles.

Christine usually helps her aunt at her stall in Toi market during weekends and earns about 100 Shillings a day. Each week, Christine thinks about what she needs to spend money on, like food, transport, or body lotion. She sets aside the money she will need for those items and saves the little that is left in her savings account. She is saving that money to buy a sewing machine.

But sometimes she keeps a little extra money at home, just in case she fails to get work in the coming week, or some other need for money comes up (as it usually does). However, every once in a while, Christine finds herself with a small amount of extra pocket money, and only then does she go to the shop to buy airtime.




## activity 2

### TALK ABOUT PLANNING AHEAD

(20 MINUTES)

Divide girls into groups of three or four.

#### Explain:

 You have heard the story of Christine. She thinks ahead about what she needs to buy and sets aside her money for those needs. Your job is to work together and create a very short story about a girl (or girls) who are NOT like Christine. That is, the girls in your story should do the opposite of Christine. The girls in your story will NOT know how much they earn and NOT plan ahead for the things they need to buy.

While you can think about things you know in real life, please don't use anyone's real name or situation in your story. Come up with a fake name to protect the person who didn't plan! You have five minutes to come up with a story together.

Circulate while the girls are planning to make sure that everyone understands the task and to keep them on track. After five minutes, ask a volunteer from each group to tell her story. Clap for each group!

If time allows,

#### Ask:



**Have you seen any girls in your community who are more like Christine or other girls in these stories?**

**What are some specific things that make them more like Christine or other girls in these stories?**

**What can they do to be more like Christine and plan ahead?**

*[Use their budget, think about their expenses before they make them, spend less than they earn, save money with their group, save money at home.]*

**NOTE TO TRAINER:** If your group of girls enjoys dramas and role plays, you could replace Step 2 above with a more “dramatic” activity. Put girls in groups of three or fours and ask them to create a short skit that shows a girl or girls who do the opposite of Christine—that is, they do NOT plan ahead. Girls can prepare the skits together at home, and present them the next time you come together.

# 11 Save Regularly!



## OBJECTIVES

By the end of this session, participants will have:

- Determined whether statements about saving are true or false.
- Evaluated the savings behavior of two cousins.



## MATERIALS

- Story: Two Cousins Save



## TIME 30 MINUTES



## ACTIVITIES

1. True or false?—15 minutes
2. Two cousins save—a story—15 minutes

# activity 1

## TRUE OR FALSE?

(15 MINUTES)

Introduce the Savings Step of the Day: “Save Regularly!”

Pick two girls or ask for two volunteers to stand in two places at the front of the room. Tell everyone that one girl represents “True” while the other represents “False.”

### Explain:

We are going to play a game where you will have to stand up and go behind one of these girls. This time, I will give you a series of statements about saving.

For each statement, you must decide if you think it is true or false. If you think the statement is true (point to the girl representing “True”) stand behind your friend here. If you think it is false (point to the girl representing “False”) stand behind your friend here. If you are not sure, make your best guess.

Let’s do an example to make sure everyone understands. I will give you a statement. Think about the statement for just a moment, and then move to the place along the line that shows your answer.

*“Saving money can help you in the future”*

When everyone has chosen a place, ask two girls—one from the “true” side, one from the “false” side—to explain why they chose that spot. Explain that the statement is “false”, because it depends on the individual’s needs. Then, continue with the activity.

### Ask:

#### What questions do you have?

Choose 4-5 of the statements in the box on the right to read. (**NOTE:** During the activity, if you find that the discussions are taking a lot of time, cut down on the number of statements.)

After each statement, instruct the girls to move to a place along the line that shows how they think about the statement. Ask a few girls in different places along the line to explain their choice. Then read the next statement.

### Explain:

Saving is hard to do when there is not enough money to pay for all the things we need. However, saving can be easier when you decide to save regularly. Even if you can only save a little bit on a regular basis, making saving a habit will slowly build up a sum of money and help you reach your goals.

### Agree/Disagree Statements

- You have to have a large sum of money to save. [**False**—*you can save even small amounts of money.*]
- Saving every week requires discipline. [**True.**]
- Saving tiny amounts of money is a waste of time. [**False**—*even small amounts add up with time.*]
- You should only save the money you have left over at the end of the week or month. [**False**—*it is best to save before you spend.*]
- Saving a little bit of money each week will eventually result in a larger amount of money you can use for something important to you. [**True.**]
- Girls like me do not have enough money to save. [**False**—*most girls have at least a small amount they can put aside to save.*]
- Girls should not have to save money; their parents should save for them. [**False**—*everyone has emergencies and future needs, so girls should save too.*]

## activity 2

### TWO COUSINS SAVE—A STORY

(15 MINUTES)

Read the story on the right (“Two Cousins Save”). Discuss the story, using the following questions to make sure the girls understood the story:

- **What happened to the girls’ savings plan?**

*[They weren’t able to follow it when Akinyi found other things to spend the money on.]*

- **Why is Akinyi having a hard time saving every week?**

*[She wants to go to variety shows; she had to help her sick mother one week.]*

- **What do you think about Akinyi’s plan to collect a larger amount of money later?**

*[It might not work because she might find it difficult to save a larger amount of money that she did not plan for, and then the girls’ plans will fail. She might also think about changing the spending decisions she has easy control over like going to a variety show.]*

- **What are the girls’ chances of starting their business of drawing portraits in 10 weeks’ time?**

*[They are probably not good based on what has happened with Akinyi.]*

Conclude by asking:



**How would things work out differently for Akinyi and Akoth if they were members of a savings group or had a home bank?**

*[The group encourages discipline to save regularly, and an account makes it more difficult to access and to spend your money on unplanned purchases. They are more certain paths to achieving your goals.]*

### TWO COUSINS SAVE

Akinyi and Akoth are cousins who live next door to each other and are talented artists. They decide that they can make some money by drawing portraits. Since they need the initial drawing and painting materials to start, the two girls make a promise to start saving so they can buy the necessary items. They know exactly what they want to buy and its price. They decide to save weekly and together agree that when they have 1,000 Shillings in total they will be able to start their business.

Akoth is good at math—the cousin’s promise to **each** save Ksh. 50 every week. So, they will save a total of Ksh. 100 each week. That means they need to save for 10 weeks before they can start the business. It seems like a long time, but putting their savings together will make it easier to realize their goal.

For the first few weeks, both cousins make sacrifices in order to save, and their family congratulates them! But Akinyi becomes tempted by her love for entertainment and goes to watch a variety show at her school. She even pays for a friend to go with her. Then, her mother is sick and cannot work for a week, so Akinyi has to use some of her money to buy food for the house.

The next week, when Akoth asks Akinyi for her savings, Akinyi just shrugs and says she can’t afford to save right now. She promises to give Akoth more money later, after she works at their neighbor’s shop. “Don’t worry,” she says, “I’ll work hard and save a lot next month. It will all work out the same.”

# 12

## Save in a Safe Place



### OBJECTIVES

By the end of this session, participants will have:

- Listed the advantages and disadvantages of saving at a bank.
- Listed the advantages and disadvantages of saving at home.
- Compared saving at a bank and saving at home.



### MATERIALS

- The Story of Rafiqah
- The Story of Muna



### TIME 30 MINUTES



### ACTIVITIES

1. The advantages and disadvantages of saving in a bank—15 minutes
2. The advantages and disadvantages of saving at home—15 minutes



## activity 1

### THE ADVANTAGES AND DISADVANTAGES OF SAVING IN A BANK

(15 MINUTES)

*Say:*



Saving can be difficult because there are so many demands on our money. When we are able to save, it is important to put our savings someplace safe, where they cannot be taken by someone else, and where we ourselves will be less tempted to spend them. Our “Savings Step of the Day” is: Save in a Safe Place!

*Ask:*



**What makes a place safe for keeping money?**

*[A place where no one else knows about it, where only you have access to the money, where only you can decide what to do with the money and when, where the money will not be stolen.]*

Now we are going to listen to and discuss two stories about girls who saved in two different places.

*Explain:*



Rafiqah and Muna are cousins who live in Makina village in Kibera. Rafiqah is 12 years old, and Muna is 14. For Id Ul Fitr, their grandmother gave each of them 500 Shillings. Both cousins planned to save this money to reach important goals, but they chose different paths.

We'll listen to their stories, and talk about what happened in each one.

Tell the story of Rafiqah (box on the right).

*Ask:*



**What are Rafiqah's savings goals?**

*[To buy materials for henna, so that she can start applying henna during Muslim ceremonies.]*

**How does Rafiqah get the money to save and achieve her goals?**

*[She saves her lunch and transportation money when possible.]*

**How will having a savings account help Rafiqah reach her goals?**

*[Keeping money in an account reduces spending on 'wants,' such as the shoes Rafiqah does not buy. It also keeps the money safe and secure.]*

**What are the challenges of putting your savings into an account?**

*[You have to 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.]*

#### THE STORY OF RAFIQAH

Rafiqah is a girl with a dream: she intends to learn how to apply henna during the Muslim functions, marriage ceremonies and other important functions. She wants to save until she has enough money to buy the required materials.

Rafiqah opens a **savings** account to help her save. She puts the entire 500 Shillings in her account. So, while it was easy to open the account, Rafiqah wants to have some money to continue depositing and keep saving up until she has enough to buy the henna materials, which cost 1,000 Shillings. On some days, she walks to school to save on transport and on other days she skips lunch to save. She is either really tired or really hungry by the time she reaches home from school!

When Rafiqah's brother gets married, she really wants a new dress for the wedding. She knows she is saving up for the materials and tools for her business, but she goes to the bank to withdraw 200 Shillings for the dress. On her way back from the bank, Rafiqah sees a pair of shoes in 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. Rafiqah realizes that although she is tempted to buy the shoes, she does not really need them and continues on her way home. Another day, Rafiqah's mother asks for 50 Shillings to buy some vegetables for dinner, but Rafiqah does not have any cash with her and the bank is too far away to go and withdraw the money.

## activity 2

### THE ADVANTAGES AND DISADVANTAGES OF SAVING AT HOME

(15 MINUTES)

*Say:*



Now let's hear about what happened to Rafiqah's cousin, Muna.

Read the story of Muna below.

*Ask:*



**How does keeping money at home make it harder for Muna to save?**

*[Keeping money at home makes it too easy to spend. Others who need money will pressure*

*you to give it to them; it can be stolen or borrowed.]*

**What are the advantages of saving at home for Muna?**

*[She has easy access to money that she can spend on things she wants or use to help her family.]*

**Which place do you choose for saving your money? Why?**

Allow the girls to discuss their choice for savings realistically. There may be reasons they choose to save in different places. The objective of the lesson is to help them compare the options and think about the best and safest place for their own savings.

#### THE STORY OF MUNA

Muna wants to save to enroll in a computer course in a college in the Olympic area, Kibera. But she does not want to open a savings account because she thinks it will limit her flexibility with her savings. She decides to hide her 500 Shillings in a home bank buried under a pile of clothes on her cupboard.

Muna is easily tempted by videos or other CDs she sees in market stalls. So about once a month, she takes a little money out of her home bank to buy something. That makes her so happy! And sometimes, when she has had a lot of business, she puts money into her home bank.

One day, her uncle sees her put away her home bank, and the next time she takes it out, she discovers that some money is missing. Another time, her sister begs her for money for transport to get to the place she has work for the day and she is able to help her with money from her savings. But when the time comes to pay the first installment for the computer course, Muna realizes that she does not have enough money in her home bank.

# 13 Dealing with Setbacks in Saving



## OBJECTIVES

By the end of this session, participants will have:

- Explored the challenges and possible setbacks expected in saving.
- Understood difficulties encountered when plans don't go as planned.
- Understood how to plan and deal with setbacks in saving.



## MATERIALS

- The Story of Terry



## TIME 40 MINUTES



## ACTIVITIES

1. Review the savings plan —5 minutes
2. Explore challenges and possible setbacks in saving—10 minutes
3. The “Fallback plan”: Simple steps for dealing with setbacks in saving—25 minutes

## activity 1

### REVIEW THE SAVINGS PLAN

(5 MINUTES)

*Ask:*



**An idea about how you are going to accomplish your savings goals and the action you will take to achieve those goals is called what?**

*[A savings plan.]*

**What is an example of a savings plan?  
List the actions you are going to take to achieve your savings goal.**

Listen to examples from the girls in the group, congratulate them on their hard work and encourage them not to give up.

## activity 2

### EXPLORE CHALLENGES AND POSSIBLE SETBACKS IN SAVING

(10 MINUTES)

*Say:*



Saving is not always as easy as it seems and sometimes things may not go as planned. In the previous sessions, we talked about making a savings plan which helps us achieve our saving goals. When we make our savings plan, we must always be aware of the challenges and possible setbacks to our savings plan.

*Ask:*



**What is a setback?**

*[A setback is an event or a happening that prevents your plan from working out. This is likely to affect your plan.]*

**What are some of the examples that may be a setback to a savings plan?**

*[Some examples:*

- *Scholastica plans to save 10 Shillings per week from her school pocket money but, suddenly, the school undergoes an indefinite closure due to a teachers' strike. And 'no school' means 'no pocket money.'*

- *During the holidays, Scholastica manages to raise 800 Shillings to buy a 'girl scouts' uniform at the beginning of the term by helping out at her auntie's stall in Toi market. Suddenly, she discovers the price of the uniform has gone up by 300 Shillings.*
- *Fazia, who lives with her mother and three younger siblings, has been saving 15 Shillings each week so that she can buy some boots in preparation for the rainy season. However, her house gets broken into and now she needs to help her mother fix the door/lock and replace the furniture that had been stolen.*

## activity 3

### THE “FALLBACK PLAN”: DEALING WITH SETBACKS IN SAVING

(25 MINUTES)

#### Explain:



We are going to listen to and discuss a story of a girl who had a good savings plan but things did not work out as she expected. But most importantly, we are going to discuss how she learned to deal with setbacks to her savings plan.

Read out loud the story of Terry (found on the next page).

#### Ask:



**What were Terry’s saving goals?**

*[To raise money to start a hair plaiting business.]*

**What was Terry’s savings plan?**

*[She decided to miss lunch every day and save the money to raise capital for her small business; she planned to raise 200 Shillings capital for a small business in two weeks, then use the money to buy the combs so she could start plaiting her neighbors hair.]*

**What were the setbacks in Terry’s savings plan?**

*[It wasn’t easy for Terry to miss lunch at school; it took longer for Terry to raise the capital than she had initially planned; after raising the capital, she was faced with an emergency to pay for*

*her sister’s medication when she fell ill; when she began making money from plaiting her friend started a similar business and won most of her clients and she could no longer make money out of the business.]*

**How did Terry overcome her various setbacks?**

- [• Difficulties in raising capital—readjusted her timeframe for the savings goal because she was not able to save as much each week as she had initially planned.*
- After using her savings for an emergency she began saving all over again.*
- Her friend started a similar business which reduced her own business. She re-adjusted her savings plan and learned new and better plaiting styles.*
- Overall—SHE KEPT SAVING AND DIDN’T GIVE UP!]*

#### Say:



One thing that will help in dealing with setbacks in savings is having a “fallback plan.” This plan involves five simple steps that will help you manage a setback in your saving:

1. Revisit your savings plan.
2. Explore and list your available options.
3. Weigh your options and compare them to your savings goal.
4. Choose your fallback plan.
5. Continue saving and don’t give up!

**THE STORY OF TERRY**

Terry is a 14-year-old girl living with her elder sister in Kisumu Ndogo, Kibera. Her school is far from home so she gets on a bus twice a day to get to school and back home. Her older sister has to give her transportation money for school and lunch, and her sister does not always have the money. As a result Terry sometimes misses school, and her grades suffer because she gets behind in school work.

Lately, Terry has been thinking of how she can make her situation better and not let her need for transportation money get in her way of completing her education. She decides to make a savings plan to raise some money as a supplement towards her transportation costs. To do this, she starts plaiting her neighbor's hair during weekends. Terry needs capital—200 Shillings to invest in buying combs for plaiting. She plans to raise this money by saving her school lunch money for two weeks. However, this takes much longer than she expected because sometimes her sister has no money to give her for lunch. She perseveres and manages to save 200 Shillings in 4 weeks, as opposed to the 2 weeks she initially planned. Just before Terry sets off to buy the combs, her sister falls ill and she has to use the 200 Shillings for medicine. At least she went to her savings and not to Paul, her 27-year-old neighbor who gives her money sometimes.

Terry begins saving for her capital again, and this time it takes even longer (6 weeks). She finally manages and buys the combs. She gets many clients in the beginning and her transportation money is covered for weeks to come. However, her friend Brenda starts a similar business of plaiting and Terry begins losing clients.

To keep her business alive so she can keep saving, Terry decides to re-invest her capital by learning new plaiting styles from her neighbor who owns a saloon. In less than a month's time, Terry is able to win back her old clients and also get new ones. Terry is able to make enough money not only to supplement her transport to school, but also saves enough to buy small school requirements that she could not afford before.

# 14 Your Own Money vs. Someone Else's Money



## OBJECTIVES

By the end of this session, participants will have:

- Differentiated between one's own money and borrowed money.
- Identified characteristics of borrowed money.
- Understood the importance of being in control of one's own money.



## MATERIALS

None



## TIME 40 MINUTES



## ACTIVITIES

1. Distinguish between borrowed money and your own money—10 minutes
2. Understanding the responsibilities of borrowing—20 minutes
3. Understanding the importance of gaining control over your own money—10 minutes



activity 1

DISTINGUISH BETWEEN BORROWED MONEY AND YOUR OWN MONEY

(10 MINUTES)

**NOTE TO TRAINER:** For the game below, make sure to keep the group moving. If you stop to discuss each statement, the time needed for the activity will increase greatly. Keep the group moving to keep the energy of the game!

Explain:

We have spent a lot of time learning about why it is important to save and how to increase our savings. But sometimes we also borrow money. In the next few meetings, we will try to understand the difference between money we save and money we borrow.

Let’s start by making a line. Stand up!

Show the girls where you want them to stand to form a line.



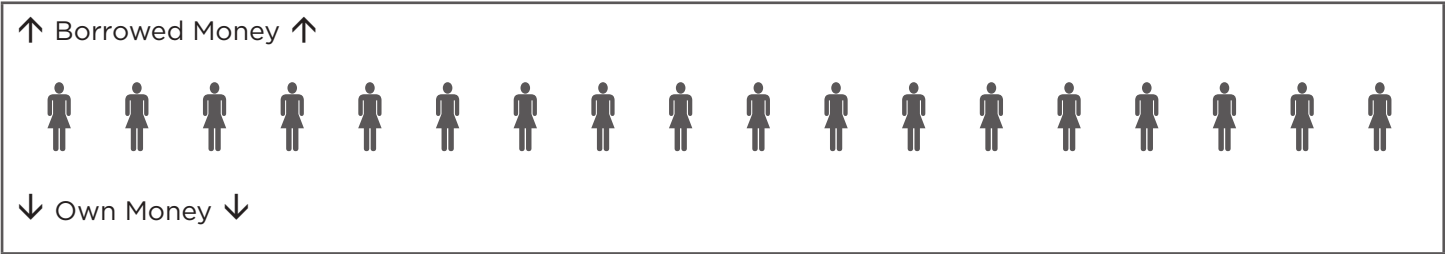
I am going to tell you different amounts of money and where they came from.

For each one, you must decide if that money is borrowed or if it is your own money. If you think it is borrowed, step to the left. If you think it is your own money, step to the right.

When there is disagreement, discuss the different opinions and clear up any confusion about borrowed money and money that belongs to someone. Read the following descriptions:

- Your mother gives you 200 Shillings for transportation [own]
- Your sister loans you 100 Shillings to buy body lotion [borrowed]
- You sell your mobile phone for 2,000 Shillings to a friend [own]
- You wash your neighbor’s clothes for 200 Shillings [own]

- At the market milk costs 50 Shillings a litre and you buy it on credit [borrowed]
- You go to watch a video play with a friend and she lends you money for the ticket [borrowed]
- For a trip, your aunt gives you a gift of 200 Shillings [own]
- You take 200 Shillings from your bank account under your bed to buy sanitary pads [own]
- You take piece work and earn 60 Shillings for selling 10 bags of groundnuts to buy material for a science project at school [own]
- Your neighbor loans you 150 Shillings to combs for plaiting hair during weekends [borrowed]




## activity 2

### UNDERSTANDING THE RESPONSIBILITIES OF BORROWING

(20 MINUTES)


Divide the group into two teams and give each team a name. Use something familiar or humorous for the teams: names of animals (“the elephants” vs. “the giraffes”). Refer to the list of “Questions about Borrowing Money” on the next page.

#### Explain:

 I have a list of questions about borrowed money, and we will play a game to talk about the two.

If you have blackboard space, or a blank piece of flipchart paper, write the rules down before you explain them. If you don't, explain the rules clearly and ask one or two girls to repeat them to make sure everyone understands.

#### Say:

 When I read the question, both teams will have one minute to discuss the answer.


The team whose “turn” it is will have the first chance to answer.

- If they are right, we will move on to a new question for the other team.
- If they are wrong, the other team will have a chance to answer before their turn.

We will start with Team 1. Ready?

Congratulate both teams! Explain that the point of the game is to understand that borrowing money comes with responsibility—paying it back, paying it back on time, and paying it back with any interest that might be charged.

#### Conclude by asking:

 **What are some advantages of borrowing money?**

*[Some possible answers include: you have immediate access to money; you can buy what you want right away; you will not miss the chance to buy something or make an investment at a good price.]*

#### **What are some disadvantages?**

*[Some possible answers include: borrowing costs money because of interest and/or fees; if you fail to repay there are consequences; there is pressure to repay on time; if there is an emergency you may never be able to repay.]*

**What questions do you have about borrowing money?**

## QUESTIONS ABOUT BORROWING MONEY

- **Why is borrowed money different from your own money?**

*[Borrowed money must be paid back; you have more flexibility and control with your own money.]*

- **When you borrow money, why do you have to pay it back?**

*[Because the money does not belong to you; the money belongs to the person or institution who lent it to you, who expects to get it back.]*

- **If you borrow money from a friend, do you have to repay it?**

*[Normally, yes. Sometimes a family member or friend will end up giving you the money—that is, giving you permission to not repay the loan. But you should never assume that this will happen, and always plan to repay or return whatever you borrow!]*

- **When you borrow money from a friend, can you decide when to pay it back?**

*[Maybe. If you borrow from a friend or relative, they may be very flexible about when you need to return the money. You will have to discuss the terms and schedule before you borrow the money.]*

- **When you borrow money from a financial institution (like a bank) or a savings group, can you decide when to pay it back?**

*[No. If you borrow from a financial institution or a group, you will most likely have a payment schedule to repay in installments that are due each week or each month until the full amount is repaid.]*

- **Does it cost you anything to borrow money from a friend or family member?**

*[It depends. When you borrow from a friend or family member, she may not ask you to pay interest on the loan. Again, this is something you will have to discuss before you borrow the money.]*

- **Does it cost you anything to borrow money from a financial institution or a savings group?**

*[Yes. Most lenders charge you something to use their money (this amount is “interest”).]*

- **If you borrow money and a thief then steals it, do you still have to repay the money?**

*[Yes!]*

## activity 3

### UNDERSTANDING THE IMPORTANCE OF GAINING CONTROL OVER YOUR OWN MONEY

(10 MINUTES)

*Explain:*

Now that we have talked about one's own money and other people's money, we are going to look at why it is important to ensure that other people respect your own money and understand that you have the right to make your own decisions over it.

Let's begin by thinking of some of the ways that sometimes make us feel we don't have control over our own money

Use the following questions to prompt girls to think very thoroughly about situations they feel lessen their decisionmaking over their own money. Aim to find out the girls' perceptions of who can have the right to access their money. Use a blackboard or flipchart to list the girls' ideas as they offer them.

*Read:*

Fiona has 250 Shillings and plans to buy cooking ingredients for her social science assignment. Instead, her mother gets the money from her pillow and gives it to a visiting aunt as transport money to return to her village.

*Ask:*

**How can she make her mother understand that she needed to discuss with her first before giving the money to someone else and without her permission?**

*Read:*

Rehema keeps her savings in the bank and often deposits small amounts of money whenever she has any. She hopes to raise some money so she can save up for capital to start a new business. Her mother knows she keeps some money in the bank and instead of saving for her own business, she tells her to save the money for the family to buy a new jiko (charcoal cooker) for boiling rice for sale at the market.

*Ask:*

**How can Rehema make her mother understand that she plans to use the money for something else?**

*Read:*

Anna and Sarah are best friends and spend a lot of time selling tomatoes at the market together. They know a lot about each other and share almost everything. Anna knows that Kanini, one of their other friends, borrowed 500 Shillings from Sarah two weeks ago. Kanini raises the money and decides to return it to Sarah but finds Anna instead. She gives the money to her knowing that they are best friends but insists that she gives it to Sarah upon her return. Anna decides to use the money without Sarah's permission.

*Ask:*

**How does Sarah make Anna understand that though they are best friends, she had no right to use the money without her permission?**

*Explain:*

Many times we may feel like our own money is not really ours because either other people decide on our behalf what we should do with it or simply have access to it without our permission. These can be our friends, our parents, our siblings, or boyfriends who often feel they should have access to our money or make decisions on our behalf. While it is important to help out at home or take on other responsibilities moneywise, it is also important that people around you know and respect the fact that they have the responsibility to discuss your money with you and that you have the right to make the final decision.

*Ask:*

**What can Fiona, Rehema, and Sarah do to change their situation?**

*[Communicate clearly their saving goals and what they plan to use the money for. In this way, others will gain an appreciation of what the money is intended for.]*

*[Be open and set limits on other people's access to their money. In this way, others will understand that they don't have the right to access it.]*

*[Clearly and openly communicate how far they can go in taking up money responsibilities. In this way they won't be raising other people's expectations too high.]*

*[Show responsibility and assertiveness in the decisions they make over the use of their own money. In this way, others will respect them and set their own limits to accessing their money.]*

# 15 Talking About Money



## OBJECTIVES

By the end of this session, participants will have:

- Listed who they talk about money with and what they talk about.
- Described the possible outcomes of discussions about money.



## MATERIALS

None



## TIME 30 MINUTES



## ACTIVITIES

1. The WHO and WHAT of talking about money—15 minutes
2. Possible outcomes when we talk about money—15 minutes

## activity 1

### THE WHO AND WHAT OF TALKING ABOUT MONEY

(15 MINUTES)

Tell the girls that in this learning session, they will play the game “Stand Up Clap Your Hands.”

Explain that you will start by thinking about WHO we talk to about money. You will give them people or a person, and they should stand up and clap their hands if they talk to that person/people about money. Have fun, and lead this in a lively manner!

*Say:*



Stand up clap your hands if you talk to:

- |                  |                        |
|------------------|------------------------|
| 1. Parents!      | 6. Your schoolmates!   |
| 2. Siblings!     | 7. Your uncles!        |
| 3. Shopkeepers!  | 8. Your aunts!         |
| 4. Your boss!    | 9. Your neighbors!     |
| 5. Your friends! | 10. Your grandparents! |

Ask other groups if they have other examples of WHO to add. Then, move on to the second part of the game.

Explain that you will now think about WHAT you talk to these people about in terms of money.

*Say:*



Stand up clap your hands if you talk about:

- |                                  |                        |
|----------------------------------|------------------------|
| 1. School fees!                  | 5. Bus fare!           |
| 2. Pocket money!                 | 6. Prices of products! |
| 3. Things to buy for the family! | 7. Saving!             |
| 4. Food!                         | 8. Borrowing money!    |

Give girls a chance to add any other examples of WHAT they talk about.

Tell girls that for the final part of the game, they will think about how they feel when they talk about money.

*Say:*



Stand up clap your hands if, when you talk about money, you feel:

1. Confident!
2. Happy!
3. Nervous!
4. Angry!
5. Hopeful!

Give 2–3 volunteers the chance to add any examples.

*Then, say:*



We talk about money with many people in many situations. However, money can be one of the most difficult topics to talk about with other people. Even so, as we saw in the answers to our questions, we still talk about it with many people for many reasons. In the next few sessions, we will learn about some ways to talk about money that make the conversation easier.

## activity 2

### POSSIBLE OUTCOMES WHEN WE TALK ABOUT MONEY

(15 MINUTES)

**NOTE TO TRAINER:** In this step, you will introduce girls to three different outcomes that can happen when we talk about money. To liven up the session, you (or girl volunteers) can act out the three scenarios in the outcomes and ask the girls to guess which is which rather than just reading them out loud. Be sure to add time or use another meeting time if you choose that option.

*Say:*

Our goal together is to find ways to make talking about money easier and more effective. We'll start by identifying the possible outcomes—or results—of talks about money.

*Ask:*

**When we finish talking about money with someone, is everybody involved always happy with the outcome?**

Girls will most likely answer “no.”

*Say:*

When we talk about money, sometimes both people involved end up happy as each gets something they want. Sometimes neither gets anything—both lose. And sometimes, one person gets something she wants and the other person does not. When we talk about money, there are winners and losers.

Explain to the girls that you will give them a few examples. Tell them that their job is to listen and decide who in each story is happy with the outcome.

#### Possible Outcomes when Talking About Money

##### Win-Win

This is the best outcome in any discussion about money. Both people (or groups) involved in the discussion get something or everything they want or need. They both have a positive feeling at the end of the discussion, and are willing to talk about money again in the future.

##### Lose-Lose

This is the worst possible outcome in a discussion about money. In this outcome, the two people (or groups) cannot agree. In the end, neither person (or group) involved in the discussion gets what they wanted. They may not be willing to talk about money again in the future.

##### Win-Lose / Lose-Win

In a win-lose or lose-win situation, one person (or group) gets what she wants and the other gets nothing. When this happens, the loser might be less likely to want to talk to the winner about money again in the future.

• • • • •

##### Outcome:

An outcome is the *result* of something. When we are talking about money, we use outcome to mean the *result* of the discussion.

#### Lose-Lose Outcomes

##### Read/tell Situation 1:

A customer is discussing the price of a blanket with a vendor in the market. They cannot agree on the price, and the customer leaves the market without buying anything from the vendor.

*Ask:*

**Who was the winner at the end of this discussion?** [*Neither person.*]

**Who was the loser?** [*Both people.*]

When someone answers correctly, explain “lose-lose” outcomes:

*Say:*

Sometimes, no one involved gets what he or she wants. This type of outcome is called “lose-lose.”

*Ask:*

**What is another example of a “lose-lose” outcome when we talk about money?**

[*For example: You and a neighbor want to buy a pack of used clothes and sell them together. However, if you cannot agree on how much each of you will spend, you both lose. Neither of you can make that investment and benefit from it. It is a lose-lose situation.*]

Give 1–2 girls the opportunity to give an example to check their comprehension. Make sure the examples they give are truly “lose-lose” situations, then move on to win-lose / lose-win outcomes.

(activity 2 continued on next page)



## activity 2 (continued)

### Win-Lose / Lose-Win Outcomes

#### Read/tell Situation 2:

☞ Minnah wants her sister Zainab to do the house-cleaning for her so that Minnah can spend time with her new boyfriend. Zainab asks Minnah to pay her, but Minnah refuses. When Minnah threatens to hit Zainab, Zainab gives in and agrees to do the house-work for nothing.

Ask:

☞ **Who was the winner in this discussion?** [Minnah]  
**Who was the loser?** [Zainab]

When someone answers correctly, explain “win-lose/lose-win” outcomes:

Say:

☞ Often, one person in the discussion gets what he or she wants, and the other gets nothing. These outcomes are called “win-lose” or “lose-win.” In those situations, the loser might be less willing to talk with the winner about money again!

Ask:

☞ **What is another example of a “win-lose/lose-win” outcome?**

*[For example: You need money immediately and cannot wait. You borrow money from a friend, and she will lend you money ONLY if you agree to pay back twice the original amount. In that case, you lose because you do not have time to wait, and your friend wins as she gets a large payback. It is a lose-win situation.]*

Give 1-2 girls the opportunity to give an example to check their comprehension. Make sure the examples they give are truly “win-lose/lose-win” situations. Finally, move on to win-win outcomes.

### Win-Win Outcomes

#### Read/tell Situation 3:

☞ Martha wants to buy a bicycle. She discusses the price with a salesman in the market on a bike that is on display, but she cannot get the price low enough. She is about to leave when the salesman asks Martha to wait for a moment, as he has just remembered another bike he has behind his market stall. Martha likes it, and it is in her price range. Martha decides to buy the second bike.

Ask:

☞ **Who was the winner at the end of this discussion?** [Both.]

When someone answers correctly, explain “win-win” outcomes:

Say:

☞ This outcome is a “win-win” situation. Both sides got something they wanted or needed, if not everything. In win-win outcomes, everyone comes away with positive feelings and they are likely to talk to each other about money again.

Ask:

☞ **What is another example of a “win-win” outcome?**

*[For example: You want to buy food from a saleswoman, and you negotiate a good price together. You are happy with your purchase, and your savings, and you recommend that your friends and family buy things from the same saleswoman. She gets more business because of her good offer to you, and you saved some money. You both win, and it is a win-win situation.]*

Give 1-2 girls the opportunity to give examples to check their comprehension.

Ask:

- ☞
- **Which of the three outcomes is the preferred outcome?** [Win-win.]
  - **Why?** [Win-win, because both people in the situation win. They both have positive feelings, and are willing to work together again in the future.]
  - **Let’s think back about the win/lose situation with the sisters Zainab and Minnah: How could we turn that into a win-win situation?** [Example – Zainab agrees to do the house-work one day so that Minnah can see her boyfriend if the following week Minnah does Zainab’s housework one day so she can go and spend time with her friends.]
  - **Let’s think back about the lose/lose situation with the customer and vendor in the market trying to buy and sell a blanket: How could we turn that into a win-win situation?** [They agree on a price between what each one started with; the vendor shows the customer a cheaper blanket which she then can afford and decides to buy.]

In conclusion, say:

☞ Until we meet again, pay close attention to the discussions that happen around you every day: at home, with friends, in the market. Ask yourself: Are there winners and losers in this discussion? Do both sides end with something they want? Do both seem happy and satisfied? Or, do they seem angry?

Congratulate the girls on a job well done! Remind them that you will ask about outcomes in the next session.

# 16 The DOs and DON'Ts of Talking About Money



## OBJECTIVES

By the end of this session, participants will have:

- Learned the possible outcomes of discussions about money.
- Identified the “dos” and “don'ts” of good communication about money.



## MATERIALS

- Sweets for Activity 1 (Optional)



## TIME 30 MINUTES



## ACTIVITIES

1. Review the possible outcomes of discussions about money—5 minutes
2. Play a communication game—10 minutes
3. Identify the DOs and DON'Ts of good communication—15 minutes

## activity 1

### REVIEW THE POSSIBLE OUTCOMES OF DISCUSSIONS ABOUT MONEY

(5 MINUTES)

**NOTE TO TRAINER:** If possible, bring sweets for this activity. Award them to girls for remembering the types of outcomes that are possible when talking about money.

*Start by asking:*



**What types of outcomes are possible when we talk about money?**

*[Lose-lose, win-lose/lose-win, win-win.]*

Instruct the girls to talk in groups of three with the girls sitting next to them. Ask the girls to follow the instructions below.

*Say:*



In the last session, I asked you to pay attention to “talking about money” in daily life.

Now, take a moment in your groups and describe a discussion you experienced or saw. Also, tell the other girls what type of outcome came from that discussion or talk.

After three minutes, ask for 2–3 short examples to check that girls have remembered the concept correctly.

activity 2

PLAY A COMMUNICATION GAME  
(10 MINUTES)

Introduce the topic of communication with a game called “Telephone.” You will play this game in a series of groups. Make sure that each girl gets a chance to participate in one of the groups!

Call six girls to the front to participate in the first round. This will serve as a demonstration for everyone. Tell the girls that together, they are a telephone line. Help girls to form a line.

Explain that you will whisper a short phrase into the first girl’s (Girl 1’s) ear. Girl 1 will then do her best to repeat the phrase to Girl 2. Then, Girl 2 will repeat the phrase to Girl 3, and so on until you reach the end of the line.

Each girl can say the message ONLY once!

The girl at the end of the line will then say what phrase she thinks she heard. There is no repeating of the message!

For the demonstration, whisper the phrase “Start saving by making a savings goal” into the first girl’s ear. By the end, the message should be confused and different!

When you have finished the demonstration, separate the girls into groups of equal size. Whisper messages into the first girl in each group’s ear. If time allows, you can let the girls come up with their own messages.

Phrases for Telephone

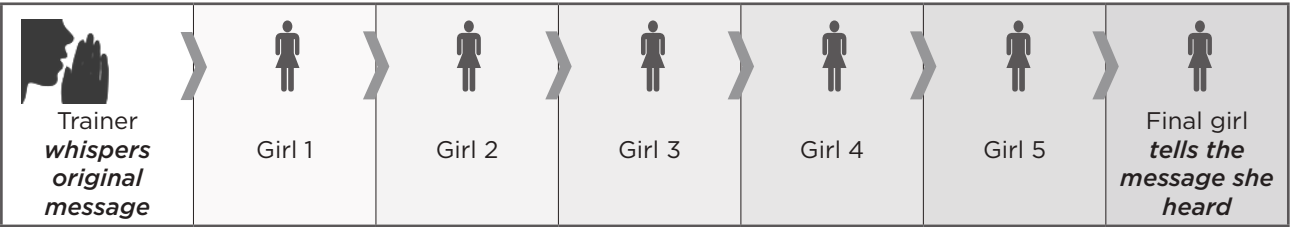
- 1. Always pay yourself first.
- 2. Don’t forget to control your expenses.
- 3. Know the difference between needs and wants.

When you have finished all the phrases,

Ask:

What happened between the beginning and the end of the line?

[The message changed or was completely lost.]



## activity 3

### IDENTIFY THE **DOs** AND **DON'Ts** OF GOOD COMMUNICATION SKILLS

(15 MINUTES)

*Say:*



Clear communication is very important when it comes to discussing money and financial topics. We don't want our messages to get jumbled or changed or misunderstood because we don't communicate well—especially when we are talking about money, and we want to achieve a win-win outcome.

Based on your own experiences:

- **What can happen during a conversation about money to cause a win-lose or lose-lose outcome?**

*[One person gets angry; one or both people refuse to listen to the other person; one or both is not flexible or willing to see the other person's point of view.]*

- **If we want a win-win outcome, what are some rules we should follow when we talk about money?**

Allow several girls to give their opinion. Add any of the DOs below that they do not mention. When you have completed the list, assign each girl one of the following DOs. If you have a blank flipchart or blackboard available, prepare these ahead of time. (There will be more than one girl for each DO.)

#### **DOs for Talking About Money**

- Listen to the other person
- Try to see the other person's point of view
- Show respect
- Be flexible
- Clearly state what you want

*Then ask:*



**What should you NOT do when trying to communicate successfully?**

Again, allow several girls the opportunity to answer. Add any of the DON'Ts below that they do not mention. When you have completed the list, assign each girl one of the following DON'Ts. If you have a blank flipchart or blackboard available, prepare these ahead of time. (There will be more than one girl for each DON'T.)

#### **DON'Ts for Talking About Money**

- Get angry
- Be rude or insulting
- Reject the other person's ideas without listening
- Lock yourself into one position
- Raise your voice

End by practicing the DOs and DON'Ts to make sure everyone remembers them. Allow girls to first repeat the DOs they were assigned, and then the DON'Ts.

**NOTE TO TRAINER:** If you are using this session and have more time, or if you want your girls to work together outside of their savings group time, you can use this extra activity:

Ask girls to work in five groups. Each group will be assigned one communication DO. They must come up with a song together about that DO. They can use a popular melody and change the words, or write their own brand new song.

Give every group a chance to sing their song when they are finished!

# 17 Resolving Conflicts About Money



## OBJECTIVES

By the end of this session, participants will have:

- Recognized the DOs and DON'Ts of good communication in a real-life experience.
- Identified good communication skills in a sample dialogue.



## MATERIALS

- Conversation between a Mother and a Daughter



## TIME 30 MINUTES



## ACTIVITIES

1. Apply the DOs and DON'Ts to real life—10 minutes
2. Examine a conversation between a mother and a daughter—20 minutes

## activity 1

### APPLY THE *DO*s AND *DON'T*s TO REAL LIFE

(10 MINUTES)

Ask girls to repeat the DOs and DON'Ts of talking about money from the last meeting. Because each girl was assigned one to remember, you should easily be able to review them all. Ask for volunteers to make up a gesture that represents each DO and DON'T of talking about money. Then have everyone call out the DO or DON'T and repeat the gesture. You can show an example for the first one (e.g. place your hand behind your ear for “Listen to the other person.”

#### DOs for Talking About Money

- Listen to the other person
- Try to see the other person's point of view
- Show respect
- Be flexible
- Clearly state what you want

#### DON'Ts for Talking About Money

- Get angry
- Be rude or insulting
- Reject the other person's ideas without listening
- Lock yourself into one position
- Raise your voice

*Say:*



Think about the DOs and DON'Ts, and think of a situation in which you did not communicate well with a parent, teacher or friend.

**What could you have done differently in that situation?**

Instruct girls to talk with someone sitting next to them for 2–3 minutes. Then, allow 3–4 girls to give their examples and solutions.

*Explain:*



People often disagree about issues that involve money. Many of you are starting to have more responsibility for yourself and your financial situation at home, at school, or in your work. That means you will probably have more discussions—and even more conflicts—related to money. Today we are going to talk about and practice resolving conflicts about money.



## activity 2

### EXAMINE A CONVERSATION BETWEEN A MOTHER AND A DAUGHTER

(20 MINUTES)

**NOTE TO TRAINER:** Ask a girl who can read well (one of the girls in your group or even another volunteer) to do this role play with you BEFORE the group meeting. Spend a few minutes preparing so that the role play goes smoothly. If possible, use a scarf or hat as a costume to show girls that you are playing a different character.

If possible, make photocopies of the role play as a handout for girls and distribute them during the session.

Explain to the girls that they will now watch some of the communication skills from the last meeting in action and present the role play “A Conversation Between a Mother and a Daughter” (see the following page).

At the end of the role play,

*Ask:*



**What is the daughter’s goal for the discussion with her mother?**

*[To get a mobile phone.]*

**What is the mother’s reaction to her daughter?**

*[At first, she is angry. However, with the daughter’s calm explanation, the mother and daughter come to an agreement.]*

**What communication skills from our DOs and DON’Ts did you notice?**

*[The daughter showed respect, she didn’t get angry, she understood her mother’s point of view, she was flexible, and she clearly stated what she wanted. She even proposed a new solution when she saw that the first one would not work.]*

**NOTE TO TRAINER:** If time remains, or if your girls work well together outside of the savings group, you can separate them into five groups and assign each group to prepare one of the role plays in Session 18 for next week. (See page 78.)

*(activity 2 continued on next page)*

## activity 2 (continued)

### A CONVERSATION BETWEEN A MOTHER AND A DAUGHTER

**Daughter:** Hello, mother. Can I talk to you about something important? Do you have a few minutes now?

**Mother:** I have to go out soon to work in my shop. Let's make it quick!

**Daughter:** Mother, now that I am older and part of a group, I am learning many new things. I have to travel across town for my group, and for school. I'd like my own mobile phone. I know they are expensive but...

**Mother:** (*cutting her off*) You always want something – usually something expensive! You know money is tight in this family!

**Daughter:** But mother, a mobile phone wouldn't only just be for me. Now that Michael and Elijah, my younger brothers, will be going to school, and I have to collect them at the end of the day, and do errands for you and father.

**Mother:** Young lady, you do not seem to realize that there are many things that I need to buy for our household. I have to decide how to spend this money in everyone's best interest.

**Daughter:** I'm sorry. I didn't mean to make you angry. I know it is difficult to manage so many demands on our budget. I can wait to get a mobile phone. Do you think it would be possible for me to come up with a plan to buy a mobile phone in the future? I'm saving money now, and I am earning some money helping Mama Mugo in her salon. It isn't much, but if I save, I can have enough for half of the price in two months. If I am able to save that money, would you consider helping me pay for the rest?

**Mother:** I suppose I could consider that. But don't expect me to pay for your air time!

# 18 Role Play Resolving Conflicts



## OBJECTIVES

By the end of this session, participants will have:

- Practiced using communication skills to resolve conflicts through role plays.
- Identified more than one solution to sample conflicts.



## MATERIALS

- Role-play cards (for literate groups)



## TIME 45 MINUTES

(depending on the number of groups who will present)



## ACTIVITIES

1. Role play a conflict and find a solution—45 minutes

## activity 1

### ROLE PLAY A CONFLICT AND FIND A SOLUTION

(45 MINUTES)

**NOTE TO TRAINER:** If you already assigned these role plays in the previous meeting with girls, or if you are leading a longer meeting, you can go ahead and get started with role play presentation immediately and skip the introduction below.

If you are doing these role plays in one session, you must be very careful to limit the preparation and presentation time so that you have enough time for everyone to present!

Divide girls into groups of four. (There are five role plays. If you have more than 20 girls, you can give the same role play instructions to more than one group.) You can photocopy role plays in advance and give them to the girls, or show/explain the instructions on the following page.

#### Explain:

I will assign each group a role play that describes a conflict about money. First, each group should decide together on a win-win solution that will solve your conflict. Then you will make up a role play between the people described and the solution you have chosen. At least one of the characters in the role play should try to demonstrate good communication skills.

You have only five minutes to prepare a three-minute role play. Good luck!

**NOTE TO TRAINER:** Examples of win-win situations are provided for you on the following page so that you can help girls if they are having trouble deciding what a win-win situation could be for their role play.

After each presenting group has performed its role play,

#### Ask:



**What communication skills did you notice among the actors in the role play?**

**What was the solution they arrived at?**

**What are other possible solutions to this conflict?**

#### Say:



Today we have seen different ways of resolving conflicts. In real life, not all discussions about money result in a win-win outcome. Although we all hope for a win-win outcome, sometimes these are impossible due to the personalities involved, or the emotions of the moment. However, communicating with confidence is the starting point for achieving good outcomes when talking about money.

As we said in our DOs and DON'Ts, if we explain what we want clearly and listen to the other party's needs, keep calm, and look for a compromise, we can negotiate our way to a win-win outcome more often than not.

(activity 1 continued on next page)

## activity 1 (continued)

### CONFLICTS ABOUT MONEY: ROLE PLAYS

1. Edith helps her grandmother on Saturday mornings at her hotel near the market. She wants to keep this money herself. But her mother insists that Edith give her all of the money to help with household expenses.

*[Edith can discuss the reasons that she is saving money with her mother, and they can agree that she keeps half of the money, and gives the other half to her mother.]*

2. Nabil has a motorbike which he uses to transport customers every day after school. He is saving to move to Mombasa from Kibera. But his parents oppose his plans to leave their home. They prefer that he stays at home because they think that he is too young to live alone in Mombasa.

*[Nabil agrees to stay and help his parents for the next year, as long as he can save some money for himself. He can show them that he sees their side of the story, and he can plan to move after the agreed amount of time.]*

3. Everlyn gets money each week from her parents for her bus fare and lunches at school, and saves what is left over with her savings group. When her parents learned that Everlyn had a little to save at the end of each week, they got angry. They threatened to reduce her allowance, but Everlyn wants to keep a little money as her own.

*[Everlyn can invite her mentor with her savings program to talk with her parents about the benefits of saving. She can present to them the advantages of saving, and the goals that she has set out for savings. She must make sure to explain that this will save her parents money in the long-term.]*

4. Hulda and Evana are sisters who both go to the same school: Hulda is in Standard 8 and Evana in Standard 6. They get money from their parents to take the bus to school. However, Evana now wants them to walk so they can save and split their transportation money.

*[Evana can explain to Hulda some goals that they can save for and how much money they will need to achieve them. They can then decide on a goal together and agree to walk some of the time.]*

5. Lucy recently washed her neighbor's clothes during school holidays for 5 days. However, when she went to collect her earnings, the neighbor said she had only worked for 4 days. Lucy wants to resolve the situation and still collect her earnings.

*[Lucy can find someone who saw her working on each of the 5 days to back up her story. She can tell the neighbor that she is a good worker, and that she wants to continue to do good work for him and that in order to work well, she must be paid.]*

# 19 Our Journey to Good Money Management



## OBJECTIVES

By the end of this session, participants will have:

- Reflected on dreams for the future.
- Revisited key topics from the FE curriculum.
- Celebrated the completion of the FE course.



## MATERIALS

- Ball of string



## TIME 45 MINUTES



## ACTIVITIES

1. Dream big—Reflecting back—10 minutes
2. Revisit key topics from the FE curriculum—20 minutes
3. Let's celebrate our achievement—15 minutes


## activity 1

### DREAM BIG—REFLECTING BACK

(10 MINUTES)


**NOTE TO TRAINER:** If you have a blackboard or blank flipchart paper available, use them for this session for both Activity 1 and Activity 2.

#### *Start by explaining:*

 At the beginning of our financial education sessions, we spent some time exploring our dreams and looking to the future. We shared our dreams for the future, including:

- Where we would be living
- What we would be doing
- What goals we would have reached
- We also talked about dreams we wanted to achieve in five years.


#### *Say:*

 I want you to think about your dreams again. Now close your eyes for just a moment and think about yourself five years from now.

- Are your dreams the same as before?
- Has anything changed about your dreams now? If so, what has changed and why?

Make sure that all girls have at least reflected on their dreams then ask 3–4 volunteers to share responses to the above questions.

#### *Ask:*

 **What about your savings goals? Have you had to change your savings goals? Has anyone reached their initial savings goal and set a new one?**

Have girls share in groups of two or three and then ask if there are 3–4 volunteers that want to share about their evolving financial goals. Be sure to congratulate girls who have met their goals and encourage the girls who are still working on reaching their goals. Reassure them that saving is hard, but if they persist they will reach their goals in the end.

## activity 2

### RE-VISIT KEY TOPICS FROM THE FE CURRICULUM

(20 MINUTES)



Over the past months we have been meeting together regularly to try and help each other develop some of the knowledge, skills, and attitudes we need to achieve some of our dreams. We have been exploring ways to make wise decisions about earning, spending, and saving money—all as a way to help us to achieve our dreams.

Now that we are at the end of our course, I wanted us to think about a little spider who spends her days dreaming about capturing and eating flies. Sometimes it must seem impossible for her to do. But what does she do to catch them? Have a few girls answer, until one speaks about making a web. Then ask:

#### And how does a spider make her web ?

*[She patiently weaves together many strands until the web is completed.]*

Now I want us to see if we can weave together the many things that we have learned these past weeks—to see if we have enough strands in our web to catch our dreams! For just like the spider, with patience and persistence, plus a few new skills, we can achieve our dreams.

To do this we are going to start with this ball of string. To start weaving our web, I want to see if anyone in our group can give me an example of something we have learned together. (**NOTE:** you may have to give clues to the girls to remind them what the session was about.)

- **Why save money** (Give the string to the first person who has an idea and let them pass the string on to someone else if there is another girl with an example—with each of them continuing to hold onto the string after they pass it so a web starts to form.)
- **The difference between needs and wants** (Have the string passed to one or two girls who have an answer, with each of them continuing to hold onto the string after they pass it so the web continues to grow.)
- **Strategies for saving money regularly** (Have the string passed to one or two girls who have an answer, with each of them continuing to hold onto the string after they pass it so the web continues to grow.)
- **Dealing with setbacks in savings** (Have the string passed to one or two girls who have an answer, with each of them continuing to hold onto the string after they pass it so the web continues to grow.)

- **Talking about money with other people** (Have the string passed to one or two girls who have an answer, with each of them continuing to hold onto the string after they pass it so the web continues to grow.)
- **Dealing with conflicts about money** (Have the string passed to one or two girls who have an answer, with each of them continuing to hold onto the string after they pass it so the web continues to grow.)
- **Different ways to earn more money** (Have the string passed to one or two girls who have an answer, with each of them continuing to hold onto the string after they pass it so the web continues to grow.)

Finally, let's complete our web by finding out:

- **Who has made a new friend in this group** (have the string passed to one or two girls who have an answer, with each of them continuing to hold onto the string after they pass it so the web continues to grow)
- **Who is a little bit closer to reaching their dream** (have the string passed to one or two girls who have an answer—making sure that by now everyone is holding the string)



Now look how strong our web is. How much we have learned and grown together.



## activity 3

### LET'S CELEBRATE OUR ACHIEVEMENT

(15 MINUTES)

*Say:*



We should all be proud of our efforts and we should celebrate our accomplishments together. So let's dance and sing and celebrate.

Invite girls to share dances and songs they know, and then perform them with the group.



# HANDOUTS



Use the handouts on the following pages for easy photocopying.

Each handout has a reference under the title that refers to the correct learning session and activity.

Have fun!

**JOSEPHINE'S STORY**FROM *session 1), activity 2***JOSEPHINE'S STORY**

Josephine is 13 years old and the oldest in her family. She stays with her mother and her three sisters in a two room semi-permanent house in Gatwekera, Kibera. Her mother struggles to pay rent and feed her girls, but she is proud of Josephine since she is so helpful with housework. Josephine even earns some money to help the family by washing clothes for an elderly neighbor as well as plaiting her neighbors' hair.

Luckily, Josephine and her sisters are very clever, and Josephine's mother was helped by Equity Bank with an education scholarship. All her four children got sponsors who pay school fees for them at the Olympic Primary School, but Josephine has to use some of the money she earns to buy school supplies.

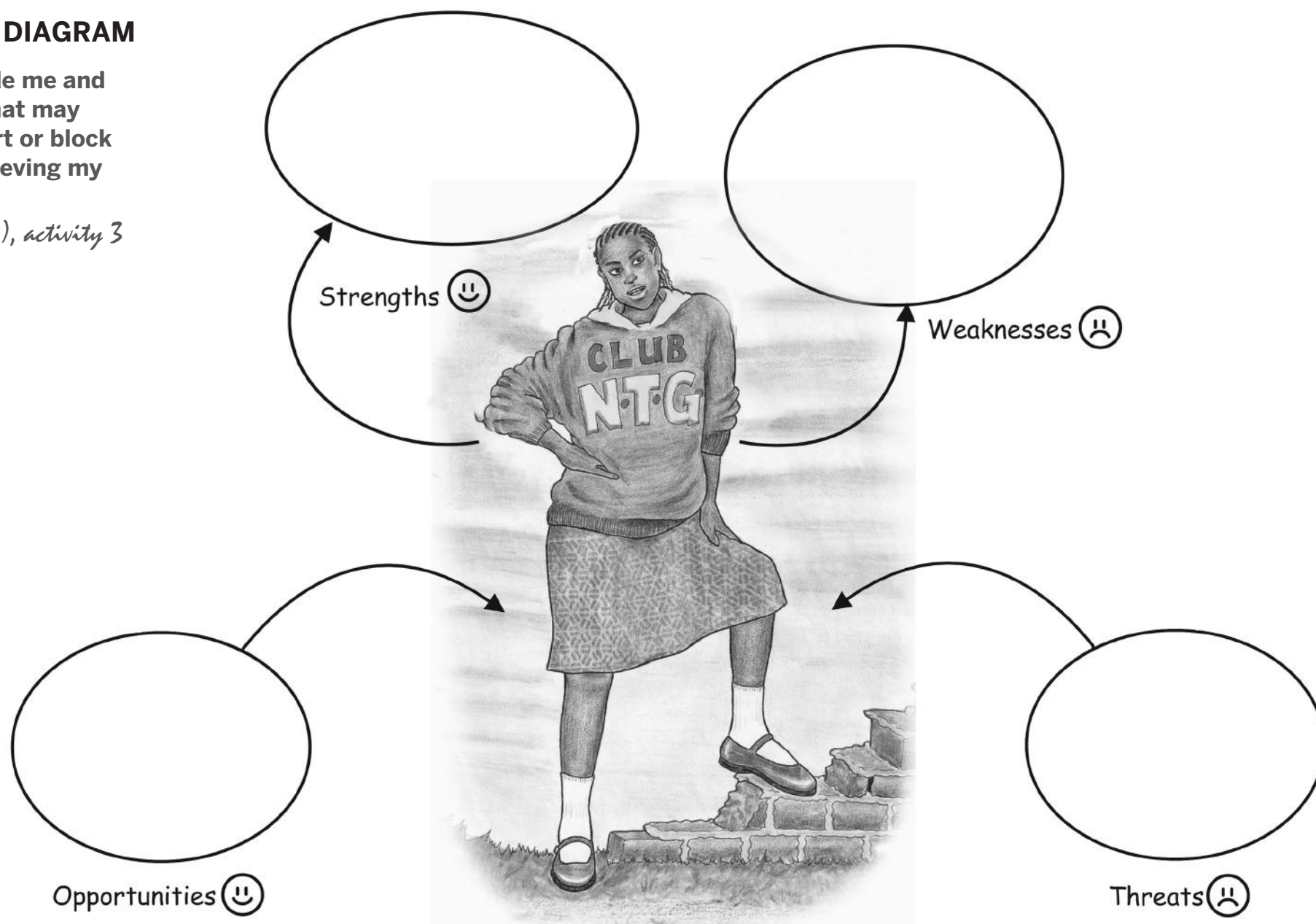
As a young girl Josephine always told her mother that she wanted to be a famous musician. Her mother always discouraged her, telling her, "That is not a future job for any of my children!" So Josephine would sneak from home and go to the community social hall to practice singing without her mother's knowledge. She also used some of her earnings to buy refreshments for her friends at the social hall – even if it meant not being able to buy all of the school supplies she needed, or saving any money to purchase basic music equipment that she wanted to buy.

When Josephine reached Standard 8, she dropped out of school. Her mother pleaded with her to go back to school and reminded her about her sponsorship opportunity, but she refused. One of her friends from the music group said he knew a way she could make "easy money" and tricked her into leaving home to become a dancer in a local night club. Josephine's mother promised not to give up on her daughter so she visited a local youth center and talked to the staff who agreed to help find Josephine and counsel her. Finally she came back home and they trained her in singing and playing some music equipment at the youth center. Josephine is now one of the prominent members of a popular music group that is sponsored by the youth center. She even makes money by performing at local celebrations and festivals.

## THE SWOT DIAGRAM

Things I inside me and around me that may either support or block me from achieving my dream.

FROM *session 1), activity 3*



## **EIGHT STEPS FOR SAVINGS**

FROM *session 2), activity 1*

### **EIGHT STEPS FOR SAVINGS**

1. Choose a Savings Goal
2. Make a Savings Plan
3. Know the Difference Between Needs and Wants
4. Control Spending
5. Think About the Future: Money In and Money Out
6. Save Regularly
7. Save in a Safe Place
8. Deal with Setbacks in Saving

**LAURA'S STORY**FROM *session 3), activity 3***LAURA'S STORY**





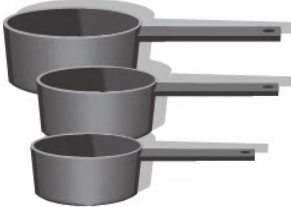


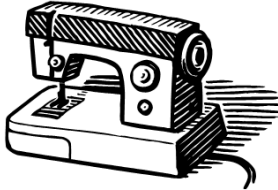
Laura is 13 years old and lives with her mother and younger brother. Her older sister, Terry, is married and lives in Nakuru, two hours away from Nairobi. Terry just had a baby girl, and Laura is eager to visit, spend time with the baby, and help her sister.

Laura will need money for transport and a small gift for the baby. A nice baby shawl would be perfect! But she can't take money from her savings account for this trip because she is saving to contribute to her secondary school fees since she will be joining form one in one year's time. Laura's dream is to join a National school. Hopefully, she will be able to earn the money she needs by plaiting hair.



PICTURE CARDS



FROM *session 4*), *activity 2*

<p><b>Jewelry</b></p> 	<p><b>Fashionable boots</b></p> 	<p><b>Body lotion</b></p> 	<p><b>Mobile phone</b></p> 	<p><b>Sack garden</b></p> 	<p><b>Paraffin lamp</b></p> 
<p><b>Cooking pots</b></p> 	<p><b>Bicycle</b></p> 	<p><b>Watch</b></p> 	<p><b>Shoes</b></p> 	<p><b>School supplies</b></p> 	<p><b>Sewing machine</b></p> 



SAVINGS PLAN WORKSHEET

FROM *session 4), activity 3*

Sample

Savings Goal	 Total (Cost of item)	Amount you can save each week	 Number of weeks you need to reach your goal
Short-term  New shoes for Christmas	  Ksh. 500	  Ksh. 50	  10 weeks
Long-term  Attending a tailoring course	  Ksh. 3,000	  Ksh. 60	  50 weeks (or almost one year)
<b>Tip:</b> To find out how many weeks it will take to reach your savings goal, divide the total amount of money you need by the amount you can save each week.  <b>Amount to save ÷ Amount you can save each week = Number of weeks it will take</b>			

Do-it-yourself

Savings Goal	 Total (Cost of item)	Amount you can save each week	 Number of weeks you need to reach your goal
Short-term			
Long-term			



## GETTING TO KNOW THE SMATA ACCOUNT

FROM *session 5*, *activity 2*

### LICENSED COMMERCIAL BANKS

1. ABC Bank (Kenya)
2. Bank of Africa
3. Bank of Baroda
4. Bank of India
5. Barclays Bank Kenya
6. CfC Stanbic Holdings
7. Chase Bank Kenya
8. Citibank
9. Commercial Bank of Africa
10. Consolidated Bank of Kenya
11. Cooperative Bank of Kenya
12. Credit Bank
13. Development Bank of Kenya
14. Diamond Trust Bank
15. Dubai Bank Kenya
16. Ecobank Kenya
17. Equatorial Commercial Bank
18. Equity Bank
19. Family Bank

20. Fidelity Commercial Bank Limited
21. First Community Bank
22. Giro Commercial Bank
23. Guaranty Trust Bank Kenya
24. Guardian Bank
25. Gulf African Bank
26. Habib Bank
27. Habib Bank AG Zurich
28. Housing Finance Company of Kenya
29. I&M Bank
30. Imperial Bank Kenya
31. Jamii Bora Bank
32. Kenya Commercial Bank
33. K-Rep Bank
34. Middle East Bank Kenya
35. National Bank of Kenya
36. NIC Bank[11]
37. Oriental Commercial Bank

38. Paramount Universal Bank
39. Prime Bank (Kenya)
40. Standard Chartered Kenya
41. Trans National Bank Kenya
42. United Bank for Africa
43. Victoria Commercial Bank

### REPRESENTATIVE OFFICES OF FOREIGN BANKS

1. HDFC Bank
2. Nedbank
3. FirstRand Bank
4. Bank of China
5. JP Morgan Chase
6. Bank of Kigali
7. Central Bank of India

## THE STORY OF AGNES

FROM *session 6*, activity 2

### THE STORY OF AGNES

Agnes needed money to help buy food for her family and meet her personal goals, so she started a business of making jewelry from beads and selling it to people in Toi market. At first, business was good, but then more and more young people started to copy Agnes (even some of her friends), and business started to drop. She turned to selling roasted maize, which failed, then she reverted back to making and selling jewelry.

One thing Agnes noticed was that many customers bought matching sandals from another vendor after buying her jewelry, so she started to sell both jewelry and sandals (giving a special price for people who bought both), and that helped grow her business again.

Next, she started to ask her customers what preferences they had regarding the jewelry and most of them preferred jewelry of mixed colors and matching sandals. So Agnes started mixing the beads when making the jewelry and matching them to respective pairs of sandals. This kept most of her customers very loyal to her (and made it easier to sell more too!!)

Finally, Agnes paid close attention whenever she travelled to other markets like Kenyatta and Maa-sai market to see if anyone was trying something new when it came to selling jewelry and sandals. That is where she first found out about a woman selling cheaper raw materials (beads for the jewelry and leather for the sandals). She started buying the raw materials from the woman, hence increasing her profits and at the same time reducing the cost of producing jewelry and sandals. However, she realized that she needed to save and purchase a sack of beads in bulk, as they were always getting more expensive.

## THE STORY OF ABIDA AND JACKLINE

FROM *session 8*, activity 2

### THE STORY OF ABIDA AND JACKLINE

Abida and Jackline plait their neighbors' hair and wash clothes around Kibera. The two girls each make about Ksh. 2,000 each month.












Abida spends all of her money each month. Everybody thinks that Abida makes more money than Jackline because Abida often wears new clothes and shoes. She often takes buses or matatus while Jackline walks. Abida often buys Fanta and Coke at the wholesale shop while Jackline takes water or tea at home. Sometimes she helps her friends when they need money, or buys them a soda as well. Abida also buys makeup and body lotions whenever she has some money in her pocket, and she never saves any money.

Jackline saves Ksh. 1,000 each month. It has not been easy, but she has cut down on spending money a lot. Instead of buying new jewelry, she decided to continue wearing some of her old jewelry. She has also decided to wait a few months before buying a new pair of shoes. Even though she still buys snacks from time to time and gives some money to her mother for household needs, she has found that it is possible for her to save a little money by differentiating her wants from needs.



INTRODUCE THE BUDGET  
FROM session 9), activity 2

BUDGET TEMPLATE

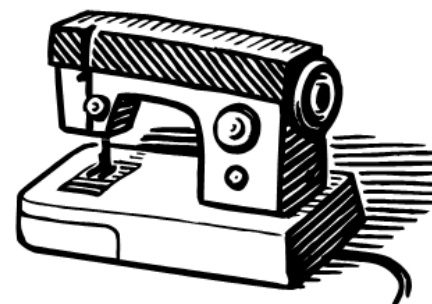
		What I earned/ spent last week	What I plan to earn/ spend next week
MONEY IN (Income)			
1. Salary			
2. Gifts or Allowances			
TOTAL			
MONEY OUT (Expenses)			
1. Food			
2. Clothes			
3. Utensils			
4. Personal Item			
5. School supplies			
6. Shoes			
7. Household items			
8. Emergency			
9. Savings			
TOTAL			

**CHRISTINE'S STORY**FROM *session 11), activity 1***CHRISTINE'S STORY**

Christine is 13 and loves listening to music and playing games on her phone whenever she gets a chance. She likes all games, but her favorite pastime is listening to the latest music hits. She is lucky because her aunt gave her a phone as a gift. But she rarely has the money to buy airtime or data bundles.

Christine usually helps her aunt at her stall in Toi market during weekends and earns about 100 Shillings a day. Each week, Christine thinks about what she needs to spend money on, like food, transport, or body lotion. She sets aside the money she will need for those items and saves the little that is left in her savings account. She is saving that money to buy a sewing machine.

But sometimes she keeps a little extra money at home, just in case she fails to get work in the coming week, or some other need for money comes up (as it usually does). However, every once in a while, Christine finds herself with a small amount of extra pocket money, and only then does she go to the shop to buy airtime.



## TWO COUSINS SAVE

FROM *session 11*), activity 2

### TWO COUSINS SAVE

Akinyi and Akoth are cousins who live next door to each other and are talented artists. They decide that they can make some money by drawing portraits. Since they need the initial drawing and painting materials to start, the two girls make a promise to start saving so they can buy the necessary items. They know exactly what they want to buy and its price. They decide to save weekly and together agree that when they have 1,000 Shillings in total they will be able to start their business.

Akoth is good at math—the cousin’s promise to **each** save Ksh. 50 every week. So, they will save a total of Ksh. 100 each week. That means they need to save for 10 weeks before they can start the business. It seems like a long time, but putting their savings together will make it easier to realize their goal.

For the first few weeks, both cousins make sacrifices in order to save, and their family congratulates them! But Akinyi becomes tempted by her love for entertainment and goes to watch a variety show at her school. She even pays for a friend to go with her. Then, her mother is sick and cannot work for a week, so Akinyi has to use some of her money to buy food for the house.

The next week, when Akoth asks Akinyi for her savings, Akinyi just shrugs and says she can’t afford to save right now. She promises to give Akoth more money later, after she works at their neighbor’s shop. “Don’t worry,” she says, “I’ll work hard and save a lot next month. It will all work out the same.”

## THE STORY OF RAFIQAH AND THE STORY OF MUNA

FROM *session 12*, activity 1

### THE STORY OF RAFIQAH

Rafiqah is a girl with a dream: she intends to learn how to apply henna during the Muslim functions, marriage ceremonies and other important functions. She wants to save until she has enough money to buy the required materials.

Rafiqah opens a **savings** account to help her save. She puts the entire 500 Shillings in her account. So, while it was easy to open the account, Rafiqah wants to have some money to continue depositing and keep saving up until she has enough to buy the henna materials, which cost 1,000 Shillings. On some days, she walks to school to save on transport and on other days she skips lunch to save. She is either really tired or really hungry by the time she reaches home from school!

When Rafiqah's brother gets married, she really wants a new dress for the wedding. She knows she is saving up for the materials and tools for her business, but she goes to the bank to withdraw 200 Shillings for the dress. On her way back from the bank, Rafiqah sees a pair of shoes in 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. Rafiqah realizes that although she is tempted to buy the shoes, she does not really need them and continues on her way home. Another day, Rafiqah's mother asks for 50 Shillings to buy some vegetables for dinner, but Rafiqah does not have any cash with her and the bank is too far away to go and withdraw the money.

### THE STORY OF MUNA

Muna wants to save to enroll in a computer course in a college in the Olympic area, Kibera. But she does not want to open a savings account because she thinks it will limit her flexibility with her savings. She decides to hide her 500 Shillings in a home bank buried under a pile of clothes on her cupboard.

Muna is easily tempted by videos or other CDs she sees in market stalls. So about once a month, she takes a little money out of her home bank to buy something. That makes her so happy! And sometimes, when she has had a lot of business, she puts money into her home bank.

One day, her uncle sees her put away her home bank, and the next time she takes it out, she discovers that some money is missing. Another time, her sister begs her for money for transport to get to the place she has work for the day and she is able to help her with money from her savings. But when the time comes to pay the first installment for the computer course, Muna realizes that she does not have enough money in her home bank.

## THE STORY OF TERRY

FROM *session 13*, activity 3

### THE STORY OF TERRY

Terry is a 14-year-old girl living with her elder sister in Kisumu Ndogo, Kibera. Her school is far from home so she gets on a bus twice a day to get to school and back home. Her older sister has to give her transportation money for school and lunch, and her sister does not always have the money. As a result Terry sometimes misses school, and her grades suffer because she gets behind in school work.

Lately, Terry has been thinking of how she can make her situation better and not let her need for transportation money get in her way of completing her education. She decides to make a savings plan to raise some money as a supplement towards her transportation costs. To do this, she starts plaiting her neighbor's hair during weekends. Terry needs capital—200 Shillings to invest in buying combs for plaiting. She plans to raise this money by saving her school lunch money for two weeks. However, this takes much longer than she expected because sometimes her sister has no money to give her for lunch. She perseveres and manages

to save 200 Shillings in 4 weeks, as opposed to the 2 weeks she initially planned. Just before Terry sets off to buy the combs, her sister falls ill and she has to use the 200 Shillings for medicine. At least she went to her savings and not to Paul, her 27-year-old neighbor who gives her money sometimes.

Terry begins saving for her capital again, and this time it takes even longer (6 weeks). She finally manages and buys the combs. She gets many clients in the beginning and her transportation money is covered for weeks to come. However, her friend Brenda starts a similar business of plaiting and Terry begins losing clients.

To keep her business alive so she can keep saving, Terry decides to re-invest her capital by learning new plaiting styles from her neighbor who owns a saloon. In less than a month's time, Terry is able to win back her old clients and also get new ones. Terry is able to make enough money not only to supplement her transport to school, but also saves enough to buy small school requirements that she could not afford before.



**POSSIBLE OUTCOMES WHEN TALKING ABOUT MONEY**FROM *session 15*), *activity 2***Possible Outcomes when Talking About Money*****Win-Win***

This is the best outcome in any discussion about money. Both people (or groups) involved in the discussion get something or everything they want or need. They both have a positive feeling at the end of the discussion, and are willing to talk about money again in the future.

***Lose-Lose***

This is the worst possible outcome in a discussion about money. In this outcome, the two people (or groups) cannot agree. In the end, neither person (or group) involved in the discussion gets what they wanted. They may not be willing to talk about money again in the future.

***Win-Lose / Lose-Win***

In a win-lose or lose-win situation, one person (or group) gets what she wants and the other gets nothing. When this happens, the loser might be less likely to want to talk to the winner about money again in the future.

• • • • •

***Outcome:***

An outcome is the *result* of something. When we are talking about money, we use outcome to mean the *result* of the discussion.

## A CONVERSATION BETWEEN A MOTHER AND DAUGHTER

FROM *session 11*, activity 2

### A CONVERSATION BETWEEN A MOTHER AND A DAUGHTER

**Daughter:** Hello, mother. Can I talk to you about something important? Do you have a few minutes now?

**Mother:** I have to go out soon to work in my shop. Let's make it quick!

**Daughter:** Mother, now that I am older and part of a group, I am learning many new things. I have to travel across town for my group, and for school. I'd like my own mobile phone. I know they are expensive but...

**Mother:** (*cutting her off*) You always want something – usually something expensive! You know money is tight in this family!

**Daughter:** But mother, a mobile phone wouldn't only just be for me. Now that Michael and Elijah, my younger brothers, will be going to school, and I have to collect them at the end of the day, and do errands for you and father.

**Mother:** Young lady, you do not seem to realize that there are many things that I need to buy for our household. I have to decide how to spend this money in everyone's best interest.

**Daughter:** I'm sorry. I didn't mean to make you angry. I know it is difficult to manage so many demands on our budget. I can wait to get a mobile phone. Do you think it would be possible for me to come up with a plan to buy a mobile phone in the future? I'm saving money now, and I am earning some money helping Mama Mugo in her salon. It isn't much, but if I save, I can have enough for half of the price in two months. If I am able to save that money, would you consider helping me pay for the rest?

**Mother:** I suppose I could consider that. But don't expect me to pay for your air time!

**CONFLICTS ABOUT MONEY: ROLE PLAYS**FROM *session 18), activity 1*

1. Edith helps her grandmother on Saturday mornings at her hotel near the market. She wants to keep this money herself. But her mother insists that Edith give her all of the money to help with household expenses.

*[Edith can discuss the reasons that she is saving money with her mother, and they can agree that she keeps half of the money, and gives the other half to her mother.]*

2. Nabil has a motorbike which he uses to transport customers every day after school. He is saving to move to Mombasa from Kibera. But his parents oppose his plans to leave their home. They prefer that he stays at home because they think that he is too young to live alone in Mombasa.

*[Nabil agrees to stay and help his parents for the next year, as long as he can save some money for himself. He can show them that he sees their side of the story, and he can plan to move after the agreed amount of time.]*

3. Everlyn gets money each week from her parents for her bus fare and lunches at school, and saves what is left over with her savings group. When her parents learned that Everlyn had a little to save at the end of each week, they got angry. They threatened to reduce her allowance, but Everlyn wants to keep a little money as her own.

*[Everlyn can invite her mentor with her savings program to talk with her parents about the benefits of saving. She can present to them the advantages of saving, and the goals that she has set out for savings. She must make sure to explain that this will save her parents money in the long-term.]*

4. Hulda and Evana are sisters who both go to the same school: Hulda is in Standard 8 and Evana in Standard 6. They get money from their parents to take the bus to school. However, Evana now wants them to walk so they can save and split their transportation money.

*[Evana can explain to Hulda some goals that they can save for and how much money they will need to achieve them. They can then decide on a goal together and agree to walk some of the time.]*

5. Lucy recently washed her neighbor's clothes during school holidays for 5 days. However, when she went to collect her earnings, the neighbor said she had only worked for 4 days. Lucy wants to resolve the situation and still collect her earnings.

*[Lucy can find someone who saw her working on each of the 5 days to back up her story. She can tell the neighbor that she is a good worker, and that she wants to continue to do good work for him and that in order to work well, she must be paid.]*

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