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**ASPIRES**

## Strengthening Financial Capabilities among Youth

Building financial capabilities can have life-long consequences for a young person. Training in how to earn, use, invest and protect money equips adolescents and young adults to leverage the knowledge and skills gained through academic studies or vocational training to pursue sustainable livelihoods. In contexts of high HIV prevalence, economic empowerment can help young people, especially young women, set goals and avoid risky behaviors associated with HIV.

### Our Experience

ASPIRES supports the provision of financial capabilities training to thousands of young people in Kenya and South Africa, including approximately 50,000 adolescent girls and young women participating in DREAMS. Our participatory training program, developed with Save the Children, helps young people ages 14 to 24 link their dreams and goals to skills, knowledge, and attitudes related to responsible money management. The training introduces participants to formal banking as well as group savings, providing an opportunity for participants to practice saving and money management in a safe and controlled setting. This program complements other trainings developed under ASPIRES in employability skills, entrepreneurship, and accessing tertiary and vocational education opportunities, as well as an extensive HIV prevention education curriculum (see one-pagers titled “Building Youth’s Skills to Engage in Employment, Entrepreneurship, and Education” and “Skills-based, Participatory Training for HIV Risk Reduction among Youth”).

### ASPIRES Offers

- Support for the adaptation of the curriculum to specific national, regional and local contexts.
- Training of Master Trainers courses to enable implementing partners to train, mentor and supervise community facilitators to deliver the curriculum to the youth.
- Support for monitoring and evaluation to inform management decisions and assess impact of the training program.

Financial Capabilities Curriculum Outline	
Module	Sessions
My Club	1. My Money Journey
	2. My Club
My Goals	3. Our Dreams
My Savings	4. Why Save?
	5. Steps for Saving
	6. Establishing a Savings Group
My Money	7. Bad Spending
	8. Good Spending
My Bank	9. Visit from a Financial Services Representative
	10. Safety
	11. Financial Services
	12. My Rights and Responsibilities (Negotiations)
My Financial Growth	13. Borrowing Wisely
	14. Costs of Borrowing
My Money Plan	15. Earning Money
	16. Taking Action! What Will I Do?

### Contact Us

To learn more about how ASPIRES’s expertise in youth financial capabilities training can benefit your programs, contact Mike Ferguson, ASPIRES Project Director (mferguson@fhi360.org) or our AOR, Colette Peck (cpeck@usaid.gov). You also can check out ASPIRES’s learning resources at: <http://bit.ly/1rwRue3>.