

# CATALYZING BUSINESS SKILLS:

## HOUSEHOLD-LEVEL FINANCIAL LITERACY FOR CAREGIVERS

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### *Trainer's Guide*



**Version 1**  
**Uganda ESFAM Project**





# ***Catalyzing Business Skills: Household-Level Financial Literacy for Caregivers***

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Version 1  
April 2018  
Uganda ESFAM Project

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Making Cents International ([www.makingcents.com](http://www.makingcents.com)) is a leading social enterprise that improves economic opportunities for all with a particular focus on caregivers, women, and vulnerable populations. We provide specialized technical services and curricula that enable entrepreneurs and enterprises to participate in profitable markets, allow financial institutions to serve new populations, and help individuals obtain meaningful work. As part of our social mission, we also build and strengthen caregivers' economic advancement by creating learning opportunities and networks that result in stronger partnerships, programs, and policies supporting young entrepreneurs. Since 1999, Making Cents has partnered with more than 4,000 local organizations in over 50 countries. Our global reach includes programmatic work in Africa, the Americas and the Caribbean, Asia, Europe, and the Middle East.

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# **Introduction to the Trainer's Guide**

# About the Curriculum

Making Cents International (Making Cents), in partnership with ChildFund International, developed the *Catalyzing Business Skills: Household-Level Financial Literacy for Caregivers* curriculum for the Economic Strengthening to Keep and Reintegrate Children into Families (ESFAM) project in Uganda. The curriculum aims to build the financial literacy knowledge, skills, and attitudes necessary of individual caregivers to successfully generate income. Participants are introduced to key financial literacy skills, including managing wants and needs, saving, borrowing, planning, and others.

## Audience Description

The curriculum is designed to be delivered to individual caregivers at the household level. The curriculum is intended to be used with adult men and women. Basic literacy and numeracy are helpful but not required to participate in this training. The training is accessible for a wide range of participants and are not literacy-dependent. The only prerequisites for participating in this course is a willingness to learn.

## Trainer Description

Trainers are literate, trained Economic Strengthening Facilitators (ESFs) hired by the ESFAM project. The ESFs must be willing to prepare for training and engage caregivers with training techniques that include active listening, humor, respect, engagement, and body language. Trainers are expected to complete a four day Training of Trainers Workshop that includes a field practicum.

## Length of Curriculum

This course provides approximately 7.5 hours of instruction divided into 10 sessions, which last 45 minutes each. Trainers are expected to deliver sessions at the caregiver's household.

## Training and Learning Methodology

This curriculum is based on applied learning methodologies. The applied learning approach is built upon an interactive learning environment in which participants are able



to engage in the learning process and build their skills and knowledge through practice. This process allows participants to use knowledge as they acquire it so they are better prepared to implement it in their own life after the training. The role of the trainer is not to be the source of 'all knowledge' but to help guide the learning process through advising, feedback and support. Trainers fulfill this role by:

- Not lecturing or providing excess information
- Creating an environment where the participant is able to engage
- Providing hands-on opportunities to practice and experience key learning points
- Managing time and the overall environment
- Preparing training materials before each activity
- Seeking other sources of information in addition to the information contained in the guide

Throughout the curriculum, the Trainer's Guide will make use of a variety of techniques that are designed to help the trainer adhere to his/her role as outlined above while maintaining an engaging environment:

- **Practical exercises:** The training offers learners the opportunity to apply knowledge through practical exercises where they have to make decisions or identify key concepts.
- **Role-play:** Learners are invited to role-play a scene to practice specific skills.
- **Physical movement:** Participants are asked to connect physical movements with a response or to move to different parts of the training environment to engage and stimulate different types of learners.
- **Drawing:** Participants draw key aspects of sessions to reinforce their understanding of the topic and to strengthen their critical thinking skills.

# Overview for Trainers

Welcome to the *Catalyzing Business Skills: Household-Level Financial Literacy for Caregivers* curriculum. This Trainer's Guide is intended to be used with caregivers who are interested in improving their money management skills.

This Guide includes sessions that you can lead at a household to help a caregiver develop their knowledge, skills, and attitudes related to money management. The lessons and activities in this Guide help encourage discussion between you and the participant, while adding new knowledge, and giving the participant opportunities to apply new concepts.

The activities in this Guide follow a common format. Each session begins with an Activity Box that will help orient you to the session's purpose. It looks like the table below:

## Session Number and Title

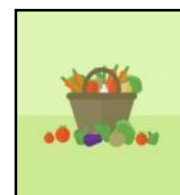
Activity Box	
<b>Key Messages</b>	Overall goal of session
<ul style="list-style-type: none"> <li>• <b>Attitude</b> – What attitude should participants have</li> <li>• <b>Skills</b> – What skills do participants need</li> <li>• <b>Knowledge</b> – What is the key knowledge necessary for participants</li> </ul>	
<b>Time required</b>	X minutes
<b>Materials</b>	<ul style="list-style-type: none"> <li>▪ Example material 1</li> <li>▪ Example material 2</li> </ul>

Each of the sessions in the Guide is broken into four key steps:

- **Anchor: Engaging Activity or Narrative** – Connects the learners to the content with a story or activity that draws on their experiences and gains their interest.



- **Add: Teachable Moment** – Provides the advisor with an opportunity to equip learners with useful knowledge, skills, or attitudes related to the main topic of the session.
- **Apply: Practical Application** – Gives learners the chance to apply knowledge, skills or attitudes gained from the teachable moment to some kind of real-life situation related to successful enterprise development in their community.
- **Away: Summary and Next Steps** – Concludes the lesson or activity and provides the advisor with an opportunity to summarize key learning and to assign a follow-on homework task, as appropriate.



The sessions in the Guide also include icons that denote concepts and questions that the trainer can directly repeat to the participant:



**SAY** signals toward explanations that the advisor can directly read aloud or say to session participants.



**ASK** signals toward questions that the advisor can ask directly to participants.



**DO** signals toward an action that the advisor has to do or complete.

All text denoted by *italics* – both statements and questions – is designed to be read directly to participants.

Key flashcard-style Image Cards show pictures that will be used in many sessions to help lead the conversation and engage learners. The Image Cards linked to each session will be indicated by their reference number in boxed text and shown in miniature on the right-hand side of the Guide.

# Trainer's References

An effective trainer enhances a learner's experience by creating interactive learning opportunities. The following tables provide an overview of the training methodologies incorporated into the *Catalyzing Business Skills: Household-Level Financial Literacy for Caregivers* curriculum and review guidelines for effective interaction.

## Applied Learning Methodology

Element of Applied Learning	Description
1) <b>Suspended Judgment</b>	Participants model that they are: i) open to trying new tools and approaches, and ii) willing to experiment.
2) <b>Hands-On Exploration</b>	Participants are engaged in an active exploration of tools and approaches – with opportunities to test out materials in a step-by-step process
3) <b>Constructive Feedback</b>	Participants both give and accept feedback that contributes to step-by-step improvement. Feedback can come from oneself, peers, and the trainer.

## Training Techniques or Skills

Training Technique	Description
1) <b>Arrange Physical Space</b>	Arrange the training space to support interactive exchanges between learners and trainer so that you are able to move about the area and demonstrate material and practices for all.
2) <b>Use Appropriate Body Language</b>	Mirror learners' location (seated / standing). Use hands, facial expressions, body movements, and tone of voice to support ease of engagement.
3) <b>Prepare Materials</b>	Prepare materials ahead of time and use them throughout a session.
4) <b>Use Trainer Guide and Training Tools</b>	Use the Trainer's Guide to help manage time, facilitate activities, and ensure that key learning points are shared. Use training tools to capture the attention and interest of learners and to enhance understanding.

<b>5) Ask Exploratory and Probing Questions</b>	Ask lots of questions and connect responses to an idea or key learning point.
<b>6) Listen Actively</b>	Use active listening to engage participants. Summarize what others have said, encourage sharing, and validate others' comments or points of view.
<b>7) Leverage Teachable Moments</b>	Use unplanned opportunities (participants' comments, questions, or experiences) to reinforce key learning points.

## Non-Verbal Communication

<b>Types of Non-Verbal Communication</b>	<b>How It Can Contribute to Engaging Learners</b>
<b>1) Facial Expressions</b>	<ul style="list-style-type: none"> <li>• A smile can show interest or appreciation</li> <li>• Raised eyes can show curiosity or interest</li> </ul>
<b>2) Hand Gestures</b>	<ul style="list-style-type: none"> <li>• Hand movement above the waist can communicate energy and enthusiasm</li> </ul>
<b>3) Tone of Voice</b>	<ul style="list-style-type: none"> <li>• Changing your tone can communicate drama, sincerity, humor, or curiosity</li> </ul>
<b>4) Proximity or Distance</b>	<ul style="list-style-type: none"> <li>• Moving closer can communicate interest or can encourage participants to conclude their comments</li> </ul>
<b>5) Posture</b>	<ul style="list-style-type: none"> <li>• Leaning inwards can convey interest</li> <li>• Kneeling lower can show respect or patience</li> </ul>

## Active Listening

<b>Active Listening Skills</b>	<b>Brief Description</b>
<b>1) Restating or Summarizing</b>	To show you are listening and to check for your understanding, use expressions like, "Let's see if I am clear about what you are saying..." or "It sounds to me like you are saying that..."
<b>2) Brief Encouragers</b>	Use brief positive expressions to show you are listening: "OK," "Umm-hmmm," "Right," "Then," etc. (Note, this does not need to mean that you agree.)

<b>3) Probing</b>	Ask questions that help to draw someone out: “Tell me more about...” or “What would be a specific example of that...?”
<b>4) Validation</b>	Acknowledge the effort that a learner has made (even if you do not agree with what they said): “I appreciate your idea that...” or “Thanks for sharing your belief that...”

# Curriculum Outline

Financial Literacy Sessions	
Session Number	Session
1.1	Support from the Advisor
1.2	Money Flow
1.3	Managing Needs and Wants
1.4	Why Save?
1.5	How and Where to Save
1.6	Managing Household Money Flows
1.7	Borrowing Money in the Community
1.8	Managing Financial Emergencies
1.9	Sharing with Others
1.10	Closing and Evaluations

# Necessary Supplies

## *Contained in Curriculum Kit*

- Image card deck
- Crayons
- Markers
- Buttons

## *Additional Supplies Need*

- Flipchart paper
- Loose paper
- 2 different hats
- One “Items To Buy” worksheet
- One “Self-Report Survey”
- Empty drinking glass or plastic bottle
- Bottle of dark colored liquid (e.g., coffee, soda)



# **Financial Literacy Sessions**

# 1.1 Support from the Advisor

Activity Box	
<b>Key Messages</b>	Advisors can support us when we want to expand our own knowledge and skills.
	<ul style="list-style-type: none"> <li>• <b>Attitude</b> – Participant feels welcome and values the role an advisor can play</li> <li>• <b>Skills</b> – Positive risk-taking, validating the role of an advisor</li> <li>• <b>Knowledge</b> – General information and expectations toward their advisor</li> </ul>
<b>Time required</b>	30 minutes
<b>Materials</b>	<ul style="list-style-type: none"> <li>▪ 2 different hats</li> </ul>

## Trainer's Note:

Setting the physical environment is important. Make sure that you are sitting near the participant. Choose a space in the household courtyard that is free from distractions.

## ANCHOR – The Humble Son/Daughter and the Critical Son/Daughter (10 minutes)

## Trainer's Note:

For this activity, you will play the role of the “son” or “daughter” based on your own gender. In the text, the words “son” and “daughter” are in brackets [ ] – only read the description that matches your gender.



**WELCOME** the participant to the session. Introduce yourself and any colleagues present at the training.



**SAY** *We are going to start this session by exploring the roles of two different [sons/daughters] who have gone off to school and have recently returned home. I will play the role of two [different sons/daughters]. I will use different hats to show which [son/daughter] I am.*



**PUT** on the hat of the Critical [Son/Daughter] and address the caregiver.



**SAY** *Hello family member. It is sad to be home. I miss my friends from school and find life back in the village boring. People here don't understand important things that you learn at school. I don't know how you all have lived here for so long and do the same thing year after year in your businesses. I guess you don't know anything different.*



**PAUSE** then **TAKE** off the hat of the Critical [Son/Daughter]. **PUT** on the hat of the Humble [Son/Daughter] and address the caregiver again.



**SAY** *Hello family. It is nice to be back in our peaceful family home! I have missed you all. School gave me an opportunity to learn different things, and I will share them with you. It has been interesting for me and I hope some of what I learned might be helpful to you. But you all already know so much!*



**TAKE** off the hat of the Humble [Son/Daughter].



**ASK**

- *How are these two [sons/daughters] different?*
- *Which [son/daughter] would you want to have return to your household? Why?*
- *How could the family learn from their [son/daughter]?*
- *How could the [son/daughter] learn from his/her family?*

### ADD – How to Respectfully Share Your Experience (15 minutes)



**SAY** *Everyone has unique knowledge and skills that come from different experiences. These experiences might include buying and selling at the*

*marketplace, going to school, managing a household, and running a business. You too have a vast amount of knowledge and skills from your own experiences!*

*Sharing your skills and knowledge with others is a great idea. But, how you share your skills and knowledge is very important too. You can share in a way that can make others more interested in learning from you, like we saw from the humble [son/daughter], or less interested in learning from you, like we saw from the critical [son/daughter].*

**ASK**

- *Have you ever had an experience when someone shared a lesson with you in a positive way?*
- *How did this experience make you feel? Why?*



**SAY** *When someone shares their knowledge and skills with you in a respectful way, it makes it easy to learn from them.*

**ASK**

- *Have you ever had an experience when someone shared a lesson with you in a negative way?*
- *How did this experience make you feel? Why?*



**SAY** *When someone shares their knowledge and skills with you in a disrespectful way, not listening to you or acknowledging your own experience, it makes it very difficult to learn from them.*

*It is a good idea to learn new things from someone you trust, who shares their knowledge and skills with you in a respectful way. Drawing upon these type of people as resources can help us in our own lives. We can call these people*

*“advisors.” Advisors support us when we want to expand our own skills and knowledge.*

## APPLY – Using an Advisor (10 minutes)



**SAY** *Let me tell you about an experience someone I know had with an advisor.*



**READ** the story below.

My friend, Mary, is a widow with five children. She was always struggling to have enough money to feed her children and send them to school. Mary knew there were money management strategies that might help her manage her household, but she didn't know what they were. One day, Mary decided to ask a trusted friend for help. She knew that this friend had skills and experience in money management that could be useful.

Mary told her friend about some of the money challenges she was having at home. Her friend listened to her carefully, asking her careful questions to better understand her situation. Then, Mary's advisor told her about money management techniques, such as planning, saving, and borrowing money. Mary's advisor even helped her think about how to use those techniques in her own life.

After some time, Mary started to put some these strategies into practice in her own life. Now, she's better able to manage her children and to plan how to afford their school fees and food.



**ASK**

- *What do you think about Mary's story?*
- *What aspects of Mary's relationship with her advisor do you like?*
- *Are there any aspects of Mary's relationship with her advisor that you do*

*not like?*

- *Would you be willing to have a relationship with a trusted advisor in a similar way? Why or why not?*

## AWAY – Training and Coaching Support from ESFAM (5 minutes)

### Trainer's Note:

It would be a good idea to invite the Para-social Worker(s) assigned to the caregiver's household to come to this session. This will allow the caregivers to become familiar with the Para-Social Worker before coaching starts at the household level.



**SAY** *Over the next months, there will be many opportunities for you to receive advice from me, as your trainer, and from the PSW, as your coach.*

*As we work together, I would like to invite you to view me as your advisor. I hope to be a resource during our sessions and source of encouragement along the way so that we can achieve success together. During your advising sessions with me, we will discuss how you can manage your household's money effectively. Each session will last about 30-45 minutes.*

*The Para-social Worker can also be an advisor for you, when they come to visit your households every month. With your coach, you will discuss other issues related to your family.*

*Just like the Humble [Son/Daughter], we will do our best to provide you with support, not criticism. Please ask us for additional support when you need it!*



**ASK**

- *Do you have any questions about our sessions or my role as an advisor?*



**THANK** the participant for their active participation.

## 1.2 Money Flow

Activity Box	
<b>Key Message</b>	Money comes in and goes out.
	<ul style="list-style-type: none"> <li>• <b>Attitude</b> – It's important to think about how money comes in and how it goes out</li> <li>• <b>Skills</b> – How to know the ways that our money comes in and the ways that our money goes out</li> <li>• <b>Knowledge</b> – The ways our money goes in and out</li> </ul>
<b>Time required</b>	45 minutes
<b>Materials</b>	<ul style="list-style-type: none"> <li>▪ 17 buttons</li> <li>▪ Flipchart paper</li> <li>▪ Markers</li> </ul>

### ANCHOR – Nakimuli's Money Flow (15 minutes)



**SAY** *Welcome back! Today, we will start our lessons focusing on money and how we can manage money well.*



**SAY** *We are going to start today's session with a short activity. In this activity, you will play the role of Nakimuli, a caregiver in a nearby village; I will playing the role of a bank representative and a local villager.*

*During this activity, we will be using these small buttons to represent the money in another community just like ours.*

*We are going to follow Nakimuli throughout her day. At the start of her day, Nakimuli has 10 buttons. Every time she buys something, she has to give buttons to the local villager. Every time she sells something, the local villager has to give her buttons. At the end of the day, Nakimuli hopes to put money into her savings account too.*



**GIVE** 10 buttons to Nakimuli.




**SAY** *I'm going to read through a series of instructions.*

### Trainer's Note:

Read through **What the Trainer Says**. Pause and give Nakimuli time to exchange buttons with you before continuing to the next instruction.

At the end, Nakimuli should have one button and you should have sixteen buttons.

 <b>What the Trainer Says</b>	<b>What Nakimuli Does</b>	<b>What Local Villager Does</b>	<b>What the Bank Representative Does</b>
<i>Today is market day. Nakimuli goes to the market and buys food for her family.</i>	<b>GIVE</b> five buttons to the local villager.		
<i>Nakimuli digs in her neighbor's vegetable garden.</i>		<b>GIVE</b> four buttons to Nakimuli.	
<i>Nakimuli pays school fees for her youngest child.</i>	<b>GIVE</b> three buttons to the local villager.		
<i>Nakimuli's son brings home money that he earned that day at the quarry.</i>		<b>GIVE</b> three buttons to Nakimuli.	



<i>Nakimuli's sister comes over, says a relative is sick, and asks for money for medicine.</i>	<b>GIVE</b> four buttons to the local villager.		
<i>Nakimuli buys a small toy for her son.</i>	<b>GIVE</b> two buttons to the local villager.		
<i>Nakimuli puts some of her money into her savings account.</i>	<b>GIVE</b> two buttons to the VSLA member.		
<b>REMAINING AT END</b>	<b>1</b>	<b>12</b>	<b>4</b>



**COLLECT** the buttons.



**ASK**

- *What happened to Nakimuli's money during the day?*
- *What are some ways Nakimuli earned money?*
- *What are some things on which Nakimuli spent her money?*
- *Did Nakimuli save any money?*

### **ADD – Understanding Money Flows (5 minutes)**



**SAY** *As we saw with Nakimuli, money is always coming and going from our pockets; that's a normal part of life and business. There are ways we get or earn money, and there are things we spend money on. Money can be cash we hold in*

*our hands and in our savings box, or it can be mobile money that we send and receive via our cellphones.*



### ASK

- *Is it important to know where our money comes from and where our money goes? Why or why not?*



**SAY** *It is important to know where our money comes from and where it goes, especially in our households. Knowing where our money comes from can help us know if we will get enough money to be able to spend what we want. Knowing how (and how quickly) our money leaves our pockets can help us make better spending decisions.*

## APPLY – Household Money Flows (20 minutes)



**SAY** *Let's think about how the money in our household comes in and out.*



**GIVE** the participant a flipchart paper and a marker.



**SAY** *In the center of the paper, please draw a picture of a house, similar to yours here. Leave space on the left and right hand side of the picture.*



**GIVE** participant a few minutes to draw a house.



**SAY** *Now, on the left side of the house, I would like you to draw the different ways that your household gets money.*



**GIVE** the participant five minutes to draw.



**SAY** *Great! It looks like you identified the ways that your household gets money. We know that money does not just come in, but it also goes out. So, on the right side of your paper, please draw how your household spends its money.*



**GIVE** the participant five minutes to draw the things the household spends money on.



**ASK**

- *Can you tell me what you have drawn, about the different ways money comes in and goes out of your household?*



**INVITE** the participant to explain the drawing. **ASK** probing questions to deepen your understanding of the household's money flow.



**ASK**

- *Who helps bring money into the household?*
- *Who is in charge of how the money leaves the household?*



**SAY** *It sounds like different people in your family bring money into the household, and only a few people decide how that money is spent.*

### **AWAY – Communicating Money Flows (5 minutes)**



**ASK**

- *Do you think it would be useful for your family members to know how your household's money comes in and goes out? Why or why not?*



**SAY** *It may be helpful for your family members to better understand how your household's money comes in and goes out. In this conversation, your family may learn how all household members make valuable contributions that impact the household's money flow. In fact, you might find it useful to do a similar "money flow" activity with the people in your household, to start a conversation about money management.*

*Going forward, we will talk about our strategies to manage the way our money goes in and out. By looking at and thinking about our own money flows, we can make wise financial decisions in our businesses and lives.*

*Let me know if you want to talk about this topic more. You can also ask the Para-social Worker about money flows the next time they come to your house.*



**ASK**

- *Do you have any questions about our session today?*

# 1.3 Managing Needs and Wants

Activity Box	
<b>Key Message</b>	Spending responsibly means spending your money on your needs before your wants.
	<ul style="list-style-type: none"> <li>• <b>Attitude</b> – It is important to spend your money responsibly</li> <li>• <b>Skills</b> – How to prioritize your spending</li> <li>• <b>Knowledge</b> – Distinguishing between a need and a want</li> </ul>
<b>Time required</b>	45 minutes
<b>Materials</b>	<ul style="list-style-type: none"> <li>▪ Flipchart paper</li> <li>▪ Marker</li> <li>▪ Image Card 5, 6, and 7</li> <li>▪ 40 buttons</li> <li>▪ “Items to Buy” worksheet, found in Trainer’s Resources (or copied onto a flipchart)</li> </ul>

## ANCHOR – Nakimuli’s Needs and Wants (10 minutes)



**SAY** *It’s great to see you again. Last time, we talked about the way our money comes in and goes out of our households.*



**ASK**

- *Did you talk to any of your family members about this topic after I left? If so, what did you talk about?*



**SAY** *We are going to start today’s session by remembering our activity from our last session. We talked about a caregiver named Nakimuli, and we followed her throughout her day as she earned and spent buttons.*

### Trainer’s Note:

You may have to repeat the Anchor activity from session 2.1 if the participant cannot recall it.

**ASK**

- *What happened to Nakimuli's buttons throughout the day?*
- *Where did Nakimuli spend buttons?*
- *Where did Nakimuli get buttons from?*
- *Could Nakimuli have spent her buttons differently so that she had more buttons at the end of the day? How?*

### ADD – Spending Responsibly (15 minutes)



**SAY** *Like Nakimuli, we all receive and spend money every day. When we take the time to understand where our money comes from and where it goes, we can often see where there is an opportunity to use our money more wisely.*

*Let us talk a bit more about where we spend our money. During the last activity, Nakimuli spent money on many different things. She spent some of her money on things that she needed to have, and some of her money on things that she or her family wanted to buy. When you have multiple priorities for what to spend your money on, like Nakimuli does, it can be helpful to think about whether something is a want or a need before deciding if you should put your money toward it.*

**ASK**

- *What are needs?*



**SAY** *Needs are the items that we must have to survive and to have a healthy, successful life (e.g., food, water, shelter, clothing, medicine, and education).*



**SHOW** Image Card 5.



**ASK**

- *What are wants?*



**SAY** *Wants are the items that we would like to have, but that we can live without (e.g., candy, phones, and televisions). Even investing in a business can be considered a 'want,' even though you can eventually make money from doing so.*



**SHOW** Image Card 6.



**SAY** *We should only spend money on our 'wants' after we are sure that we can pay for all of our 'needs.'*



**ASK**

- *What are some other things that you may **want** to spend your money on?*



**SAY** *Emergencies, like if one of your children gets sick or hurt, also happen sometimes and are hard to predict. In the case of an emergency, you may have to spend your money on the emergency even before spending it on your basic needs.*

*Sometimes it is hard to know what is really a need versus a want.*



**SHOW** Image Card 7.



**ASK**

- *For example, imagine that your son asked you to buy him a new fancy shirt. Do you think it is a want or a need?*

- *What if he plans to use the shirt to impress a girl? Is it a want or a need?*
- *What if he plans to use the shirt to impress a potential employer in the town? Is it a want or a need?*



**SAY** *Sometimes people have different ideas about needs and wants. Sometimes the same item can be a want in one case and a need in another. This is OK.*

*What is important is for you to think about what is a need or a want for you and your household. Knowing what your own needs and wants are can help you manage your multiple priorities and help you plan to make wise choices.*

### APPLY – Spending Game (20 minutes)



**SAY** *We are going to practice managing needs and wants using a worksheet and buttons.*



**GIVE** the caregiver an Item worksheet. Alternatively, you can copy the item worksheet onto a flipchart.



**SAY** *On this worksheet, you see many different items that a caregiver could spend money on. First, look at these pictures*



**ASK**

- *Which items can be considered needs?*
- *Which items can be considered wants?*
- *Are there any items that you are unsure about if it is a need or a want?*



**Trainer's Note:**

The caregiver may be conflicted if an item is a need or want. To help the caregiver understand, ask probing questions to help them think about what makes an item a want or need.



**SAY** *Now that we have agreed which items are needs and which are wants, let's decide which items we would purchase for our family. During this activity, we will be using these small buttons again. You get 10 buttons, which is the money your household can spend today.*

*This worksheet lists the things you can buy with your buttons. Each item costs one button. You will have a few minutes to decide how to spend your 10 buttons. Place your buttons on the sheet on the items you want to buy.*



**GIVE** the participant up to five minutes to "spend" their money.



**SAY** *I have some new information for you. Due to some unforeseen difficulties, the amount of money your household has to spend has decreased from 10 buttons to eight buttons. Please remove two buttons from your worksheet and give them to me.*



**GIVE** participant up to five minutes to revise their spending. **COLLECT** two buttons from the caregiver.



**ASK**

- *What items did you decide to spend your household's money on?*
- *How did you decide what to spend money on?*
- *What happened when the amount of money your household had to spend decreased?*

- *Did you decide to save money instead of spend? Why or why not?*

## **AWAY – Spending in Your Household (5 minutes)**



**SAY** *What a great activity to explore how to prioritize the money we spend between our needs and wants.*



**ASK**

- *How do you decide if you should spend your money on your household needs or on your household wants?*
- *How can you change the way you spend money so you spend money on your needs before your wants?*



**SAY** *As your advisor, I would encourage you to think about how to spend your money wisely, prioritizing household needs over wants. Spending responsibly in this way will also make you successful in business.*

*Let me know if you want to talk more about how we can spend our money wisely. I would encourage you to also speak about managing your wants and needs with a Para-social Worker, who may come to your household before our next session.*

# 1.4 Why Save?

Activity Box	
<b>Key Message</b>	There are many reasons why people save some of their money and do not spend it immediately.
	<ul style="list-style-type: none"> <li>• <b>Attitude</b> – Saving money is a good way to plan ahead to buy different items in the future</li> <li>• <b>Skills</b> – Determining what to save for</li> <li>• <b>Knowledge</b> – Reasons why people save money</li> </ul>
<b>Time required</b>	45 minutes
<b>Materials</b>	<ul style="list-style-type: none"> <li>▪ Image Card 5, 6, 7, 8, and 9</li> <li>▪ Paper</li> <li>▪ Crayons/markers</li> </ul>

## ANCHOR – Why Do People Save Money? (10 minutes)



**SAY** *It's great to see you again! Last time, we talked about the way we manage our wants and needs.*



**ASK**

- *Did you talk to any of your family members or the Para-social Worker about identifying wants and needs?*



**SAY** *Today we are going to turn our attention to saving money.*



**ASK**

- *What does it mean to save money?*



**SAY** *Saving money means keeping some money aside that you do not spend immediately.*

**ASK**

- *Why might someone decide to save money?*

### ADD – Why Save (10 minutes)



**SAY** *There are many reasons why someone might put a little bit of his or her money aside and not spend it immediately. We call this saving money. In our next session, we will talk about how we can save money, but today, we are just focusing on why it is important to save.*

*Let me share with you four reasons why it is a good idea to save money:*

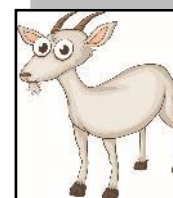
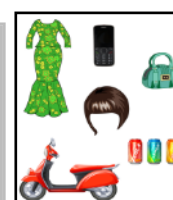


**SHOW** each Image Card when reading these explanations.



**SAY**

1. *To have enough money to pay for the things that you will want or need to buy in the future* Image Cards 5 and 6
2. *To have money to help pay for the things that your children or other household members will want or need to buy in the future* Image Card 8
3. *To make investments for the household or for business* Image Card 9
4. *To have money for unexpected emergencies* Image Card 7



**SAY** *Many people think that only those people who have a lot of money should save. In fact, everyone can save money, no matter how rich or poor, as long as the person has some money coming in and going out. In our last session,*

*we learned that your household always has money coming in and going out, so you are also able to save money, even if it is just a small amount.*

## APPLY – What Will I Save My Money For? (20 minutes)



**SAY** *Let's think about why you may want to save money. I am going to give each of you some crayons and markers. Please take up to 10 minutes to draw a picture of one thing you want to save your money for.*



**GIVE** the participant a piece of paper and a crayon or marker. **INVITE** the participant to work independently for 10 minutes to draw a picture of one thing they want to save money for.

Then, **ASK** the participant to explain their drawing.

### Trainer's Note:

Each person's reasons to save are unique to the individual. Don't forget, there is no right or wrong answer here!



**SAY** *Sometimes, it is difficult to save money, especially when we don't have a lot of money coming in. During these times, it's important to remind ourselves of why we are saving money and what we are saving money for! This is a good way to keep us motivated to save money.*

*Use your drawing to remind yourself of why you save money. Keep it in a safe place so you can pull it out when you need it.*

## AWAY – What to Save for in Your Household (5 minutes)



**ASK**

- *Can your children and other members of your household save money as well?*
- *Is it a good idea to teach your children and other household members how to save*

money? Why or why not?



**SAY** Remember, anyone who receives money is able to save – even your children. So it is a good idea for your children and other members of your household to learn how to save money. This will be a useful skill for them to know in life. I would encourage you to help your children save money. You can also talk to them about why saving money is important and why you choose to save money.

Let me, or the Para-social Worker, know if you want to talk more about why savings is important. Don't forget, we are available to support you as advisors. Do not hesitate to ask us any questions or let us know if there is anything you want to know more about!

**Trainer's Note:**

It is important to continually reinforce the caregivers' understanding that you and the Para-social Worker are there to support them, and that they can draw on your support at different times, according to their needs.



**THANK** the participant for their active participation.

# 1.5 How and Where to Save

Activity Box	
<b>Key Message</b>	Making a savings plan can help you be successful in meeting your savings goal.
	<ul style="list-style-type: none"> <li>• <b>Attitude</b> – Planning how and where to save money is important</li> <li>• <b>Skills</b> – How to make a savings plan</li> <li>• <b>Knowledge</b> – How and where to save</li> </ul>
<b>Time required</b>	45 minutes
<b>Materials</b>	<ul style="list-style-type: none"> <li>▪ Image Cards 10, 11, 13, and 20</li> </ul>

## Trainer's Note:

Before starting, the caregiver should get their drawing from Session 2.3 (why they save money).

## ANCHOR – Do We Already Save Money? (10 minutes)



**SAY** *It's great to see you again! Since our last time together, have you talked to a Para-social Worker or a family member about why saving money is worthwhile?*

*Today, we're going to continue talking about saving money. To start, I'm going to ask you a few questions.*




**ASK**

- *Did you receive some money in the last month?*
- *Do you still have some of this money unspent? Why or why not?*


## Trainer's Note:

It is likely that the participant will have saved very little money from the last month. That's OK, and there is no reason to criticize the caregiver. Instead, this is a great opportunity to help the participant learn how to save money effectively.

 **SAY** During our last session, we talked about why saving money is a good idea. But as we saw, it is not easy to do! So how can we ensure that we can have some money saved as caregivers? Let me tell you a story about my friend Namutebi and how she saves money.

 **SHOW** Image Card 10




 **SAY** Namutebi is a caregiver with four children; her youngest son is just an infant. She earns some money each week by selling cooked food at a nearby restaurant. She keeps 3,000 UGX out of what she earns each week and puts it into her savings account. Namutebi is saving money to pay for next term's school fees for her two older children. By the start of the next school term, Namutebi has been successful at saving enough money to pay for her children's school fees.

 **ASK**

- Are there any similarities between you and Namutebi?
- How are you different from Namutebi in the way you manage your money?

### ADD – How and Where to Save (15 minutes)

 **SAY** Just like we have seen with the story of Namutebi, making savings a daily habit and saving small amounts of money frequently can help you achieve your savings goal. Making savings a habit whenever you earn money from any source can help you achieve your goal.

Let's think a little bit more about how we can save our money. I am going to share two savings strategies with you:

1. When you earn money, you can put some aside for **savings first** (like Namutebi) and then spend the remainder on your immediate household needs.
2. When you earn money, you **spend your money first** on your immediate household



*needs, and then save the money that remains after your spending.*



**ASK**

- *Which saving strategy is better? Why or why not?*



**SAY** *There are reasons why a specific savings strategy may be better for some people than others. The important thing to remember is to pick a savings strategy that helps you balance your savings with your spending.*



**SHOW** Image Card 11.



**SAY** *Once we have money saved, it's important that we think about all the places where we can save our money.*



**ASK**

- *Where are all the places that you can save money?*



**SAY** *As you mentioned, there are different places where we can save our money. Let's think about two specific ways that would realistic for you to save your money.*



**SHOW** each Image Card when reading these explanations.



**SAY**

- *You can save money in your **savings account**. A bank can be a great place to save money as we can be sure that this money is secure. Image Card 20.*
- *You can save money **at home**. Saving our money at home is another way to save, but sometimes, this may not be as secure.*



*Make sure the place where you save your money at home is secure so that nobody can steal your savings!* Image Card 13

## APPLY – Making a Savings Plan (15 minutes)



**SAY** *We have learned about why it's important to save and about different strategies on how and where to save. Now let's talk about your own saving strategy.*



**ASK**

- *Look at your drawing from Session 2.3. What savings strategy will you take (save first or spend first) to save the money for this item?*
- *How often will you put money aside for savings? Daily, weekly, monthly?*
- *How much money will you save each time?*
- *Where could you save this money?*
- *How long will it take you to save the money you need to afford to buy this item?*



**SAY** *Thank you for coming up with a savings plan. Now that we've talked about this plan, try your best to put your plan into action!*

## AWAY – What Will We Save For in the Future? (5 minutes)



**SAY** *Now that we've thought about our savings plan, which we can start to follow immediately, let's think about how we can save into the future.*



**ASK**

- *Why might you want to keep saving money, even after you meet your saving goal?*
- *What type of things might you save for in the future?*



**SAY** *It will be important to save enough money to pay for your children's education and any emergencies that may come up in the future. As your advisor, I would encourage you to think about how to save your money successfully, now and in the future. This will make you successful in business and in your life.*

*Let me know if you want to talk more about how you can save money. I would encourage you to also speak about how to save with a Para-social Worker, who may come to your household before our next session.*



**THANK** the participant for their active participation.

# 1.6 Managing Household Money Flows

Activity Box	
<b>Key Messages</b>	It is a good idea to find ways to first stabilize and then increase the amount of money the household can bring in.
	<ul style="list-style-type: none"> <li>• <b>Attitude</b> – Managing the money that your household has can reduce the amount of stress on you as a caregiver</li> <li>• <b>Skills</b> – How to stabilize and then increase the amount of money your household has</li> <li>• <b>Knowledge</b> – What strategies can be used to stabilize and then increase the amount of money your household has</li> </ul>
<b>Time required</b>	45 minutes
<b>Materials</b>	<ul style="list-style-type: none"> <li>▪ Buttons</li> <li>▪ Image Cards 14, 15, and 16</li> </ul>

## ANCHOR – How Long Can You Balance? (5 minutes)



**SAY** *It's great to see you again! During our last session, we talked about the importance of saving.*



**ASK**

- *Have you started saving money?*



**SAY** *Today, we are going to turn our attention to how we can keep money coming into our households . First, I have a challenge for you. Please stand up.*

*During today's challenge, we are going to see which one of us can stand on one foot the longest. When I say go, we will both stand on one foot – the winner is which one of us can do it the longest.*

**Trainer's Note:**

If the caregiver is unable to stand on one foot, this activity can be adapted to how long you both can balance a button on your foreheads.



**PARTICIPATE** in the activity until the caregiver or you are unable to continue.



**ASK**

- *Was it easy or hard to last a long time standing on one foot?*
- *Why are some people better than others at standing on one foot?*



**SAY** *It is not easy to balance on one foot, especially for a long time. Some of us are able to do this better than others. That's normal; all of us are unique individuals with different skills!*

### **ADD – Managing Your Household's Income Cycle (15 minutes)**



**SAY** *As we saw in our activity, we have different abilities to keep ourselves going for a certain period of time.*

*Just like standing on one foot, we all have different abilities to keep our households functioning financially for periods of time. For some of us, we may only have enough money to keep our family going for one day before we need to go out and earn more money. Other people may have a big enough pool of money to keep the household going for two or three days before needing to go out and earn more money.*



**ASK**

- *Under what conditions might your household run out of money?*
- *What happens when your household runs out of money and cannot*

*function?*

- *How does it feel when you know your household has no money and cannot function?*
- *Why might it be useful to find a way to manage your household's money so there are not periods when your household cannot function?*



**SAY** *It is a good idea to find ways to first stabilize and then increase the amount of money your household has, so instead of living day-to-day, your household can aim to live week-to-week. When your household has money and can function for a longer period, your household is better able to respond to emergencies like illness or a drop in customers.*



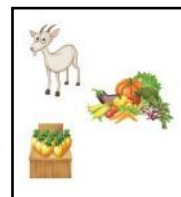
**SHOW** each Image Card when you read the below explanations.



**SAY** *Some ways to stabilize and/or build up your household's money include:*

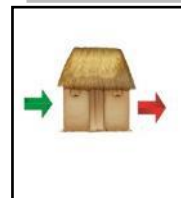
- *Aim to have **two or three consistent sources of income**, rather than just one or many different sources of income.*

Image Card 14



- *Think about when your money comes into your household and try to **plan for your expenses to align with when the money comes in.***

Image Card 15



- *Think about when your money comes in and out. If there are times when there is no money coming in, such as planting time, try to **come up with another income generating activity to do during slow times** to make some extra money.*

Image Card 16



**APPLY – Managing the Household Finances (15 minutes)**

**SAY** *Let's practice giving advice to some friends on how they can stabilize and then increase the money that their household has. To do this, we will discuss three scenarios.*



**READ** the following scenario:

**Scenario 1:** *A caregiver has five children at his household. To get money for the household, he goes out every morning to find work to do in the community. Some days, he paints for neighbors, repairs roofs, carries water, or fixes motors. Other days, he sells produce at a regional market and chauffeurs people on his motorcycle. He never knows how much money he is going to have to support his children until he returns home every night.*



**ASK**

- *What advice would you give the caregiver about how to make sure the household has enough money to keep going?*



**READ** the following scenario:

**Scenario 2:** *A caregiver with six children under her care makes money to support the family by growing and selling produce from her garden. However, it is very hard for her to afford what her household members need during the rainy season, when she doesn't have any produce to sell.*



**ASK**

- *What advice would you give the caregiver about how to make sure the household has enough money to keep going?*



**READ** the following scenario:

**Scenario 3:** *A caregiver makes money by selling secondhand clothes at nearby markets. Her money comes in when she goes to these nearby markets every Wednesday and Thursday. It is Saturday, and her children are asking her to buy new schoolbooks for school starting on Monday.*



**ASK**

- *What advice would you give the caregiver about how to make sure the household has enough money to keep going?*



**SUMMARIZE** the conversation, highlighting the strategies that caregivers take to make sure their household has enough money to function.

### **AWAY – Your Household Members' Contributions (10 minutes)**



**ASK**

- *Do you feel confident that you can manage your household income for a longer period of time if you use these strategies?*
- *Who else in your household might you draw on for support as you find ways to stabilize and then increase the amount of money your household has?*



**SAY** *As we know, everyone in the household is working together so that the entire household can be successful. We learned during an earlier session that every person has a role to play in helping the household be successful. You can draw on the support of other household members to help you manage the money the family has, to make sure your household can keep functioning into the future.*



*Don't forget, you are not alone in managing the household. Each person has a role to play in making the household function!*

**ASK**

- *Do you have any questions about today's session?*



**SAY** *As your advisor, I would encourage you to think about how to stabilize and then try to increase the amount of money your household has.*

*Let me know if you want to talk more about how to do this. I would encourage you to also speak about income cycle management strategies with a Para-social Worker, who may come to your household before our next session.*



**THANK** everyone for their participation.

# 1.7 Borrowing Money in the Community

Activity Box	
<b>Key Messages</b>	Managing how you borrow money is important to keeping your household in order.
	<ul style="list-style-type: none"> <li>• <b>Attitude</b> – You can borrow money from different sources, but there are pros and cons to each source</li> <li>• <b>Skills</b> – Identifying and mixing different options from which to borrow money</li> <li>• <b>Knowledge</b> – Options available for borrowing money</li> </ul>
<b>Time required</b>	45 minutes
<b>Materials</b>	<ul style="list-style-type: none"> <li>▪ Image Cards 7, 12, 17, 19, 20, 21, and 22</li> </ul>

## ANCHOR – Local Money-Lending Options (10 minutes)



**SAY** *It's great to see you again! During our last session, we talked about the value of stabilizing and then increasing the amount of money that your household has. Today, we are going to move on to talk about those times when you need to borrow money, for whatever reason.*



**ASK**

- *But first, did you talk to a Para-social Worker about this?*



**SAY** *We are going to start our session today with a brief story about my friend Apio.*



**SHOW** Image Card 17





*Apio lives in a community just like ours. She has a little restaurant on the road where she sells plates of food to make money for her family. Apio lives with her three children, and she also is raising her sister's two children that live at her home. Apio has been saving some money from her business in her savings account.*

*Apio's oldest daughter will be starting secondary school very soon, and there are many expenses that Apio needs to pay for, such as books, a uniform, and tuition fees. Unfortunately, even the money that Apio has saved in her savings account is not enough to cover these expenses.*



**ASK**

- *What problem is Apio facing?*
- *What could Apio do to get money to pay her daughter's school fees?*
- *It sounds like Apio could take a loan to get the money she needs for her daughter's school fees. Where could Apio borrow this money?*
- *Do you think Apio should get a loan from one of these places? Why or why not?*

### **ADD – Balancing Savings and Borrowing (10 minutes)**



**SAY** *There might be times when we need money to pay for a household need, to cover an emergency cost, or to invest in something for our business. In these situations, having personal savings is especially important. We can use savings to help build up reserves for times of need or to make a wise investment for the future. Borrowing can be used to help us fill in a gap.*

*As you just identified, there are many different places that we can go to borrow money. Let me share four places to borrow money with you:*



**SHOW** each Image Card when reading these explanations.



**SAY** *You can borrow money from:*

- *A savings and loan group* Image Card 12
- *A family or household member* Image Card 19
- *A bank* Image Card 20
- *A money lender* Image Card 21



**SAY** *Each borrowing option has aspects that are both good and bad. Depending on our specific need, one option may be more appropriate than another as a borrowing source.*

*Often it is difficult to get all of the money that we need from one place. It is wise to think about how to get money from multiple sources to meet our needs. The right mix of money sources depends on how much you can save and how much you can borrow.*



**ASK**

- *Is borrowing money always a good thing to do? Why or why not?*
- *Why might borrowing money be risky sometimes?*



**SAY** *Each time you borrow money, you are taking the money you need now, but you will have to pay back this money later. In the future, you will also need to give to your lender the extra money they charge you for the loan. We call this interest. Because we can never predict the future, we can never be sure when we take a*

*loan if we will be able to pay back this money in the future. So borrowing money is always risky.*



**ASK**

- *Why might borrowing money be a good thing?*



**SAY** *Borrowing money can be a good idea if you are making an investment in your business or your household, such as education, because we expect these things to earn us more money in the future.*



**ASK**

- *How can you decide whether or not to borrow money?*



**SAY** *When you are thinking of borrowing money, it is important to consider the risks involved with taking a loan and the good and bad aspects of the different places you can borrow money from.*

### **APPLY – Practice Balancing Saving and Borrowing (15 minutes)**



**SAY** *Let's work together to explore different places from which we could borrow money. I am going to read a situation aloud and ask you a few questions about it. Remember, if we are not able to get money from only one place, we can look at two or more places.*

**Scenario 1:** *A woman has the idea of starting a vegetable garden plot at home so that she can feed fresh vegetables to her family. She is excited to plant nutritious vegetables like tomatoes, peppers, and Irish potatoes! She has some personal savings but needs more money.*



**SHOW** Image Card 22



**ASK**



- *Where should the woman go to get money to start a vegetable garden?*
- *Would it be a good or bad idea for the woman to go to a moneylender for the loan? Why?*



**SHOW** Image Card 7



**SAY**



*Yesterday, another woman's son was badly injured. Now she has to figure out how to pay the doctor's bill. Unfortunately, she doesn't have any personal savings, so she has to go somewhere else to get the money.*



**ASK**

- *Where could the woman get money to pay the doctor?*
- *Could she get money from more than one place? Where else could she go?*
- *Would it be a wise choice for her to go to a bank? Why or why not?*

## **AWAY – Savings and Borrowing in Your Life (10 minutes)**



**SAY** *There are many different ways to get the money you need to manage a household or a business. One option that may be a wise solution for one situation might not be wise for another situation. No one mix is right, and it often takes time to raise the money that is needed.*

**ASK**

- *Can anyone give an example of a time when you or someone you know had to borrow money to pay for something? How did you or your friend decide where to borrow that money from?*
- *Are there places to be careful of borrowing money from? Why?*



**SAY** *Let me know if you want to talk more about how we can borrow money wisely. I would encourage you to also speak about borrowing money with a Para-social Worker, who may come to your household before our next session.*

# 1.8 Managing Financial Emergencies

Activity Box	
<b>Key Messages</b>	There are some strategies you can use to reduce the impact of financial emergencies on your life in the long term.
	<ul style="list-style-type: none"> <li>• <b>Attitude</b> – Participants are comfortable talking about financial emergencies with others</li> <li>• <b>Skills</b> – How to deal with a financial emergency</li> <li>• <b>Knowledge</b> – Strategies on how to deal with financial emergencies</li> </ul>
<b>Time required</b>	45 minutes
<b>Materials</b>	<ul style="list-style-type: none"> <li>▪ Image Cards 4, 10, 23, 24, 25, and 26</li> </ul>

## ANCHOR – Your Financial Emergencies (10 minutes)



**SAY** *It's great to see you again! Last time, we talked about why and how to borrow money wisely.*



**ASK**

- *Did you talk to family members or the Para-social Worker about this?*



**SAY** *Today we are going to talk about what you can do when you find yourself in a difficult financial situation.*



**ASK**

- *Do you recall a time when you and/or your household were in a difficult financial situation?*
- *What did you do in this situation?*
- *How did this situation make you feel?*



- *What did you learn from this experience?*



**THANK** the participant for sharing their experiences.

## ADD – Dealing with Financial Emergencies (10 minutes)



**SAY** *As we just talked about, we may find ourselves in a hard financial situations. These situations can be very difficult to manage and may make us feel very bad.*

*Even though we work hard to save money and meet the needs of our family members, sometimes, big and unexpected things happen that impact how we manage our money. We call these financial emergencies.*



**ASK**

- *What might be considered a financial emergency?*



**SAY** *Some examples of financial emergencies are: a lost job, a sudden medical emergency, or a disruption in the family (death, separation). If you find yourself in a financial emergency, there are some strategies you can use to reduce the impact of this emergency on your life in the long term.*



**SHOW** each Image Card when reading the explanations below.



**SAY**

- ***Use your available resources (savings and borrowing).*** *When you have a financial emergency, you will need to find money – you can use your savings and potentially, borrow money too.* Image Card 4



- **Make a financial plan to control spending.** It's very important to spend money wisely during a financial emergency because money will be tight. Decide how you are going to spend less money, whether by stopping spending money on wants or by being very careful about all ways your money goes out. Image Card 23



- **Seek guidance from others.** Sometimes, when we are in a financial emergency, we do not want to tell anyone about it. But sometimes telling a trusted friend about your emergency can be a good way to get support and advice. Image Card 24



- **Be honest with the members of the household.** A financial emergency often affects the entire household, and family members may become stressed or scared if they don't understand what is happening. It's important to share some information about the emergency with the household so that everyone understands the situation and can give you support. Image Card 25



- **Stay positive.** During financial emergencies, you may feel like things will never get better. That's a normal feeling and is OK. But do try to maintain a positive attitude because, like all things, this emergency will pass by over time. Image Card 26



## APPLY – Giving Namutebi Some Guidance (15 minutes)



**ASK**

- Do you remember my friend, Namutebi?



**SHOW** Image Card 10





**SAY** Remember, Namutebi is a caregiver with four children; her youngest son is just an infant. She earns some money each week by selling cooked food at a nearby restaurant. She had been keeping 3,000 UGX out of what she earns each week and putting it into her savings account. However, after Namutebi's children started school, Namutebi's husband got hurt in an accident. She is in a financial emergency, as she needs to pay health bills for her husband and he can no longer work

She has asked us for advice on what she can do. Let's practice giving Namutebi some advice on how she can deal with her financial emergency.

**PLACE** Image Cards 4, 23, 24, 25, and 26 on the ground in front of participants so they can refer to these cards during their group discussions.



**ASK**

- What advice would you give to Namutebi about how she can deal with her financial emergency?
- What strategies might she want to take to get through the emergency?



**ASK** probing questions about the caregiver's advice to Namutebi. Then, **THANK** the caregiver for their good advice for Namutebi.

## AWAY – How Do You Manage Financial Emergencies? (10 minutes)



**SAY** Let's think about the strategies you can use to manage any financial emergency that may arise in the future.



**ASK**

- What strategies might you take during a financial emergency in the future?
- How can we support each other when someone is dealing with a financial

*emergency?*



**SAY** *It sounds like you have some good strategies in mind for when you deal with a financial emergency in the future. Remember, you are not alone in these situations. Trusted advisors, like your friends, family member, the Para-social Worker, and me can give you advice during these situations, just like you gave advice to Namutebi.*

*Let me know if you want to talk about how to deal with financial emergencies more. I would also encourage you to discuss this with a Para-social Worker, who may visit your household sometime soon.*

# 1.9 Sharing with Others

Activity Box	
Key Message	Learning is not just for you, but something that you can share with others as well.
	<ul style="list-style-type: none"> <li>• <b>Attitude</b> – Sharing with others can be beneficial</li> <li>• <b>Skills</b> – How to share</li> <li>• <b>Knowledge</b> – What to share</li> </ul>
Time required	45 minutes
Materials	<ul style="list-style-type: none"> <li>▪ Soft facilitation ball</li> </ul>

## ANCHOR – What We Have Learned? (15 minutes)



**SAY** *It's great to see you again! We have discussed many different financial literacy topics in our sessions over the past weeks and months. Let's think about all the different topics you learned about during our sessions.*



**ASK**

- *What are some lessons you have learned from our sessions together?*
- *How have you already used these lessons in your household?*
- *How do you plan to use these lessons in the future?*



**SAY** *Wow, great job! Look at how much you have learned in such a short period of time!*

## ADD – Sharing with Others (10 minutes)



**ASK**

- *Do you think that other people can learn from your experiences in this training?*

- *Why would you share what you have learned here with others?*



**SAY** *Sharing with others is always a great idea. Remember what we learned in the lesson of the Humble [Son/Daughter], sharing your skills and knowledge with others in a respectful way can help others grow and improve.*

*Sharing with others can also help you too! For example, sharing with others can help you:*

- *Create new partnerships and relationships with others*
- *Strengthen current partnerships and relationships with others*
- *Find opportunities in your community*
- *Learn to teach others*

*Sharing can take time and is not always easy. Sharing information is a lot like storytelling. You tell the story of your learning and what you achieved as a result.*



**ASK**

- *How can you share the lessons you learned during this training with others?*

### **APPLY – Practice Sharing with Others (15 minutes)**



**SAY** *I now want you to practice sharing things that we have learned with others. We will do this through a role play. I will play the role of one of your closest friends. Imagine that you want to share what you have learned from this training with me.*

*First, you must determine what you want to share. Take a moment and decide what is the most important thing you have learned in all of the sessions.*

*Second, think of the story that you will share about this lesson. Will you relate the lesson as you learned it in the session, or in the way you applied it in your own life? Or will you share the lesson as personal advice to the other person?*



**INVITE** the caregiver to practice sharing the lesson that they have learned with you, playing the role of a friend.



**ASK**

- *Who else will you share this information with?*
- *Why will you do so?*

**Trainer's Note:**

Depending on the time available, you can repeat the role-play activity. The caregiver can choose another lesson to share with others, and you can play the role of a different friend.

**AWAY – Next Steps (5 minutes)**



**SAY** *As we come to an end of our sessions, let's think about next steps and how you will move forward to continue learning and growing your money management skills.*



**ASK**

- *How do plan to manage your household's money wisely going forward?*
- *What do you need to move forward with this plan?*
- *What additional support do you need, and how are you going to get it?*



**SAY** *Remember, there are many resources around you that can provide you with support and guidance when you need it. I am sure you have friends and family members who will be happy to help you when you need it!*

*Our next session will be our last training session together, although the Para-social Worker will continue to come by your households and other project activities will continue.*



## 1.10 Closing and Evaluations

Activity Box	
<b>Key Message</b>	Feedback through the Self-Report Survey tool will help ESFAM make improvements to the program for future participants.
	<ul style="list-style-type: none"> <li>• <b>Attitude</b> – Participant feels free to respond honestly to the Self-Report Survey tool</li> <li>• <b>Skills</b> – How to continue learning in the future; self-reflection</li> <li>• <b>Knowledge</b> – How to rank your experiences</li> </ul>
<b>Time</b>	45 minutes
<b>Materials</b>	<ul style="list-style-type: none"> <li>▪ Copy of the Self-Report Survey</li> <li>▪ Empty drinking glass or plastic bottle</li> <li>▪ Bottle of dark-colored liquid (e.g., coffee, soda)</li> </ul>

### ANCHOR – Housekeeping (5 minutes)



**SAY** *It's great to see you again!*



**ASK**

- *Do you have any final questions or comments before we wrap up our training sessions?*

### ADD – How to Use the Self-Report Survey (15 minutes)



**SAY** *Over the past months, you all have done a great job strengthening your money management skills. Going forward, you can continue to use your skills in many different ways and continue to learn from those around you. I would encourage you all to find opportunities to use your skills to do business, help others, and grow your skills!*



**THANK** the caregiver.



**SAY** *For our last activity, I want you to reflect on what you have learned during our training by completing a survey.*

*This is not a test. There are no wrong answers. You can answer the questions based on your own experience and beliefs. Please be as honest as you can be. Your answers will be kept private but will be used to help us improve this project for you and for future participants.*



**GIVE** each participant a **Self-Report Survey**. **PREPARE** an **empty** drinking glass or clear plastic bottle and a second bottle full of a dark-colored liquid (such as soda or coffee). **POINT** to the glass, bottle, or liquid as you mention each item.



#### Trainer's Note:

You may want to make a mark on the bottle in advance of the session so you know how high to fill it for each of the examples below.



**SAY** *I would like you to imagine that this cup is you, and that this liquid is your experience participating in our training.*

*If your experience in our training has **not** increased your knowledge, or you don't feel the training has helped you, the cup would be almost empty.*



**FILL** the **cup** about one-quarter full of the **liquid**.





**SAY** *If your experience in our training has helped you **very little**, the cup would be a little bit more full.*




**FILL** the **cup** half-full with **liquid**.




 **SAY** *If your experience in our training has helped you very much or you have often applied what you learned during the training in your own life, the cup would look like this.*

 **FILL** the cup to three-quarters full with liquid.



 **SAY** *If your experience in our training has helped you very, very much or you almost always apply what you learned during the training in your life, the cup would be all the way full.*


 **FILL** the cup to the top with liquid.




 **ASK**

- *Do you have any questions or clarifications about how the Self-Report Survey Tool works before we begin to use it?*

## APPLY – Complete the Self-Report Survey (20 minutes)

 **SAY** *Now let us complete the Self-Report Survey. I will read each question aloud. Please think about some of the experiences that you have had while participating in our training and circle the cup that reflects how you feel. We will begin with the first question.*

 **POINT** to the first question on the Self-Report Survey.

 **ASK** each of the questions on the survey tool one at a time and clarify any questions the participant has.

## AWAY – Congratulations (5 minutes)



**CONGRATULATE** everyone for their hard work during the trainings.



**SAY** *I've enjoyed working with you as your advisor. I will continue to be a resource for you in the future, so please reach out to me if you would like to keep working on the topics we have covered during our sessions.*



**THANK** the caregiver for their efforts and contributions during training. Wish them well and recommend that they seek additional advising for continued growth.

# Trainer's Resources

# Items to Buy

## Key Word Translation Reference

This table can be used to note what specific key words are translated to in local language. The ESFAM Social Worker may also help you decide what word in local language works best for a session. Reach out to them if you have any specific questions on translation of this curriculum to the local language!

[illegible]

# Self-Report Survey

Name: \_\_\_\_\_ ID Number: \_\_\_\_\_

A. How much have I **increased my knowledge** about (circle one):

	Barely (1)	Somewhat (2)	Very much (3)	Extremely (4)
Saving Money				
Planning for the Household				
Making Wise Investments				

B. How often do I **apply this knowledge** to my business and my household (circle one):

	I Don't Have a Business (0)	Rarely (1)	Sometimes (2)	Very Often (3)	Almost Always (4)
Saving Money					
Planning for the Household					
Making Wise Investments					

C. I have **shared this knowledge** with: My spouse: My children: My friends:

D. I have **used this knowledge** to: Start a new small business: Improve an existing small business:

E. I have **used this knowledge** to: Change my household:

G. I **use money from my business** to: Pay school fees Pay for other expenses: \_\_\_\_\_

H. I would **recommend this training** to a friend:



# Trainer's Observation Tool and Matrix

Category	Key Competency	Level 0	Level 1	Level 2	Level 3
Establishing Learning Environment	Physical Environment	Trainer made <u>no effort</u> to arrange physical and personal space	Trainer <u>arranged</u> the physical space to create a good learning environment	Trainer arranged the physical space <u>and</u> made minor changes to his or her physical location	Trainer arranged physical space, and personal location, <u>and also</u> used movement to facilitate individual learning (encourage or contain participation)
	Body Language	Trainer made <u>no adjustments</u> to either body language <u>or</u> minor engaging facial expressions	Trainer <u>modified</u> body movements to match facilitation need	Trainer modified body movements <u>and</u> used engaging facial expressions	Trainer adjusted facial expressions, body movements, <u>and</u> tone of voice <u>to enhance engagement</u>
	Materials	Trainer <u>did not</u> prepare or make effective use of materials (guide, visual aids, or flipcharts)	Trainer <u>made use of</u> materials throughout facilitation	Trainer made use of materials <u>and</u> organized and prepared materials before hand	Trainer made use of materials, prepared them ahead of time, <u>and</u> referred back to them to underline key learning
Content Delivery	Facilitator Guide	Trainer made <u>no visible use</u> of the workshop guide while advising	Trainer <u>followed</u> the steps outlined in the guide	Trainer followed steps <u>and</u> used the guide to manage time for each step	Trainer followed guide, managed time, <u>and</u> ensured that key learning points were made
	Exploratory and Probing Questions	Trainer <u>did not</u> follow up on questions from guide	Trainer <u>asked</u> for further information as participants responded to questions from the guide (tell me more)	Trainer <u>drew out responses</u> for further clarification ("What is a specific example?")	Trainer used follow-up questions to <u>connect</u> responses to an idea or learning point in session
Facilitation Skills	Active Listening	Trainer <u>did not</u> use active listening techniques to engage participants	Trainer <u>used</u> brief encouragers	Trainer used brief encouragers <u>and</u> re-stating or summarizing	Trainer used active listening to <u>engage participants</u> through encouragers, summarizers, and validation
	Teachable Moments	Trainer <u>showed no</u> awareness of teachable moments	Trainer <u>noticed</u> teachable moments and paused the normal flow to address them	Trainer noticed teachable moments <u>and</u> asked probing questions; "Tell me more about. . ."	Trainer noticed teachable moments, asked probing questions, <u>and</u> used teachable moments to reinforce key learning points

Trainer: \_\_\_\_\_

Location: \_\_\_\_\_

Session: \_\_\_\_\_

Category	Key Competency	Self-Feedback (0-3)	Trainer's Self Feedback	Observer's Feedback (0-3)	Observer's Feedback
Establishing Learning Environment	Physical Environment				
	Body Language				
	Materials				
Content Delivery	Facilitator Guide				
	Exploratory and Probing Questions				
Facilitation Skills	Active Listening				
	Teachable Moments				

