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# Young Women: Your Future, Your Money—Workbook for Girls Ages 10–14 in Kenya

Population Council

Microfinance Opportunities

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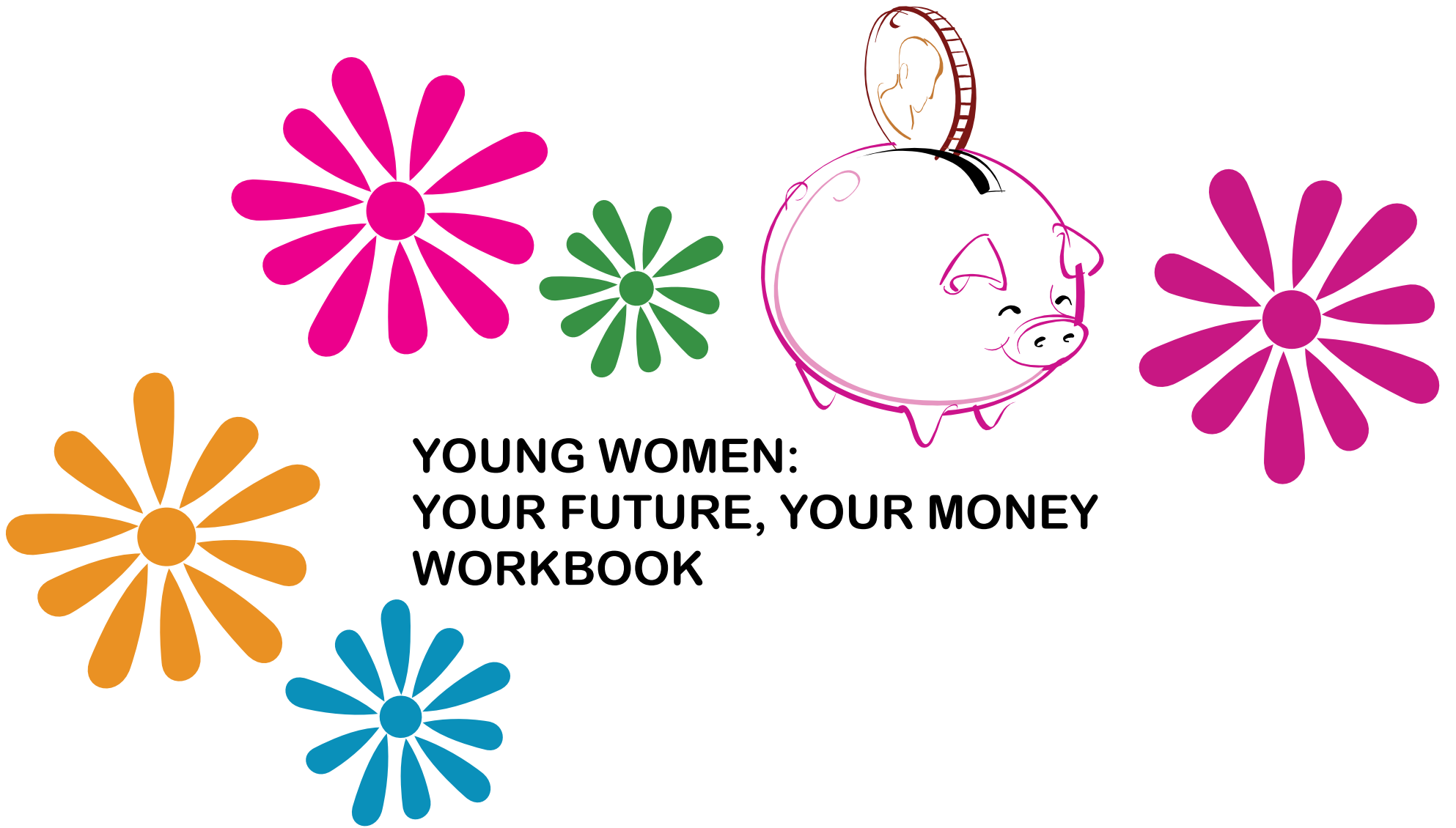
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**YOUNG WOMEN:  
YOUR FUTURE, YOUR MONEY  
WORKBOOK**

# ACKNOWLEDGEMENTS

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This workbook is part of larger program managed in partnership by Population Council and MicroSave Consulting Ltd. and working with Finance Trust, Ltd and FINCA-Kenya.

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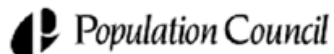
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# CONTENTS

## Introduction

### Welcome to the Workbook Some Terms and Definitions

## Diary Entries

1. Introduction	1
2. Dream Big!	7
3. What Can I do to Earn Money?	15
4. Personal Qualities and Skills	21
5. Why Save?	27
6. Choose a Savings Goal	35
7. Make a Savings Plan	45
8. Know the Difference Between Needs and Wants	53
9. Control Spending	63
10. Think About the Future	71
11. Save Regularly!	77
12. Save in a Safe Place	85
13. Your Own Money Vs. Someone Else's Money	93
14. Financial Negotiations	99
15. The DOs and DON'Ts of Financial Negotiations	105
16. Resolving Conflicts About Money	111
17. Role-play Resolving Conflicts About Money	117
18. Answer Key	123

iii  
iv

# WELCOME TO YOUR WORKBOOK!

Welcome to your Workbook! We hope that this book will help you to learn more about managing your money – together with your friends. We also hope it will help you to track your progress as you learn about financial education.

Don't worry so much about time. If you cannot finish a chapter in one meeting, you can always save it for the next session. The most important things are to LEARN and HAVE FUN! Do each chapter together in your group. Each chapter has some different pictures and instructions:



### Read/Listen

When you see this picture, you will either read or listen to some new information. Feel free to help each other out. You do not have to read silently!



### Do This!

When you see this picture, you will do a fun activity – like answering questions or playing a game. The instructions will tell you if you will work alone or with friends.



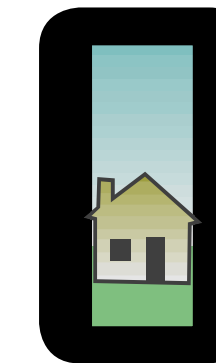
### Think/Discuss/Share

When you see this picture, you will talk together in your group. Make sure to be respectful of everyone's opinions, thoughts, hopes and dreams!



### Test Yourself

This part of the workbook is to help you see how much you have learned! Do your best to answer these questions together, and find the answers in the back of this book.



### At Home

After each chapter, you can read and complete this diary entry. You can use the notes section to write down anything you want – about the money you spend, earn or save, experiences you had during the week, or anything on your mind. What you write in the notes is private, but you may want to talk about what you learned at your next group meeting. It is up to you and your group members!

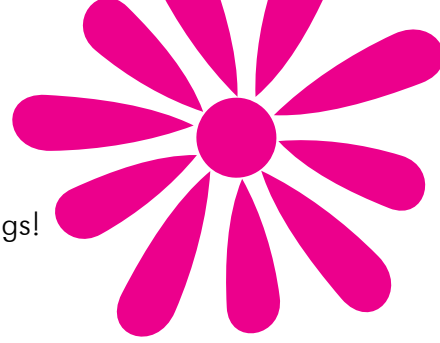
ENJOY!



# SOME TERMS AND DEFINITIONS

The following bold terms are used in your workbook. Use the definitions below to help you remember their meanings!

<b>Advantage:</b>	Any condition, situation, or opportunity that helps someone to succeed or benefit.
<b>Budget:</b>	A written plan that estimates future income, expenses, and savings.
<b>Conflict:</b>	A situation when two or more people fight or disagree.
<b>Deficit:</b>	When there is not enough money to cover all costs at the end of a budget period.
<b>Disadvantage:</b>	A negative condition or situation that can cause someone harm.
<b>Expenses:</b>	Money out – this can be money spent for any purpose.
<b>Goal:</b>	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.
<b>Short-term goal:</b>	A goal that can be achieved in a relatively short period of time, such as 1-3 months.
<b>Long-term goal:</b>	A goal that will take a long period of time to achieve, at least a year.
<b>Income:</b>	Money in – this could be regular or irregular, from a job, or even a gift.
<b>Loan:</b>	A sum of money that is borrowed and that must be paid back.
<b>Needs:</b>	A basic necessity that you cannot live without – like food, water, and a place to live.
<b>Outcome:</b>	The result of something.
<b>Saving:</b>	Putting money aside for future use.
<b>Savings Plan:</b>	A written guide for how to manage and save money to achieve a savings goal.
<b>Self-Employment:</b>	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.
<b>Surplus:</b>	Money remaining or left over (at the end of a budget period – like a week or month).
<b>Wage Employment:</b>	A wage employed person is an employee of someone else. The employee has a schedule and wages that are set by the employer, and often is not responsible for important business decisions.
<b>Wants:</b>	Something that is desired, but not necessary for daily survival – such as sweets or perfume.

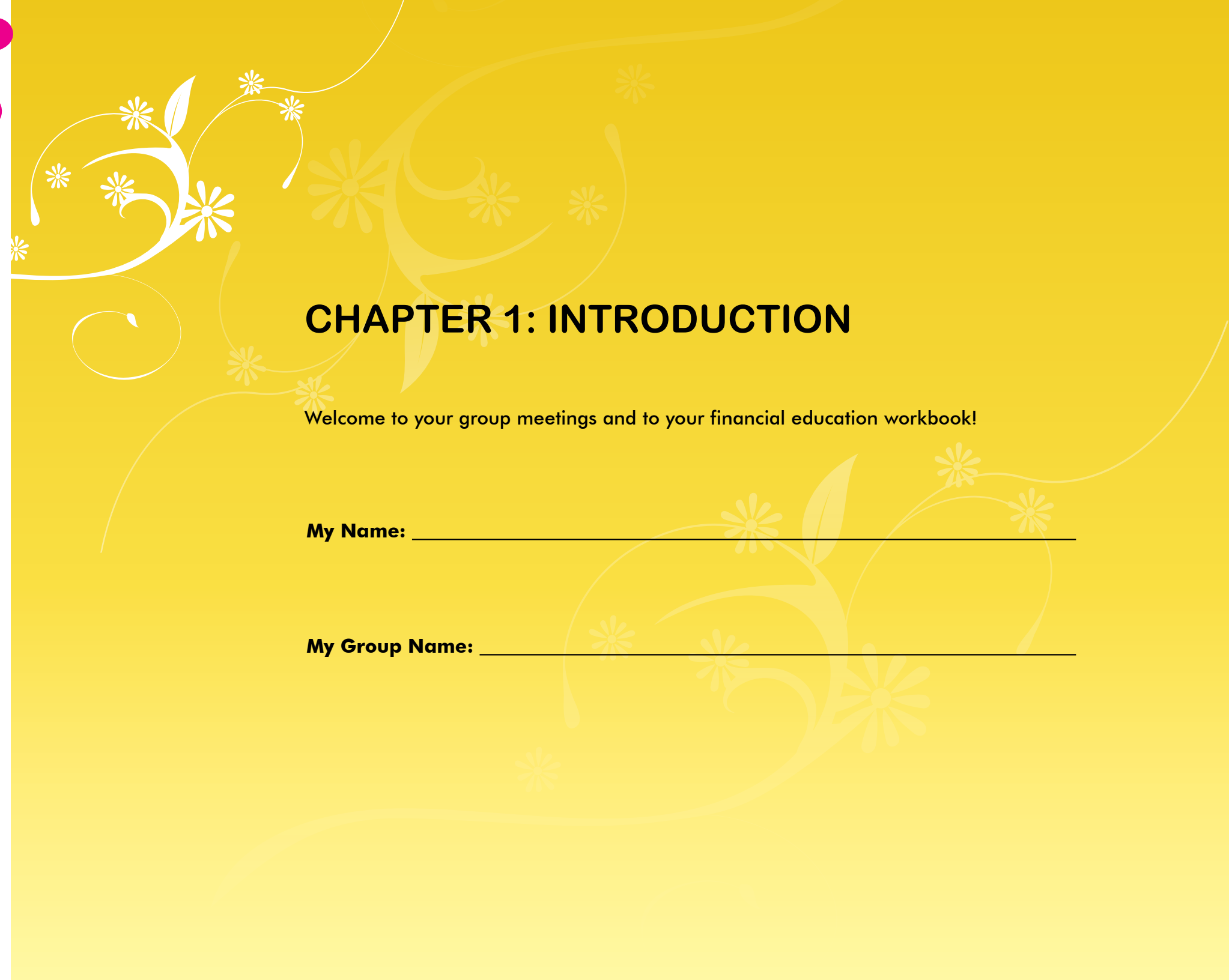


## CHAPTER 1: INTRODUCTION

Welcome to your group meetings and to your financial education workbook!

**My Name:** \_\_\_\_\_

**My Group Name:** \_\_\_\_\_





### Do This!

Let's play a game to learn more about each other, and ourselves.

#### 1. THINK, FEEL, DO

To get started, we will each answer 4 different questions. Each question has 3 possible answers. All the answers are correct but choose the 1 that describes what you would do. Choose ONLY 1 answer per question.

Now, read or listen to the questions and the answers. Circle the choice that best describes you. Feel free to ask questions to your friends and fellow group members!



##### 1. It is a quiet day, and you have a little time free.

Would you....

1. Play outside with friends
2. Do a puzzle or game that makes you think
3. Find a friend and have a chat

##### 2. You are waiting at the bus stop for a bus that comes only once a day. The driver drives past without stopping.

Would you....

1. Run after the bus, hoping to get on
2. Think of another way to get to town
3. Get upset that the driver did not see you

##### 3. A schoolmate says some very nasty things to you.

Would you....

1. Run and tell someone
2. Imagine ways to teach your schoolmate a lesson
3. Feel very hurt, and maybe cry

##### 4. You find a very sick child alone on the side of the road.

Would you....

1. Try to alert a passing person or vehicle to help
2. Look at the child to see what is wrong
3. Comfort the child and hug her

Every day, you think about things, you have feelings, and you take action. Everyone THINKS, FEELS, and DOES. But, you probably do one of these three more than the others. Let's think about how each person, with their personality, can contribute to the group! Look at your answers. Did you circle mostly 1s, 2s, or 3s? Don't worry if you answered two 2s and two 3s, or two 1s and two 2s—you can read or listen to the descriptions, and decide what matches you best.

#### Mostly 1s

You are a DOER. When you have a problem, you take action. Your friends and family know that when you say you will do something, they can count on you.

In this group, you can help everyone to not just think and talk, but act.

#### Mostly 2s

You are a THINKER. When you have a problem, you use your mind to find the solution. Your friends and family ask for advice.

In this group, when there are problems, you can help everyone think about all of the choices and solutions.

#### Mostly 3s

You are a FEELER. You react through your emotions. When you have a problem, you think about how different solutions will make people feel.

You can help everyone in the group pay attention to how they treat each other.

Nice Work!

## 2. Meet the Girls



### Read / Listen

Now that we have thought deeply about ourselves, let's meet 3 friends whose stories we will find in this workbook. The girls are excited to tell you their stories.



Hi, I'm Monica...  
 I'm 14, and I live in Makina with my mum and dad... I have two small brothers. They are 2 and 4 years old. I go to school now, and I dream about going to a vocational school to learn to be a dressmaker. I love fashion!



Hello! My name is Atieno... I live with my mother and little sister and brother in Kisumu. I'm 13 years old. I'm in school, and I do laundry for my neighbor in my spare time. My dream is to be a teacher someday, like my favorite teacher Miss Lucy!



I am Awuor. I was born in Nakuru, but now I live in Kawangware. I came here when I was 6, but now I'm 11. I'm in school, but my auntie wants me to help out in her shop when the break comes. Maybe I can make some money to achieve my dream to open my own shop.



**Do This!**

Match the girl to her dream. The answers are on page 123 in the back of your workbook.

Draw a line from the girl to her dream. Discuss your answers together!




**Test yourself**

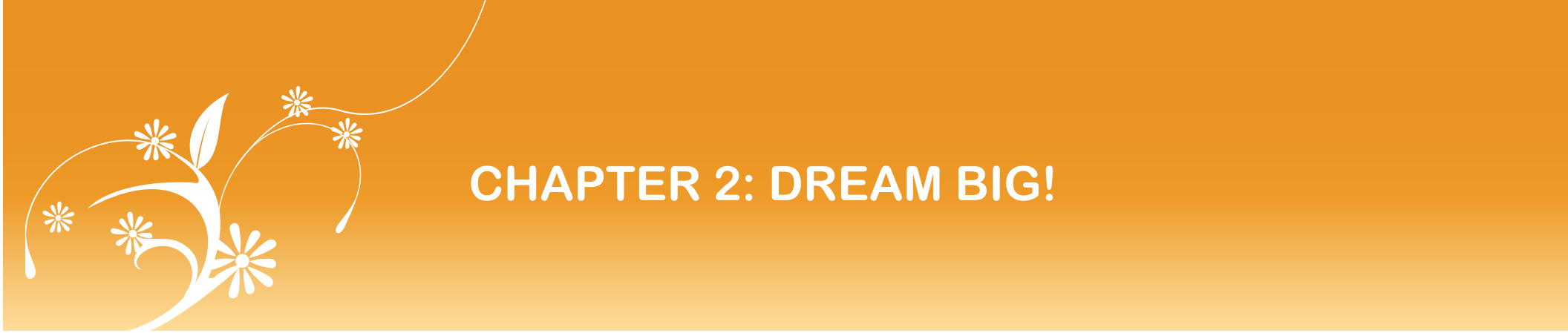
Answer these questions, and check your work on page 3.

- Are you a thinker, a feeler, or a doer? Are you more than one?
- What does it mean to be a thinker, a feeler or a doer?





Draw a picture of your favorite thing in the world in the box below:



**1. Financial Education—the road to good money management**

We are meeting together to learn about SAVING MONEY and many other new things.

This is called FINANCIAL EDUCATION— financial education is like taxi we take along “Finance Road”. This taxi takes us from where we are now, to where we want to be.



“Maisha mema ya usoni, huanzia sasa!”

“A good future starts now.”







Think / Discuss / Share

Before we talk about saving, let's think about why we save.

Look at the proverb on page 7. Talk to someone next to you for 1 minute, and answer the following question:

In your opinion, when is this quote true?  
When is it NOT true?

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Good Discussion!



Do This!

## 2. Talk About Your Dreams

To arrive at "A Good Future" we need to have a good roadmap. Just like Atieno, Monica, and Awuor, everyone has dreams.

Let's think about our future dreams and hopes. What is your dream?

In the space on the following page, draw a picture of your dream. When you finish, share your dreams with each other.

Be creative! Feel free!

My future dreams...

Keep up the good work!





### Read / Listen

### 3. Plan for the Future

If we want to achieve our dreams, we have to plan and prepare, just as the quote says.

Monica dreams about being a dressmaker. She has started planning to achieve her dream.

Look at the chart below:

#### Monica's Chart

<p><b>I am good at...</b> I know how to sew already I am a hard worker!</p>	<p><b>I need to improve...</b> I am bad at time management I like to watch TV more than study!</p>
<p><b>Things that will help me...</b> The vocation school is close to home Auntie has a sewing machine My mother encourages my dream</p>	<p><b>Things that might hurt me...</b> My family cannot afford tuition I need to work to pay our rent</p>



### Do This!

### 4. Talk About the Future

Let's answer some questions together. Monica's chart is our example. Remember your dream, too.

#### Excellent job!

Now use the box below to think about yourself.

- What are you good at that can help you achieve your dreams? Maybe you're good at maths, or an excellent cook. Maybe your friends like to hear you sing!
- What outside of you will help you achieve your dreams? Maybe there are not enough dressmakers in your neighbourhood, and there is a need for more.
- What about yourself do you need to improve? Maybe you do not like to study, or you often daydream.
- What outside of you might hurt your chances to achieve your dreams? Maybe a course you want to take is too expensive.

Write or draw your own strengths, weaknesses, opportunities, and threats in the box below.

<b>I am good at...</b>	<b>I need to improve...</b>
<b>Things that will help me...</b>	<b>Things that might hurt me...</b>



1. What do you need to do to arrive at a good future?
2. How can financial education help you to achieve your dreams?



Help Monica achieve her dream! Solve the maze. Draw a line from Monica to her dream – being a dressmaker. Do not cross over any lines. The solution is on page 124 of this workbook.

A large orange-bordered box containing an illustration of a girl named Monica on the left and a maze on the right. Monica is wearing a blue dress over a white shirt, white socks, and brown shoes. The maze is a circular path with a sewing machine at the center. The goal is to draw a line from Monica to the sewing machine without crossing any lines.



**At Home**

Write down or draw your future dream in the box below. This can be what you want to do or be 5 years from now, or what you want to do after you finish school. It is up to you!



## CHAPTER 3: WHAT CAN I DO TO EARN MONEY?



### 1. Types of Work

**Do This!**

Now, we are going to think about some options you will have for earning money.

In the box below, write or draw the job you want to do when you grow up:





In the future, you might do one job, or more than one job – like helping with chores, being an assistant at a salon, or making things to sell on holidays. Or, maybe you will look for a job that requires special training, like being a nurse or a teacher.

Let's think of ways that people make money here – in your community. Fill each dream bubble below with one job that is possible in your community.


You can draw or write your dreams in the dream bubbles.

**It's up to you! You can do it!**



There are many types of jobs that girls like you can do – now or in the future. Look at this list – which job options do you like best? Why?

**Sample Jobs**

 Electrician	 Carpenter	 Accountant	 Childcare worker	 Doctor	 Census Worker	 Dress Maker
 Police officer	 Farmer	 Banker	 Pharmacist	 Cook	 Brick maker	
 Tailor	 Hairdresser	 Car mechanic	 Journalist	 Teacher	 Baby sitter	
 Maid	 Nurse	 Market vendor	 Weaver	 Driver	 Food Vendor	 Success card Vendor



There are many types of jobs.

A **permanent job** is one that you have on the same schedule all year round – like working in a restaurant every day.

**Situational jobs** are a money making activity that arise out of a certain circumstance, such as a mother attending to an emergency who pays the neighbor to baby sit for a few hours.

**Seasonal jobs** are those that are available during a specific period in a year, such as grasshopper (nsenene) season, working for a population census, or mobilizing for a presidential candidate at election time. Also, different fruits and vegetables have different harvesting seasons.



Using your own ideas, write one job of each type in the table below. (You can refer to the Sample Jobs chart on page 18 for more ideas.)

Permanent	Seasonal	Situational

When you finish, discuss with a friend:

**Which work options appeal to you? Why?**

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Answer these questions, and check your work on page 125

**Which types of jobs in this chapter have a regular salary?**

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**Which types of jobs in this chapter do not have a regular salary?**

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Think about 2 people you know who have interesting jobs. Write about them below. Think about the **EDUCATION** or **TRAINING** they need to do that job, the **MATERIALS** they need, their **SALARY**, **WHEN** they do the job, etc.

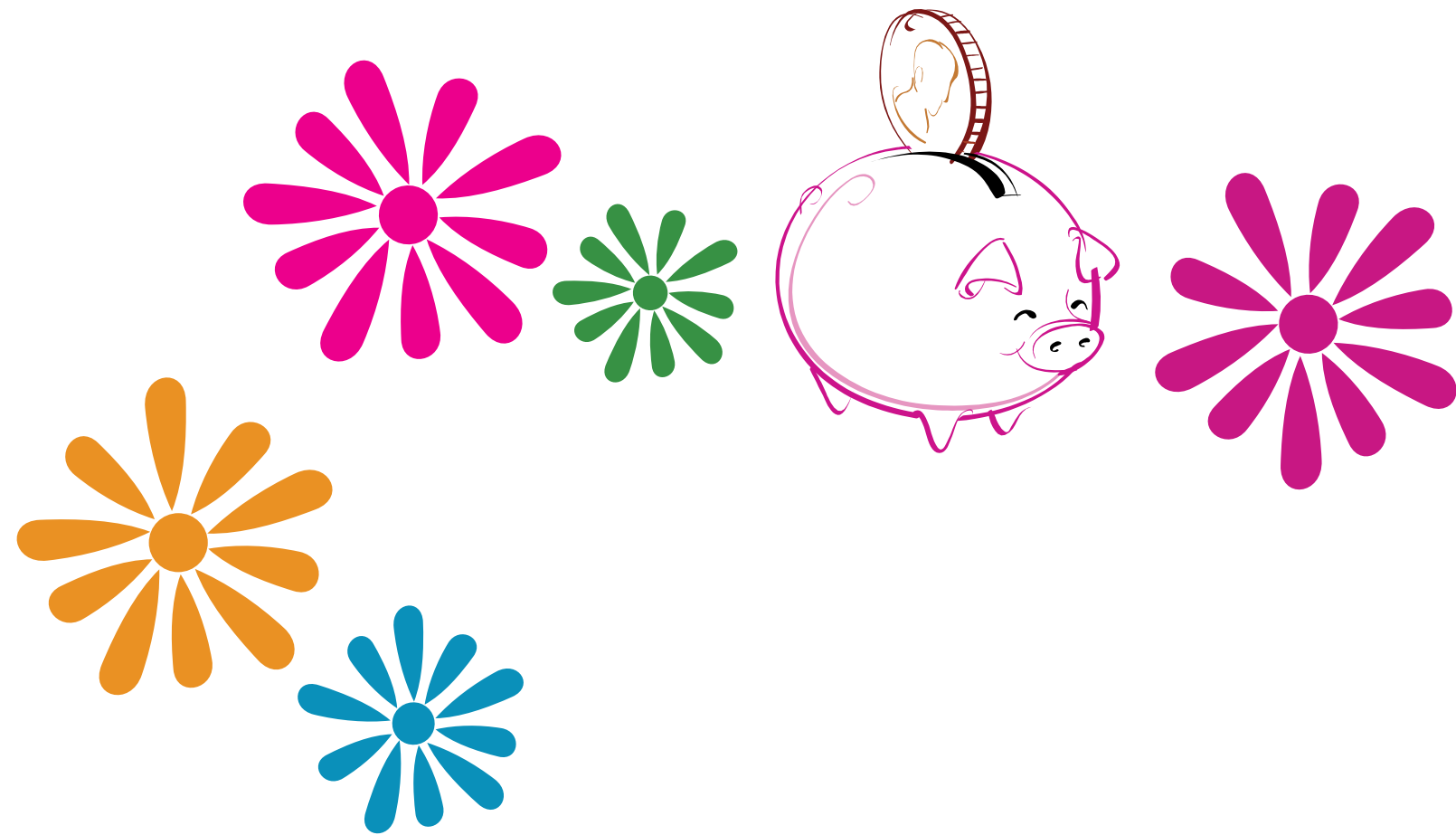
If you like, you can talk to these people to find out more.

**Name:**

**Job:**

**Name:**

**Job:**



# CHAPTER 4: PERSONAL QUALITIES AND SKILLS



Think of someone in the community – someone who does a job of any kind – who you like and admire, and you think is very good at their job. (This can be any job at all!)

**What is that person like? Describe them to the group.**

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**What about that person's skills or personality makes them good at their job?**

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**Good for you!**



The question at the beginning of this chapter is a good question! Everyone is good at different things because they have different experiences, skills and personalities. That makes some jobs better fits for some people than others.

Read or listen to the definitions of qualities and skills:

### QUALITIES

A quality is something that is part of your character, or something you were born with.

For example, patience. Some people are naturally more patient than others. Being “creative” or “adventurous” are other qualities.

Sometimes personal qualities can be learned, but usually it’s just part of who a person is.

### SKILLS

A skill is something that is not part of your personality, but something that you learned.

No one was born knowing how to fix computers, or do laundry, right? No. It is something that is learned through training, something you teach yourself, or through practice and experience.

Examples of skills are playing sports well or weaving.

### List of Personal Qualities and Skills

#### Personal Qualities

Adaptable  
Adventurous  
Artistic  
Calm  
Cautious  
Competitive  
Confident  
Hard-working  
Friendly  
Helpful  
Honest  
Imaginative  
Independent  
Funny  
Motivated  
Organized  
Punctual (on time)  
Quiet  
Shy  
Tough

#### Skills

Caring for children  
Carpentry/Woodwork  
Computer skills  
Cooking/Baking  
Dancing  
Driving a car or Matatu  
Farming/Gardening  
Handling money  
Making films or videos  
Making jewelry  
Organizing events  
Playing a sport  
Public speaking  
Sewing  
Singing  
Teaching/Training others  
Typing  
Weaving  
Welding/Metalwork  
Writing

Can you add any qualities or skills to the lists above?

Nice effort!



FIRST, take about one minute to think of a job you would like to do someday.

THEN, get into groups of 3-4 friends.

FINALLY, think of the qualities and skills you will need to do each job.  
Use the chart below to keep notes.

**Have Fun!**

Job	QUALITIES	SKILLS
Job 1		
Job 2		
Job 3		
Job 4		



Answer this question and check your work on page 125.

**Why is it important to know your personal qualities and skills when you think about job options?**

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Do the word search on the following page. Check your answers on page 126.

**You've got it!**

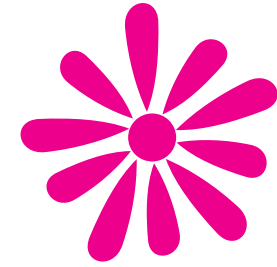
V S U Q I V I X P M A S V X T  
 F G Y P A S X N R C Q K I C V  
 N D Y V U R P V H J E R V R N  
 X G Y V O M M U E L B C F F P  
 V F M Y K J S P P D J Q R C U  
 D C Y H I Q F M X F P G P P D  
 S L P D D E A J C J Z C I B L  
 Z K N P Q X Z Z F B W J E Z F  
 G Z O N E D D I H R S K K I L  
 A O J Q R G C A Q V V N Y A H  
 I H C O C T K V N Z V P K Q Y  
 B F W M C D Z V K T M N W L C  
 A H D R K R M U D K L L J A I  
 E P Y F B C X P T P A M F K L  
 N L L D B U Q H M Q V K X H O



## Qualities and Skills

U	J	J	K	S	U	C	S	B	R	G	L	I	P	V
Q	I	F	O	N	H	V	O	E	Q	J	H	X	K	V
Z	S	O	P	I	O	Y	B	O	W	I	M	X	Q	Y
Q	W	P	D	M	N	U	A	H	K	I	V	I	F	B
X	S	E	J	B	E	F	A	R	M	I	N	G	V	O
Z	D	M	A	Y	S	W	R	I	T	I	N	G	V	Y
T	C	A	I	V	T	E	A	C	H	I	N	G	A	V
Y	S	I	N	G	I	N	G	K	H	H	S	V	B	Y
D	V	L	V	C	O	N	F	I	D	E	N	T	S	N
N	T	B	A	K	I	N	G	C	A	L	M	S	I	N
U	Z	R	E	L	B	N	Q	T	Y	P	I	N	G	C
C	S	K	T	F	V	R	G	A	K	F	U	N	N	Y
T	I	C	Q	D	B	L	Y	I	Q	U	I	E	T	V
U	E	U	X	M	M	Y	W	Y	U	L	F	K	O	I
B	S	Z	A	D	Y	B	Y	Q	E	C	Q	B	P	V

artistic  
baking  
calm  
confident  
cooking  
dancing  
farming  
funny  
helpful  
honest  
quiet  
sewing  
shy  
singing  
teaching  
typing  
weaving  
writing



## CHAPTER 5: WHY SAVE?

**“It’s really hard to come up with 1,000 shillings, but it’s easy to find 1,000 ways to save a shilling or two.”**

### 1. Putting Money Aside

Our goal is to learn how to use our money wisely. We will start by talking about putting money aside because it’s the key to being wise about money. We call “putting money aside” saving.

#### LET’S PLAY!

Read through the statements in the TRUE or FALSE box one by one.



**Do This!**

Let’s start with a short activity to find out more about what “managing money” really means.

1. First, read (or listen to) the list of statements on the right.
2. Circle “T” if the statement is true for you, and “F” if it is false for you.

#### TRUE OR FALSE?

T	F	1. I saved money before I joined this group.
T	F	2. I know how much I spent on sweets last week.
T	F	3. I am saving money for something that I want.
T	F	4. I think saving money is important.
T	F	5. I think saving money is difficult.

**EXTRA! EXTRA!**

Read through the statements in true or false box one by one. If the statement is true for you, stand up. If it is not true, stay seated. Let's see how we compare!

For each statement, say WHY you answered the way you did. Let's keep moving!

**That was fun!**



**Think / Discuss / Share**

Now, answer the following questions in your group:

**In your opinion, why is saving important?**

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**In your opinion, why is saving money difficult?**

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**You're the Best!**

**2. Managing Money**



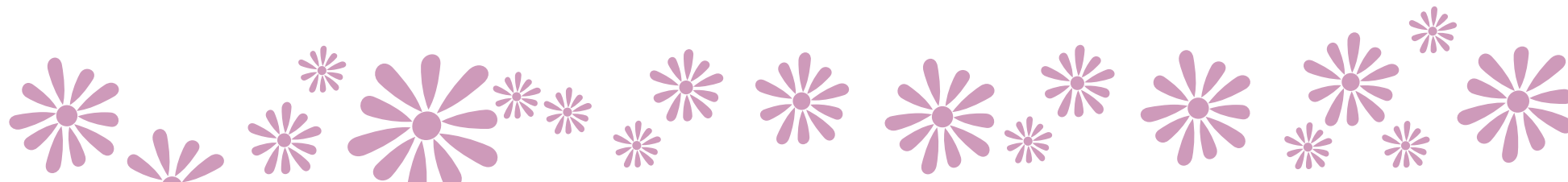
**Do This!**

Most of us do not have enough money to pay for everything we want and need, right?

We make choices about what we will buy, and what we won't. We try to save for the things we want and need. It can be hard!

# THE SEVEN 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!





**Read / Listen**

There are many reasons to save. We talked about our dreams the last time we met together. Now let's think in general.

**3 Reasons to Save**

	<p><b>Personal or Family Reasons</b></p> <p>Things like food, clothes, rent or snacks.</p>
	<p><b>Emergencies or Problems</b></p> <p>Unexpected events we need to deal with right away, like sickness, accidents or bad weather.</p>
	<p><b>Future Opportunities</b></p> <p>Things like school fees, to get more training, or to start a business.</p>

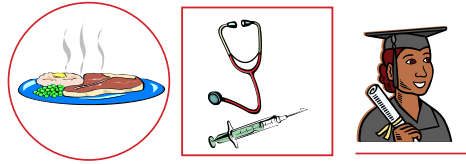
Let's remember these steps!  
 In our circle, let's count off one-by-one, from 1 to 7.  
 Each one of us will have one number—1, 2, 3, 4, 5, 6, or 7.  
 Every "1" must remember Step 1, every "2" Step 2, and so on.  
 Let's say them out loud!

**Great Teamwork!**

**Do This!**

With 2 or 3 friends, look at the pictures below and find the examples of reasons to save and check your answers on page 127.

1. Draw a circle around any reasons that are for a person or her family.
2. Draw a square around any reasons that are emergencies or problems.
3. Underline any reasons that are about future opportunities.



	<p><b>soap</b></p>		<p><b>wedding</b></p>		<p><b>house</b></p>
	<p><b>house fire</b></p>		<p><b>oil for lamp</b></p>		<p><b>lotion/perfume</b></p>
	<p><b>hair items</b></p>		<p><b>school supplies</b></p>		<p><b>broken leg</b></p>
	<p><b>car accident</b></p>		<p><b>robbery</b></p>		<p><b>sewing machine</b></p>





**Think / Discuss / Share**

Draw one more example of each reason to save below.  
When you have finished, talk about your examples together.

**Personal or Family**

**Emergencies or Problems**

**Future Opportunities**

**Marvelous!**



**Test yourself**

Answer this question, and check your work on page 127.

**Are reasons to save the same for everyone? Why or why not?**

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### At Home

Write about one time in real life when savings could have helped someone to avoid a problem. This could be you, family, neighbors, friends – anyone you know!

Describe the problem, and write about how savings could help.

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## CHAPTER 6: CHOOSE A SAVINGS GOAL

“Mtembezi hula miguu yake.”

“An aimless wanderer wears away her legs.”



### Do This!

#### 1. Review

Let’s review your Savings Steps from the last session. Fill in the blanks with the correct word. Don’t look back until you have finished!

#### The Seven Steps for Savings

1. Choose a Savings\_\_\_\_\_
2. Make a Savings \_\_\_\_\_
3. Know the Difference Between\_\_\_\_\_and\_\_\_\_\_
4. Control \_\_\_\_\_
5. Think About the Future: Money\_\_\_\_\_and Money \_\_\_\_\_
6. \_\_\_\_\_ Regularly
7. Save in a\_\_\_\_\_Place





Think / Discuss / Share

Remember your dreams about the future from the last time we met?

What are some of your dreams?

Horizontal lines for writing answers.

Don't Give Up!

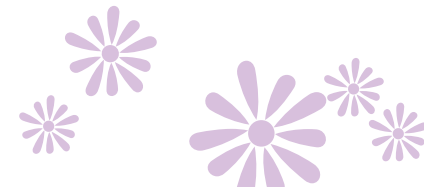


Read / Listen

Dreams about the future are called GOALS. A GOAL is something you want to achieve in the future— maybe you want to visit a relative who lives in another town, or to learn a new skill.

Goals that involve money are called savings goals.

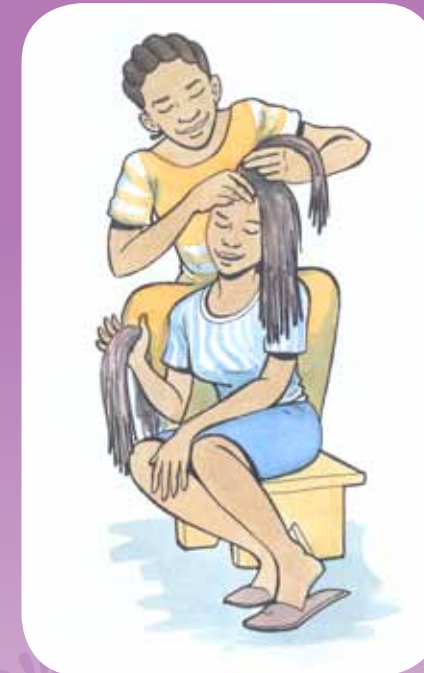
Remember Atieno? She has some savings goals. Read or listen to her story, and then talk about her goals.



Atieno's Goals

Atieno's older sister, Alice, is married and lives in another town, 2 hours away. Alice just had a baby, and Atieno is eager to visit. She wants to spend time with the baby and help her sister.

Atieno will need money for transport and a small gift for the baby. A cute little baby dress would be perfect! But she can't take money from her savings account for this trip because she is saving that money for school fees to study to become a teacher.



Right now, Atieno works three small jobs—in a salon, in her aunt's shop, and washing a neighbor's clothes. She hopes that the owner of the salon will give her some extra jobs, so that she can get the money she needs for her trip without using her savings.



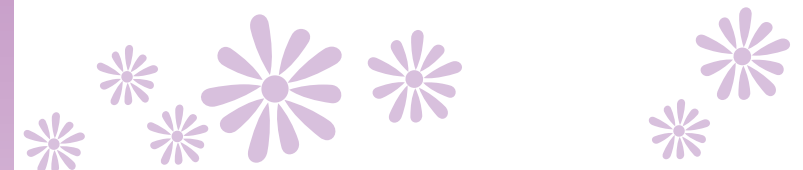
Think / Discuss / Share

Answer these questions together. The answers are on page 128 in the back of your workbook:

Which of the following are Atieno's savings goals? Circle them!



- School fees, Perfume, New earrings, Rent for her shop, Laundry soap, Baby dress, Dance lessons, Transport to Alice's



**Which goals can Atieno meet in a few weeks?**

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**Which goals will take her longer to meet?**

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**What can Atieno do to help her meet her goals?**

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**Way to Go!**



**Do This!**

Now let's think about our own goals. **FIRST**, close your eyes and think of one savings goal that you can meet in a short time—1-2 months. **NEXT**, think about a different goal, something that will take you 1-2 years to save for. **NOW**, write or draw your goals in the boxes below

**1-2 MONTHS**

**1-2 YEARS**





**Read / Listen**

Like Atieno, you hope to meet a goal by saving. After all, you joined this group for a reason!

Your savings goal of 1-2 months can be called a short-term goal. You can meet your short-term goals in a very short amount of time.

Your savings goal of 1-2 years (or more!) is a long-term goal. This goal is a big dream that you can achieve some time in the future.



**Think / Discuss / Share**

First, share your goals with someone sitting near you. Then, answer these questions together. Check your answers on page 128:

**In Atieno's story, which goals are long-term? Circle them!**

School fees      Baby dress      Transport to Alice's

**Which are short-term? Draw a square around them!**

School fees      Baby dress      Transport to Alice's

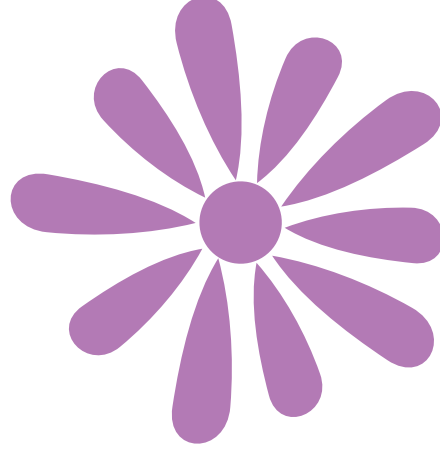
**How can having a savings goal help you to save?**

**Keep up the good work!**



**Test yourself**

Answer these questions, and check your work on page 128.



What is the difference between a long-term and a short-term goal?

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Is "buying airtime" an example of a short-term or a long-term goal? How about "paying for my younger sister's school fees"?

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**Great Job! You are intelligent!**



Write your short-term goal on the line below. Then answer the question and fill in the chart. Look at Chapter 2 if you need help remembering how to fill in the chart.

**My short-term goal is:**

**How long will it take to reach this goal?**

\_\_\_\_\_

**What will help me, or make it difficult, to reach my goal?**

Helpful	I am good at...	I need to improve...	Harmful
	Things that will help me...	Things that will hurt me...	

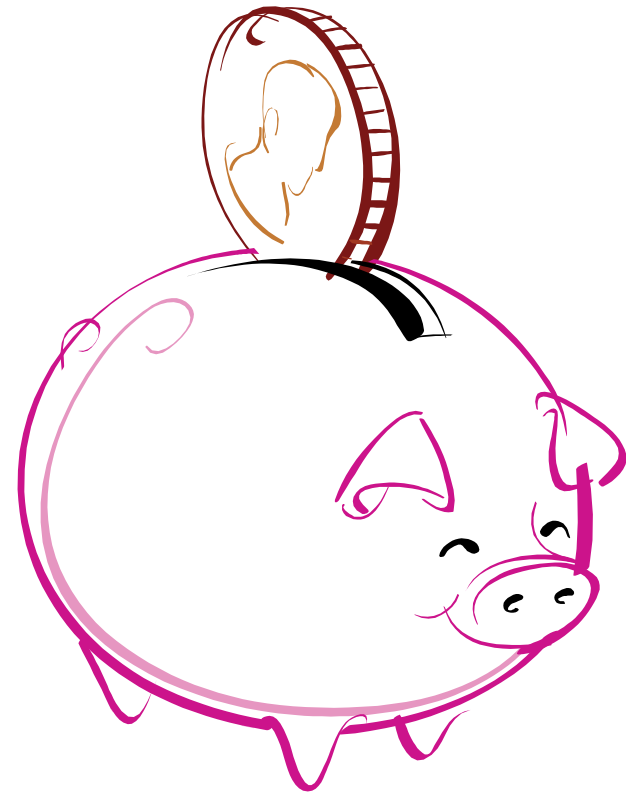
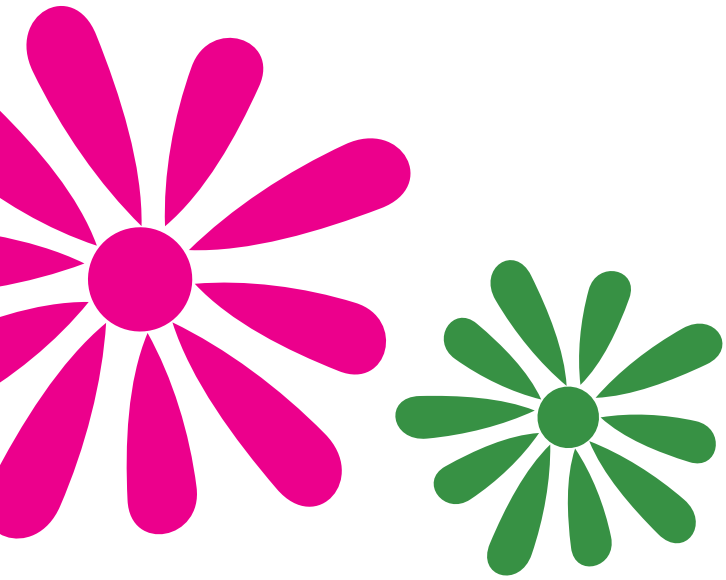
**My long-term goal is:**

**How long will it take to reach this goal?**

\_\_\_\_\_

**What will help me, or make it difficult, to reach my goal?**

Helpful	I am good at...	I need to improve...	Harmful
	Things that will help me...	Things that will hurt me...	



# CHAPTER 7: MAKE A SAVINGS PLAN



Think / Discuss / Share

“If you fail to plan, you plan to fail!”

## 1. The Savings Plan

Talk together as a group. Answer these questions for each plan:

Have you ever wanted something very much, but your parents or guardians could not buy it for you? Describe the situation.

What happened? Did you ever achieve your goal? Why or why not?

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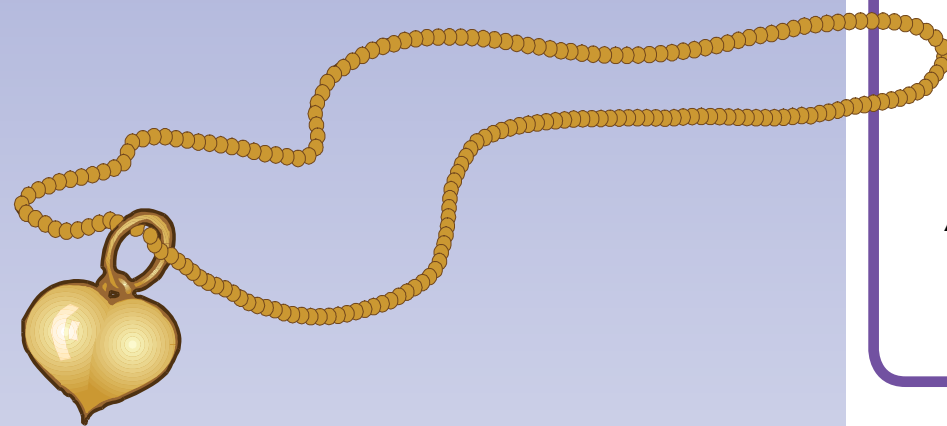
Last time, we talked about the first Step for Savings: Choose a Savings Goal. Today, let's talk about the second Step: Make a Savings Plan.

When you want to meet a goal, you have to have a plan. A savings plan is a guide for how to get and save money, and how much time it will take, to meet a savings goal.



Let's make a Savings Plan together!

Do you remember Awuor from Chapter 1? Awuor wants to buy a new necklace.



Let's agree together:

**How much will the necklace cost?**

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**How many weeks will it take to save that much?**

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**How much can Awuor save each week?**

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**TIP**

To get the amount to save each week to meet a savings goal, divide the amount to save by the number of weeks.

$$\begin{array}{l} \text{Amount to save} \div \text{Number of weeks} \\ = \\ \text{Amount to save each week to meet a Savings Goal} \end{array}$$



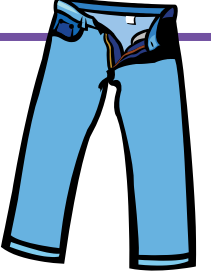
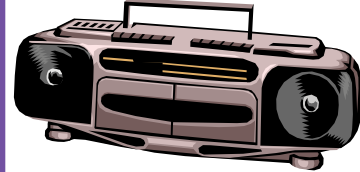
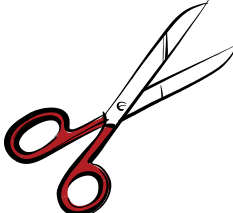

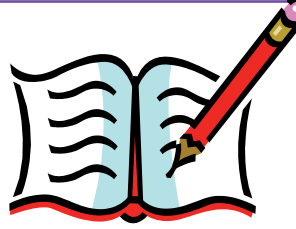

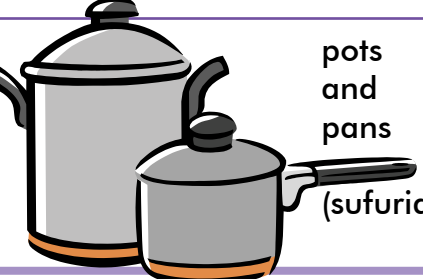
We have just made our own savings plan for Awuor's new necklace!

Now, let's do the same thing for our goals. Work together in groups of 2-3 girls.

1. Look at the pictures below. Choose a savings goal for your group to talk about.
2. Answer these questions together:

How much do you need for this goal?  
 How many weeks will it take to save that amount?  
 How much do you need to save each week?

**SAMPLE SAVINGS GOALS**

 lotion	 new shoes	 jeans
 radio	 scissors	 cell phone
 school supplies	 sewing machine	 pots and pans (sufuria)





**Think / Discuss / Share**

Come back together and share your SAVINGS PLAN as a large group. Discuss the questions below:

**Do you agree with the price? Why or why not?**

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**Is it possible to save that amount each week?**

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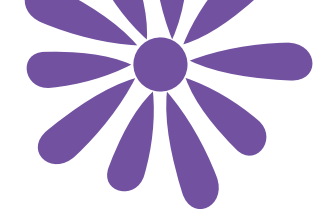
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**What advice can you give your friends to help them make a good plan?**

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**Incredible!!!**



**Do This!**

Find the path in the maze to help Awuor meet her savings goals! Check your answers on page 129.



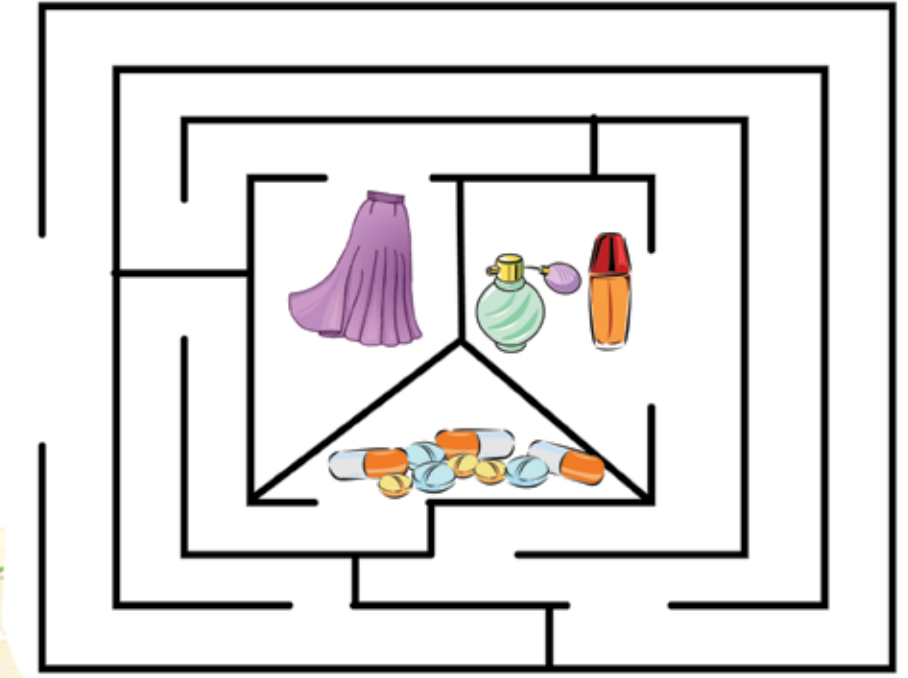
**Test yourself**

Answer these questions, and check your answers on page 129.

**How can you find out the amount of money to save each week to meet your savings goal?**

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**Why is having a savings plan important?**

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**Nicely done!**





Look at your At Home entry from Chapter 4, and think about your short-term and long-term savings goals. Then, make your own savings plan, using the example and questions below to guide you.

**Example: Savings Plan Worksheet**

Savings Goal	Total	By When?	Amount to save each week
<b>Short-term</b> New necklace	250 Ksh	5 Weeks	50 Ksh
<b>Long-term</b> Attending a computer course	10, 000 Ksh	About 1 year or 50 weeks	200 Ksh

Tip: To decide the amount to save every week, divide the total amount of money you need by the number of days, weeks or months between now and when you want to reach your savings goal.

Amount to save ÷ Number of weeks = Amount to save each (day/week/month) to meet a savings goal



How much money do I need for each savings goal?

short-term: \_\_\_\_\_

long-term: \_\_\_\_\_

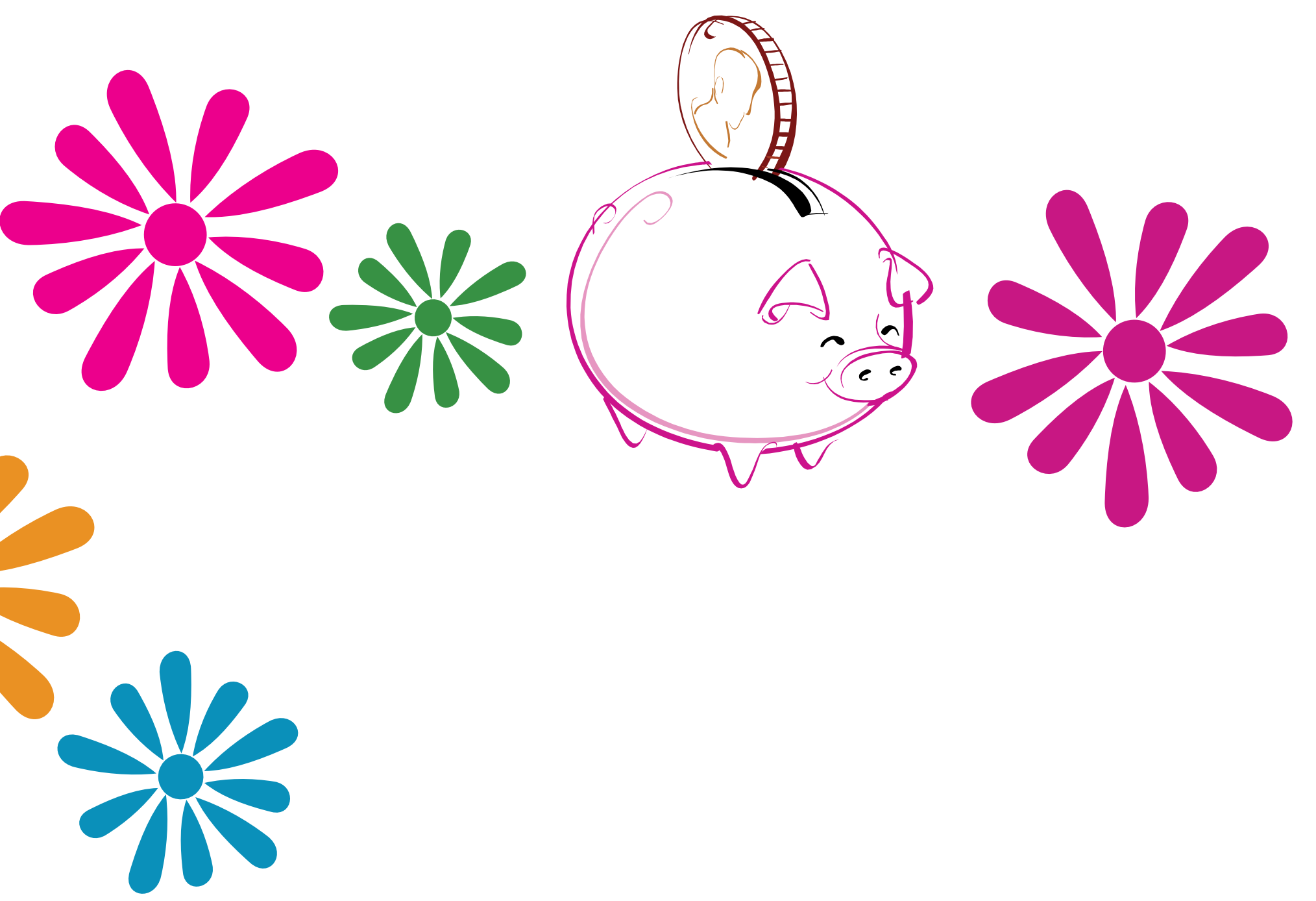
How long will it take to reach my goals?  
How many weeks or months?

short-term: \_\_\_\_\_

long-term: \_\_\_\_\_

**My Savings Plan Worksheet**

Savings Goal	Total	By When?	Amount to save each week
Short-term			
Long-term			



# CHAPTER 8: KNOW THE DIFFERENCE BETWEEN WANTS AND NEEDS



## 1. Compare Wants and Needs

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**. To control what we spend we must know the difference between wants and needs.

First, choose one girl to lead this activity!



For this activity, our meeting place has three important spots. The LEFT side, the RIGHT side, and the middle.

The LEFT side represents NEEDS.

The RIGHT side represents WANTS.

The MIDDLE means you are undecided.

If your leader says “jewelry”, and you think that jewelry is a WANT, stand on the right!

If your leader says “medicine”, and you think that medicine is definitely a need, stand here on the left!

If you are undecided, stand in the middle! Ready? Leader, read the items on the list below one by one.

Discuss why you answered the way you did!

### WANTS VS. NEEDS

1. Water
2. A second pair of shoes
3. Food
4. Rent
5. Sweets
6. Hair products

**You are learning so much!**



In a large group, discuss your opinions about the question below:

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

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**What is something that is a want for some people, but a need for others?**

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## 2. Monica and Maureen



Wants and needs are often different for different people. To manage our money well, we have to decide what are needs and wants 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.

Read or listen to the story of Monica and Maureen:



For one of her jobs, Monica works with her friend Maureen at the hair salon. The two girls each make about 4,000 shillings each month.

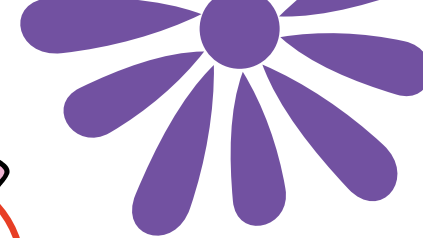
Maureen spends all of her money each month. Everybody thinks that Maureen makes more money than Monica because Maureen wears more new clothes and shoes. She often takes the bus while Monica walks. Maureen often buys Fanta and Coke at a local shop while Monica drinks water or tea at home. Maureen also buys makeup whenever she has some money in her pocket. She never saves money.

Since Monica started attending her savings group, she saves 1,000 shillings each month from the salon job. It has not been easy, but she has cut down on spending money a lot. She has even decided to wait a few months before buying a new pair of shoes. Even though she still buys snacks for her small brothers from time to time, she has found that it is possible for her to save a little money by thinking about the difference between her wants and needs.



**Do This!**

Fill in the blanks below. Then, circle the pictures of things that Monica spends money on, and those that Maureen spends money on. Check your answers on page 130 when you are done.



**Think / Discuss / Share**

Answer these questions below as a group:

**How does Maureen manage her money?**

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**How does Monica manage her money?**

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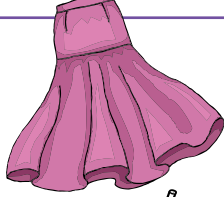






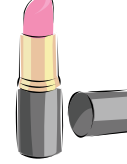



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**Are you more like Monica or Maureen? Why?**

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Monica			Maureen		
Monica makes _____ each month.			Maureen makes _____ each month.		
Monica saves _____ each month.			Maureen saves _____ each month.		
Monica spends money on: (circle)			Maureen spends money on: (circle)		
 clothes	 shoes	 bus fare	 clothes	 shoes	 bus fare
 soda	 makeup	 tea	 soda	 makeup	 tea
 brother			 brother		







**Do This!**

**Monica and Maureen have a chat**

Choose a partner. One of you will be Monica, and the other will be Maureen. Maureen has come to Monica for advice on how to achieve her goals.

Together, decide what Monica and Maureen will say to each other. Use the space below to make notes or drawings.

If there is time, play out your skits for each other!

Monica and Maureen...

**Bravo!**



**Test yourself**

Answer these questions, and check your work on page 131.

What is the difference between a want and a need?

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Is "airtime" an example of a want or a need? Explain.

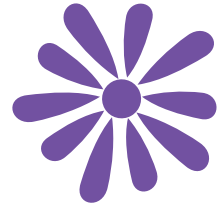
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1. This week, write down everything you spend your money on at the end of each day. Use the chart on the next page.

For example, Monday might look like this:

**Monday:**

- Transport to school: 50 KSH
- Snack after school: 25 KSH
- Lotion: 150 KSH

2. At the end of the week, decide which of the things you bought were wants, and which were needs. Write "W" next to the wants, and "N" next to the needs.
3. At the end of the week, add up the following, and then write about the questions:

A. Total money spent

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B. Total money spent on needs

---

C. Total money spent on wants

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**What surprised you about the total money you spent? Was it more or less than you expected?**

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**What surprised you about the money you spent on wants vs. needs?**

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**In what ways can you use this information to help you save money?**

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### My Spending Chart

Monday:	Tuesday:
Wednesday:	Thursday:
Friday:	Saturday:
Sunday:	

## CHAPTER 9: CONTROL SPENDING

Don't let your money fly away without you knowing it!

### 1. The Spending Game




Let's play! Look at the Spending Game on the next page.


In the box to the left there is a list of things to buy.

FIRST, together with a friend or two, decide how much each thing costs. Do this quickly! If you disagree, just choose one price and move on to the next. Write the cost on the blank next to the picture.

NEXT, play Round 1. You and your friends have 1,000 KSH to spend. What will you buy with your 1,000 KSH? Mark an "X" next to the items you will buy in the Round 1 column.

CHOICES	ROUND 1
 Shoes Cost: 500	<b>X</b>


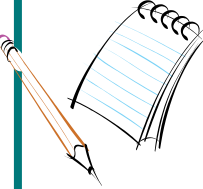


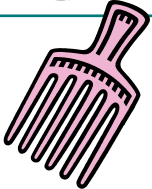

LASTLY, play Round 2. You now have just 700 KSH to spend. How will your spending change this time? Mark an "X" next to the items you will buy in the Round 2 column.

CHOICES	ROUND 2
 Tea Cost: 40	<b>X</b>





### The Spending Game

CHOICES	ROUND 1	ROUND 2
 <p>Lesso Cost: _____</p>		
 <p>School Items (Pencils, Pens, Notebooks) Cost: _____</p>		
 <p>Transport (Bus, Matatu) Cost: _____</p>		
 <p>Soda (Fanta, Coca Cola) Cost: _____</p>		
 <p>Hair Products (Oil, Salon) Cost: _____</p>		
 <p>\$\$\$ Savings \$\$\$ Cost: _____</p>		



Answer these questions below as a large group:

**What decisions did you make? Do you ever make decisions like this in your daily life?**

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**How did you feel in Round 2, when you had to cut spending? Was it easy? Was it difficult? Why?**

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**How can you use this information to spend less in your daily life?**

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### 2. The Budget



Now that you have thought about your spending decisions, it is time to learn about something called a BUDGET. A budget is a really useful tool to help make good spending decisions. We can use it to plan our “money coming in” or INCOME and “money going out” or EXPENSES over a period of time. It can help us to save more money.

A budget is simply a plan for our money over a period of time – like a week or a month.

Take a look at Atieno’s budget for the next week. She has planned how she will spend her money.

	What I plan to spend/earn this week	
	<b>MONEY IN (income)</b>	
1	Salary 	400 KSh From washing clothes and plaiting hair
2	Gifts or Allowances	50 KSh Left over from my lunch allowance
	<b>TOTAL</b>	450 KSh
	<b>MONEY OUT (expenses)</b>	
	Food 	100 KSh
	Clothes 	Not this week!
	Airtime 	100 KSh
	Transport 	I can walk this week
	School Supplies 	25 KSh
	Personal Items (i.e. sanitary pads or beauty products) 	150 KSh Lotion and sanitary pads
	Medicine 	
	Savings 	
	Emergencies 	100 KSh Mum needed money for sugar
	Other 	
	<b>TOTAL</b>	475 KSh
	<b>Surplus or Deficit = Money In - Money Out</b>	<b>Surplus / Deficit = - 25 KSh</b>

Don't give up! You are doing great!



Think / Discuss / Share

Answer these questions about Atieno's budget. Draw a line to match the question with its correct answer. There is one additional answer in the table. Once you are done check your answers on page 131.

MATCHING

What are the ways that Atieno makes money?	Surplus
What is Atieno's total income this week?	100 KSh
What are Atieno's total expenses this week?	475 KSh
How much money did Atieno give to her family for food?	Washing clothes and plaiting hair
Did Atieno have a surplus or deficit this week?	Lotion and sanitary pads
What personal items did Atieno buy this week?	450 Ksh
	Deficit

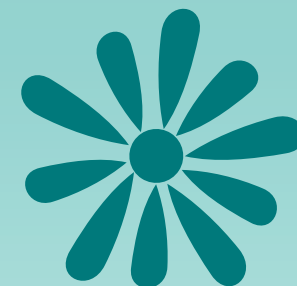


Do This!

Monica's Budget

Take a look at the story of Monica and Maureen in Chapter 6 to remind yourself about how Monica spends her money.

This week, Monica has 600 KSH to spend. Together with a friend or two, fill in her budget below. How will she plan to spend her money this week? Don't worry about the Money In right now!



**Monica's BUDGET**

What I plan to spend/earn this week		
<b>MONEY IN (income)</b>		450 KSh From washing clothes and plaiting hair
1 Salary		
2 Gifts or Allowances		150 KSh Left over from my lunch allowance
<b>TOTAL</b>		600 KSh
<b>MONEY OUT (expenses)</b>		
Food		
Clothes		
Airtime		
Transport		
School Supplies		
Personal Items (i.e. sanitary pads or beauty products)		
Medicine		
Savings		
Emergencies		
Other		
<b>TOTAL</b>		
<b>Surplus or Deficit = Money In - Money Out</b>		

Amazing!



Answer these questions, and check your work on page 132.

**What are the main parts of a budget?**

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**How can a budget help you save money?**

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**Wow! Excellent work!**

Now practice making your own budget! Use Monica and Atieno's budgets as an example. On the next page, draw your own pictures for the items in "money in" and "money out". Think about your own money in and money out, and guess what these amounts are for you. Fill them in on your budget.

When you have finished filling in your money in and money out add everything together. Do you have money left over at the end of the week? Do you have enough to cover all your expenses? Look at the terms at the beginning of the Diary if you need an explanation of new words in the budget.

**Don't forget your savings!**

What I plan to spend/earn this week	
<b>MONEY IN (income)</b>	
1 Salary	
2 Gifts or Allowances	
<b>TOTAL</b>	
<b>MONEY OUT (expenses)</b>	
Food	
Clothes	
Airtime	
Transport	
School Supplies	
Personal Items (i.e. sanitary pads or beauty products)	
Medicine	
Savings	
Emergencies	
Other	
<b>TOTAL</b>	
<b>Surplus or Deficit = Money In – Money Out</b>	
<b>Surplus / Deficit =</b>	

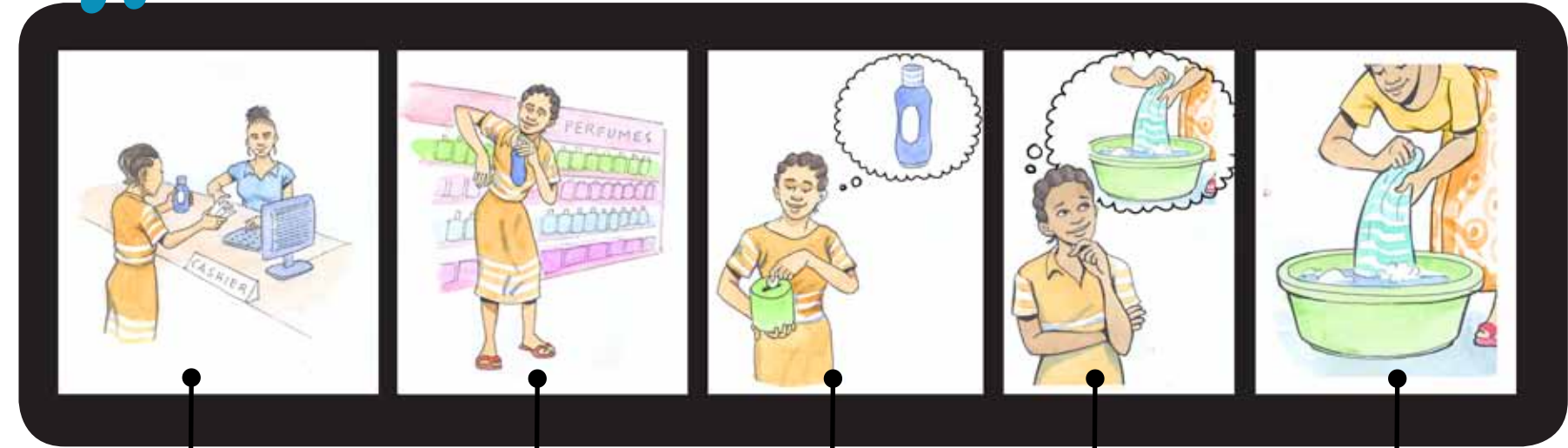
# CHAPTER 10: THINK ABOUT THE FUTURE

## 1. Thinking About the Future



Look at the pictures below. These pictures tell a story about Atieno.

In your large group, discuss the pictures. Decide together which is first, which is second, which is third, which is fourth and which is last in the story. Check your answers on page 132 when you are done.



Atieno can buy the perfume in the shop!

Atieno in the shop looking at some perfume.

Atieno saves the money she earns.

Atieno thinks about how she can earn money. She can wash clothes for a neighbour!

Atieno is washing clothes to earn extra money.





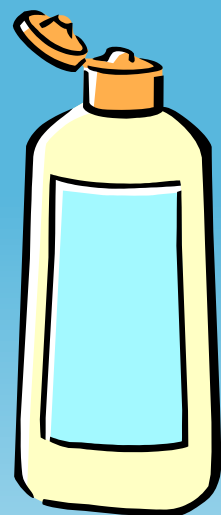
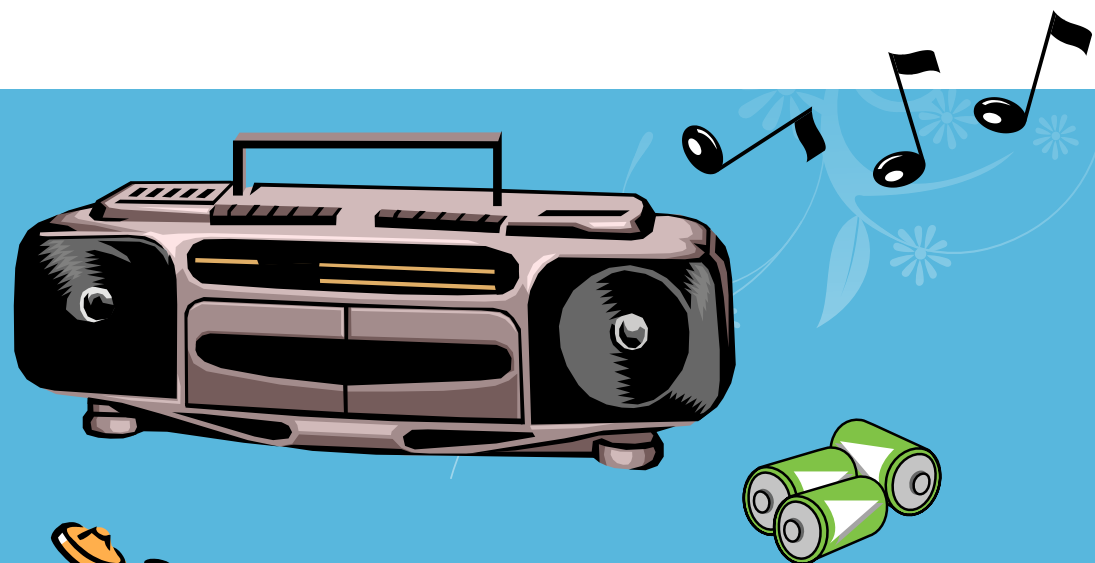
## 2. Awuor's Story

Atieno worked for the perfume she wanted to buy. She thought about the future, and made a plan to save for that perfume. She is very wise!

Awuor is younger than Atieno, but she is also starting to think about the future. Read or listen to her story.

Awuor loves listening to radio programs. She listens to the radio whenever she gets the chance! She likes all programs – even the news – but her favorite are the latest music hits. She is lucky because her aunt gave her a radio as a gift. Yet, she rarely has the money to buy batteries to keep the radio going.

This year, during the school break, Awuor's aunt asked her to help in her shop. Awuor and her mother agreed. Now Awuor works 2 days a week and earns 300 KSh a day. Awuor's mother also gives her 200 KSh each week to help her pay for food and transport. Each week, Awuor thinks about what she needs to spend money on, like food, transport, or lotion. She sets aside the money she will need for those items and saves the little that is left with her savings group.

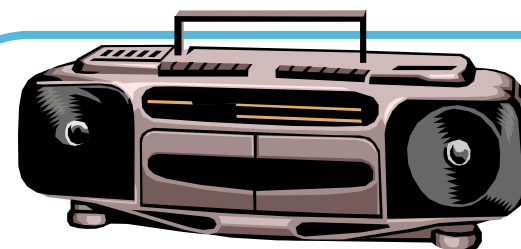


Sometimes Awuor keeps a little extra money at home, just in case her aunt does not need her the coming week, or some other need for money comes up – as it usually does! However, every once in a while, Awuor finds herself with a small amount of extra pocket money, and only then does she go to the shop to buy new batteries for her radio.



Look at the box below. Circle the ways you are LIKE Awuor. Compare your answers with your friends!

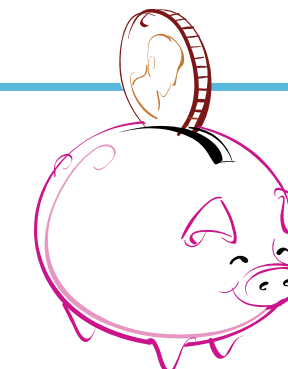
### I am LIKE Awuor...



I like listening to news programs on the radio



I like listening to music programs on the radio



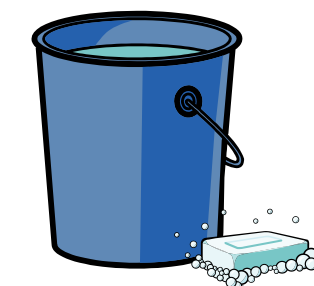
I am in a savings group



I save some money at home



I sometimes have extra pocket money



I have a small job to make money



I plan how I will spend my money





**Think / Discuss / Share**

You have heard the story of Awuor. She thinks ahead about what she needs to buy and sets aside her money for those needs.

Your job now is to work together and create a very short story about a girl who is NOT like Awuor. That is, the girls in your story should do the opposite of Awuor. The girls in your story will NOT know how much they earn and NOT plan ahead for the things they need to buy.



Don't use anyone's real name or situation in your story. You have 5 minutes to come up with a story together.

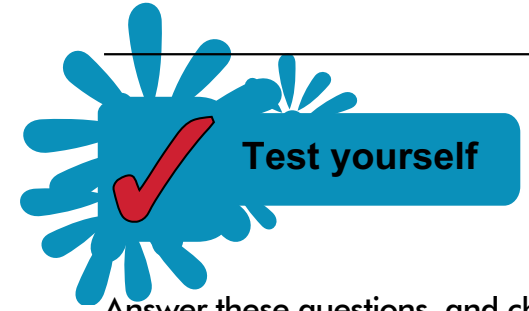
When you are finished, come back together. Tell your stories to the large group! Then answer these questions:

**Who are you more like? Awuor or the girls in your stories?**

\_\_\_\_\_

**What can you do to be more like Awuor and plan ahead?**

\_\_\_\_\_



**Test yourself**

Answer these questions, and check your work on page 133.

**In the story, how does Awuor earn money?**

\_\_\_\_\_

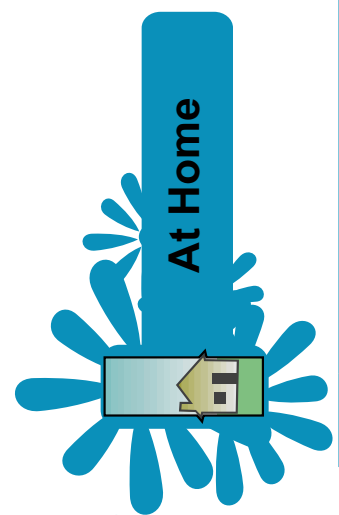
\_\_\_\_\_

**How does planning ahead help Awuor?**

\_\_\_\_\_

\_\_\_\_\_

**Excellent!**



**At Home**

Take a look at your budget from last week, and review the "money in" and "money out". Using the budget on page 75, decide where you were correct and incorrect last week. Then, use the budget on page 76 to re-do the budget now after having a week to find out if your guesses were good or need some changes!

What I plan to spend/earn this week																			
<b>MONEY IN (income)</b>																			
1	Salary																		
2	Gifts or Allowances																		
	<b>TOTAL</b>																		
	<b>MONEY OUT (expenses)</b>																		
	Food																		
	Clothes																		
	Airtime																		
	Transport																		
	School Supplies																		
	Personal Items (i.e. sanitary pads or beauty products)																		
	Medicine																		
	Savings																		
	Emergencies																		
	Other																		
	<b>TOTAL</b>																		
	Surplus or Deficit = Money In - Money Out																		



	What I plan to spend/earn this week	
	<b>MONEY IN (income)</b>	
1	Salary	
2	Gifts or Allowances	
	<b>TOTAL</b>	
	<b>MONEY OUT (expenses)</b>	
	Food	
	Clothes	
	Airtime	
	Transport	
	School Supplies	
	Personal Items (i.e. sanitary pads or beauty products)	
	Medicine	
	Savings	
	Emergencies	
	Other	
	<b>TOTAL</b>	
	Surplus or Deficit = Money In – Money Out	

# CHAPTER 11: SAVE REGULARLY!

The Golden Rules of Saving:

1. Spend less than you earn!
2. Save a little every week!

1. True or False?

**Do This!**

This is like the activity we did in Chapter 8 on NEEDS and WANTS.

First, choose one girl to lead this activity!

For this activity, our meeting place has three important spots. The LEFT side, the RIGHT side, and the middle.

The LEFT side represents TRUE.  
The RIGHT side represents FALSE.  
The MIDDLE means you are undecided.

If your leader says "I am wearing green today", and you are NOT wearing green, stand on the right!

If your leader says "I am wearing green", and you ARE wearing green, stand here on the left!

If you are undecided, stand in the middle! Ready? Leader, read the items on the list below one by one.

Discuss why you answered the way you did! But don't spend too long on any statement – keep moving!

TRUE OR FALSE?

1. I have to have a lot of money to save.
2. I need to be strong to save every week.
3. Saving small amounts of money is a waste of time.
4. I should only save the money I have left over at the end of the week.
5. Rich people are always happy.
6. Saving a little bit of money each week will help me reach my goals.
7. Money is evil.
8. Girls should not have to save money; their parents should save for them.

Look at page 133 for the answers!

**Do This!**

Work together to solve the puzzles below. Check your answers on page 133.

**1. If you save 10 shillings a week, how long will it take you to save enough to buy a new notebook for school that costs 50 shillings?**

A new notebook costs:

\_\_\_\_\_

The answer is:

\_\_\_\_\_

**2. If you save 25 shillings a week, how long will it take you to save enough to buy a new CD that costs 250 shillings?**

A new CD costs:

\_\_\_\_\_

The answer is:

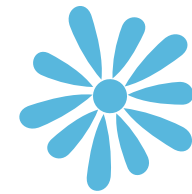
\_\_\_\_\_

3. If you want to give your parents 100 at the end of each month to help pay the rent, how much do you need to save each week?

The answer is:

\_\_\_\_\_

## 2. Saving Regularly



Read / Listen

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 each week, making saving a habit will help you reach your goals.

Atieno has just come back from visiting her sister, Alice. She used most of her savings, but she reached her goal! Now she has a new plan – read or listen to the story on the following pages.

## Two Cousins Save



Atieno lives next door to her cousin Awino. Both girls wash clothes for pocket money. The two girls have a great idea one day – to buy soap and materials, and to wash clothes together for their neighbors. That way, they can work together, wash more clothes, and make more money! They decide they will need 4,000 KSh in total.



The cousins promise to each save 200 KSh every week. So, they will save 400 KSh in total each week. This means that they will have to save for 10 weeks before they can buy the equipment. It seems like a long time, but by putting their savings together, it will go faster.

For the first few weeks, both cousins give things up in order to save, and their family congratulates them! But, Awino becomes tempted by her love for movies and cravings for chips. She even pays for a friend to go to a movie with her!

The next week, when Atieno asks Awino for her savings, Awino just shrugs and says she can't afford to save right now. She promises to give Atieno more money later. "Don't worry," she says, "I'll work hard and save more next month. It will all work out the same."



**Think / Discuss / Share**

Answer these questions together with your group. When you are done check your answers on page 134.

**What happened to the girls' savings plan? Why did this happen?**

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**What are girls' chances of achieving their goal and buying their catering equipment?**

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**How would things be different for Awino if she was a member of a savings group or had a savings account?**

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**You are clever!**



**Test yourself**

Answer these questions, and check your work on page 134.

**How does being a group member help you to save regularly?**

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**Is it a good idea to save small amounts of money each week? Why or why not?**

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**Nicely done!**



**At Home**

One problem people have when they try to save for the first time is that they spend ALL of the money they have. Then, when they try to save the money they have left at the end of the week or month, they have nothing to save.

That is the reason for the saying "pay yourself first!" It means to put aside a small amount of money BEFORE you start to spend. You can use your budget to help you decide how much you can save. Look at your budget from last week and write about the following questions in the spaces below.

**How much can you "pay yourself first"? Why that amount?**

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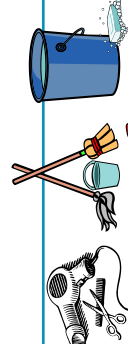



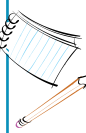





**What can you do to save more regularly?**

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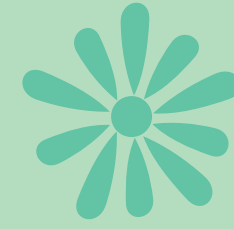
Now, go ahead and update your budget for this week.

What I plan to spend/earn this week	
<b>MONEY IN (income)</b>	
1	Salary 
2	Gifts or Allowances 
<b>TOTAL</b>	
<b>MONEY OUT (expenses)</b>	
	Food
	Clothes 
	Airtime
	Transport 
	School Supplies 
	Personal Items (i.e. sanitary pads or beauty products) 
	Medicine 
	Savings 
	Emergencies 
	Other 
<b>TOTAL</b>	
Surplus or Deficit = Money In – Money Out	



## CHAPTER 12: SAVE IN A SAFE PLACE

Where do fish keep their money?  
In a riverbank, of course!





### 1. Where Should I Save?



Answer these questions together with one or two friends:

**What is happening in the picture on the previous page?**

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**Have you put money away somewhere in your house or your room, and lost it? Tell your story to your friends. What happened?**

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**What could you do in the future to help you avoid losing money like this?**

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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.

Read or listen to these stories about Monica and Atieno. Each girl got a gift of 2,000 KSh at Christmas from her grandmother. Let's see what happened!



When Monica's older brother gets married, she really wants a new dress for the wedding. She decides to withdraw 500 KSh during her group meeting for the dress. On her way back from her group meeting, Monica sees a pair of shoes in the market that would match her dress so well. But, she does not have enough cash in her pocket, and she would have to wait until next week to get more money.



#### Monica

Monica wants to save for her grandmother's gift and add to it until she has enough money to buy a sewing machine – 4,000 KSh. She has decided to save the money with her savings group so she can use a savings account. Monica puts the entire 2,000 KSh in her account. She knows it will take some time, but she is motivated!

Monica realizes that although she wants to buy the shoes, she does not really need them, and continues on her way home.



**Atieno**

Atieno is still saving for her clothes-washing business with Awino. She does not want to save in her savings account because she is afraid she will have an emergency and not have money. She decides to hide her 2,000 KSh in a homebank buried under the clothes in her cupboard.



Atieno is easily tempted by clothes she sees in the market. About once a month, she takes a little money out of her homebank to buy something. Other times, when she has some extra coins, she puts money into her homebank, very proud of her ability to save.



One day, her uncle sees her put away her homebank. 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. Luckily, Atieno can pay for her transport from her savings.

But, when the time comes to talk again about the clothes washing business with Awino, Atieno realizes that she does not have enough money in her homebank.



**2. Advantages and Disadvantages...**

Let's compare the places that Atieno and Awuor saved their money. Fill out the chart below, and then answer the questions as a group.

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

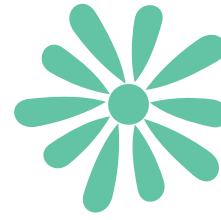
**Disadvantage:** A negative condition or situation that can cause someone harm.

	<b>Advantages</b> What are the advantages of saving in this place? Write them below	<b>Disadvantages</b> What are the disadvantages of saving in this place? Write them below
<b>ATIENO</b> Where did Atieno save?  _____		
<b>AWUOR</b> Where did Awuor save?  _____		



**Think / Discuss / Share**

Answer these questions with 2-3 friends:



**What are the girls' goals?**

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**Do you think they both will be able to reach their goals? Why or why not?**

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**Which place do you choose to save your money? Why?**

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**Test yourself**

Answer these questions and check your answers on page 134.



**If you are saving money to start a business someday (a long-term goal) – is it better to save at home or in a bank? Why?**

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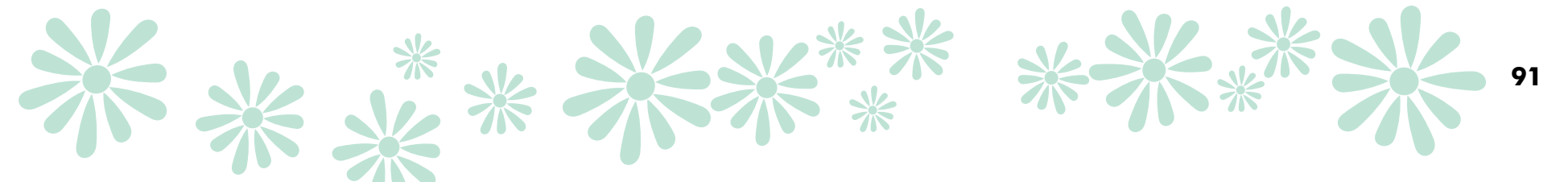
**If you are putting money aside for everyday expenses and short-term goals, like food or transportation, is it better to keep that money at home or in a bank? Why?**

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**Wonderful!**



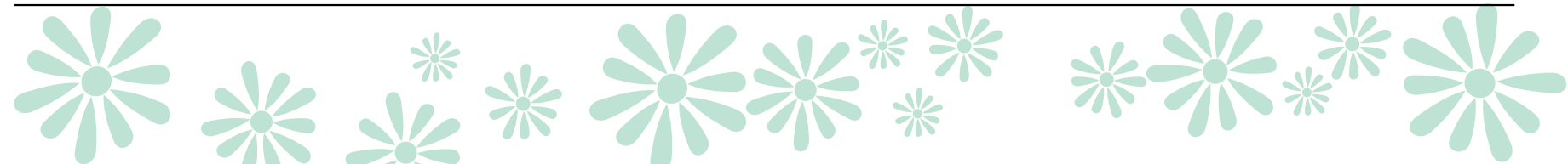


**At Home**

In the boxes below, write 4 places that you can save money. Then – during the whole week – think of the advantages and disadvantages of each place.

1. _____	2. _____	3. _____	4. _____
Advantages	Advantages	Advantages	Advantages
Disadvantages	Disadvantages	Disadvantages	Disadvantages

Which of the options above is best for you? Why? \_\_\_\_\_



# CHAPTER 13: YOUR OWN MONEY VS. SOMEONE ELSE'S MONEY

**“Kiharibucho urafiki ni kukopa na kuazima.”**  
*“What ruins friendship is borrowing and lending.”*



**Do This!**

Let's think about the difference between money that belongs to us, and money that belongs to someone else.

Work together with 2-3 friends. In the list below, circle "O" if the sentence talks about your own money, and "B" if it talks about borrowed money – money you have to pay back.

When you finish, compare your answers with everyone else to see if you agree!

**YOUR OWN MONEY, OR BORROWED MONEY?**

- O  B Your mother gives you 20 shillings for transport
- O  B Your sister loans you 50 shillings to buy body lotion
- O  B You sell your mobile phone for 1,000 shillings to a friend
- O  B You wash your neighbor's clothes for 50 shillings
- O  B At the kiosk, milk costs 30 shillings and you buy it on credit
- O  B Your boyfriend gives you 500 shillings
- O  B You go to see a movie with a friend and she lends you money for the ticket
- O  B For a trip, your aunt gives you a gift of 500 shillings
- O  B You take 65 shillings from your homebank under your bed to buy sanitary pads

Look at page 135 for correct answers.



Read / Listen

### Interest:

Money a borrower pays to a lender (in addition to the loan amount) for the use of the borrower's money. You can also earn interest for your money in the bank!

Just as there are important rules for saving money, there are important rules for borrowing money.

### The 3 Responsibilities of Borrowing Money:

1. Pay it back!
2. Pay it back on time!
3. Pay it back with any interest



Think / Discuss / Share

Match the questions and answers below. The answers to these questions are on page 136 of your workbook.

Why is borrowed money different from your own money?	A bank or financial institution
When you borrow money, why do you have to pay it back?	Yes, you still have to repay the money to the bank
If you borrow money from a friend, do you have to pay that friend back?	Borrowed money must be repaid, your own money is yours
When you borrow money from a friend, can you decide when to pay it back?	A friend or family member
If you want to borrow money without interest, who can you borrow from? *Note – this is true only some of the time, not always! It depends on your agreement.	Maybe – you and your friend must decide together when to repay the money
If you borrow from these people or places, you will have to pay interest.	Because it does not belong to you – the money you borrowed belongs to the person you borrowed it from
If you borrow money from a bank, and a thief then steals it, do you still have to repay the money?	Yes, you still have to pay your friend back



**Test yourself**

Answer these questions and check your answers on page 136.

**What is interest?**

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**What is an example of a good reason to borrow money?**

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**At Home**

**Wonderful!**

Write the 3 responsibilities of borrowing money below.

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

Think of an adult that you know who has borrowed money or taken a loan. What questions can you ask that person about borrowing money?

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## 2. Three Possible Outcomes

Outcome: An outcome is the result of something.



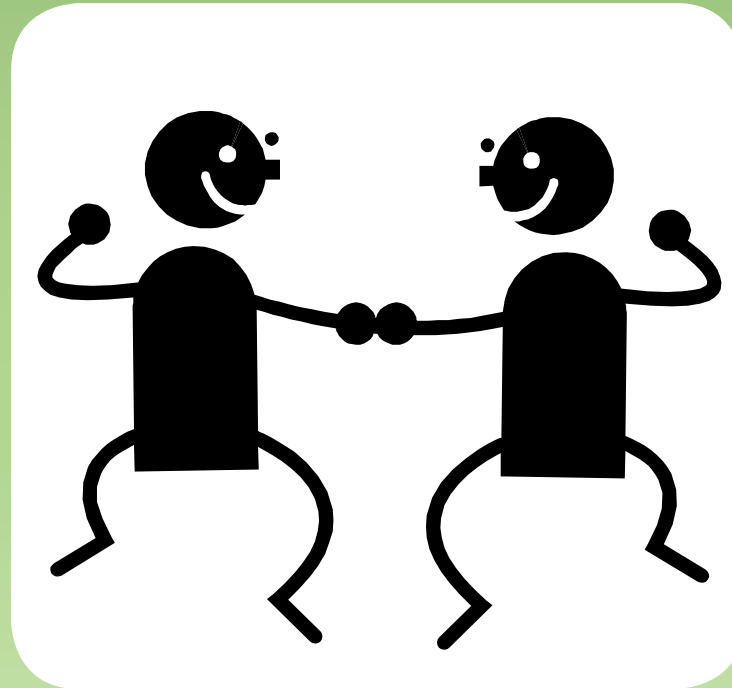
Our goal together is to find ways to make talking about money easier and more effective. We'll start by identifying the possible outcomes – or results – of talks about money.

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!

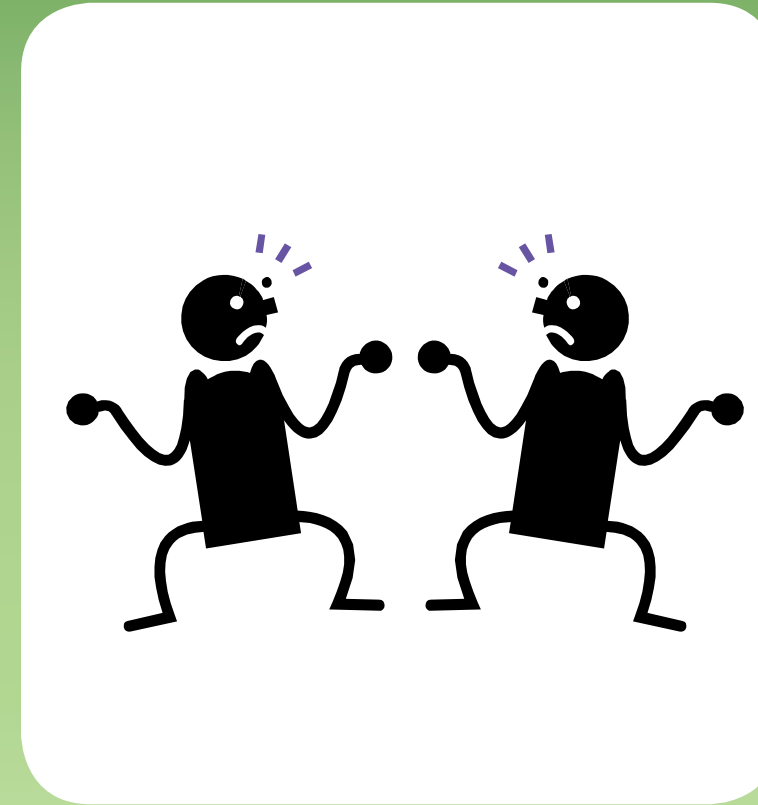
Take a look at these three outcomes together:

### WIN-WIN



This is the best possible outcome in any discussion about money. Both people get something or everything they want or need. They are willing to talk to each other again in the future.

### LOSE-LOSE



This is the worst possible outcome in any discussion about money.

In a lose-lose outcome, the two people cannot agree. In the end, neither one gets what they wanted. They may not want to talk to each other about money ever again!

### WIN-LOSE



This outcome is good for one person, but not for the other!

In a win-lose situation, one person gets what she wants and the other does not. When this happens, the loser might be less likely to want to talk to the winner about money again in the future!



**Do This!**

Work together with 2 or 3 friends. Look at the situations below, and answer the questions to decide whether or not the outcome is win-win, lose-lose, or win-lose. Check your answers on page 137 when you are done.

**You are doing great so far!**

**SITUATION 1:**



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

Who is the winner? \_\_\_\_\_

Who is the loser? \_\_\_\_\_

This outcome is: \_\_\_\_\_

**SITUATION 2:**



Atieno wants her little sister, Caro, to do the housecleaning for her, so that Atieno can spend time with her new boyfriend. Caro asks Atieno to pay her, but Atieno refuses. When Atieno threatens to hit Caro, she gives in and agrees to do the housework for nothing.

Who is the winner? \_\_\_\_\_

Who is the loser? \_\_\_\_\_

This outcome is: \_\_\_\_\_



**SITUATION 3:**



Awuor has finally saved enough to buy her new skirt! She discusses the price with a salesman in the market for a skirt that is on display, but she cannot get the price low enough. She is about to leave when the salesman asks her to wait for a moment, as he has just remembered some similar skirts he has behind his market stall. Awuor likes one of the skirts, and it is in her price range. Awuor decides to buy one of the skirts.

Who is the winner? \_\_\_\_\_

Who is the loser? \_\_\_\_\_

This outcome is: \_\_\_\_\_

**Keep up the good work!**



**Think / Discuss / Share**

Answer these questions together in your group:

Have you ever experienced a win-win, lose-lose, or win-lose discussion about money? Tell your story to your friends. What happened?

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

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Answer these questions, and check your work on page 138.

**Which of the three outcomes in this chapter is the best outcome? Why?**

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This week, pay attention when you hear people talking about money. Choose one example, and write about it below. Who is talking about money? Why are they talking about money? What is the outcome?

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# CHAPTER 15: THE DOs AND DONTs OF TALKING ABOUT MONEY



## 1. Follow the Rules!

Answer the questions below together in your group. Let 3-4 girls tell their stories so that you have enough time to finish this chapter!

Did you see or hear any discussions about money during the week? What happened? Describe them to your friends.

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Decide for each story: Was the outcome win-win, lose-lose, or win-lose?

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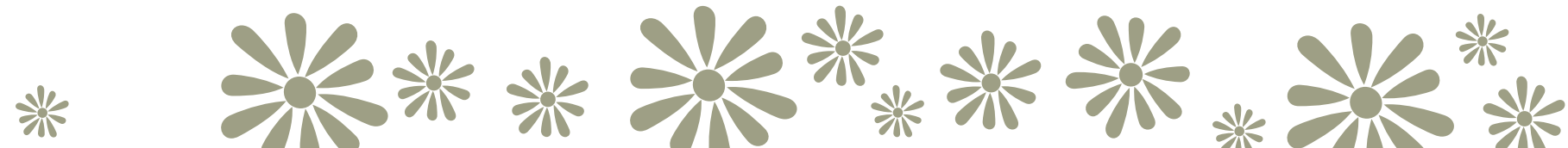
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**Do This!**

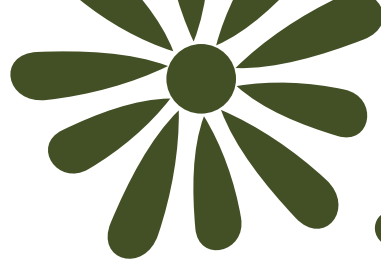
Work together with 2 or 3 friends. Think about lose-lose or win-lose outcomes, from last week.

In your opinion, what can happen when we talk about money that can cause someone to lose? Write or draw all the reasons you can think of in the space below:

**WHAT CAN GO WRONG?**

Large empty rounded rectangular box for writing answers to the 'WHAT CAN GO WRONG?' question.

**You rock!**



**Read / Listen**

**2. Clear Communication**

Clear communication is very important when it comes to talking about money. We don't want our messages to be misunderstood because we don't communicate well – especially when we want to achieve a win-win outcome.

When you're talking about money, here are a few rules to follow:

<b>DO</b>	<b>DON'T</b>
1. Listen to the other person	1. Get angry
2. Try to see the other person's point of view	2. Be rude or insulting
3. Show respect	3. Reject the other person's ideas without listening
4. Be flexible	4. Lock yourself into one position
5. Clearly state what you want	5. Raise your voice
6. _____	6. _____
7. _____	7. _____
8. _____	8. _____

Can you add any DOs or DON'Ts? Write them in the blank spaces above.

**Great ideas! Keep them coming!**



Answer these questions, and check your work on page 138.

Why is it important to think about the DOs and DON'Ts when you discuss money with others?

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In your opinion, which is the most important DO or DON'T? Explain.

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Below, write about 2-3 ways that using the DOs and DON'TS can help you save money.

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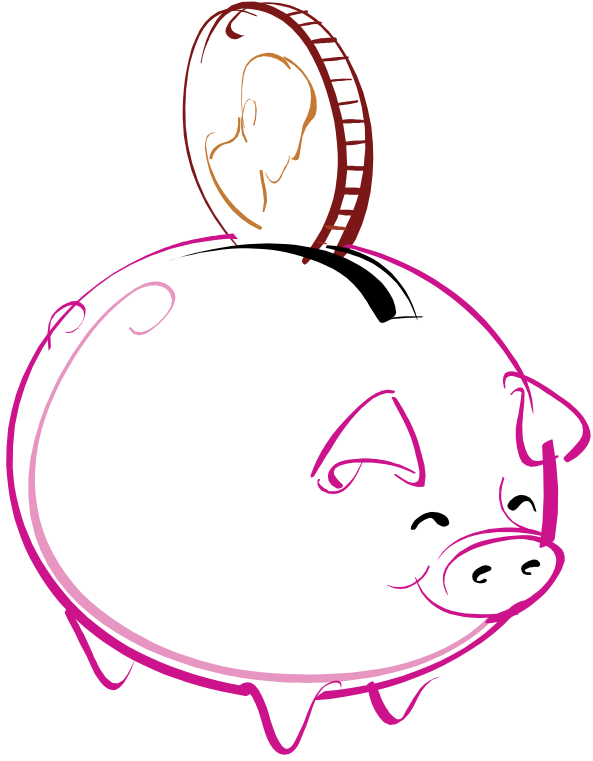
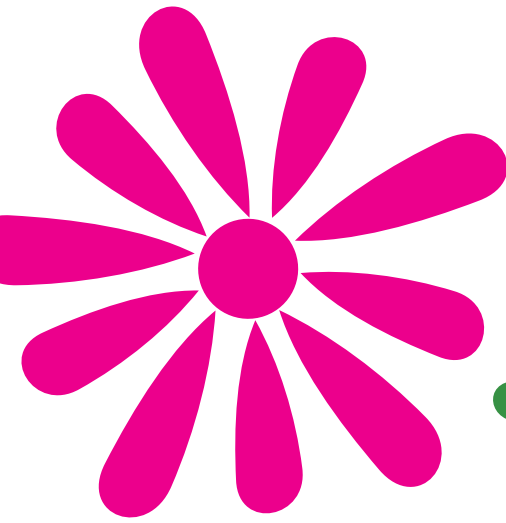
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# CHAPTER 16: RESOLVING CONFLICTS ABOUT MONEY

## 1. The DOs and DON'Ts in Action!



What could you do differently to avoid a problem in the future?

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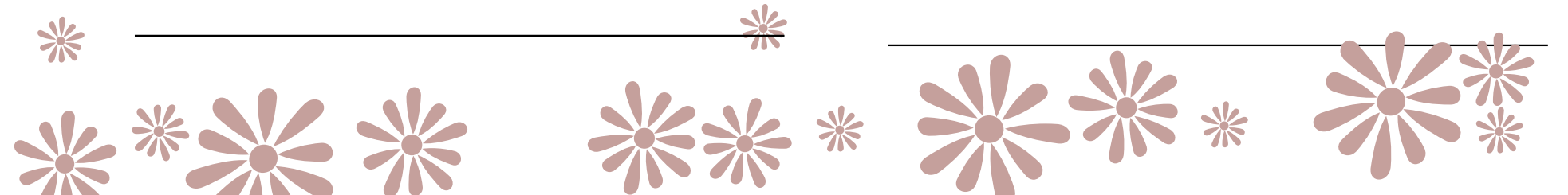
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Think of a time that you did not communicate well about money – with a friend, a parent, or anyone!

Answer the questions below together in your group. Let 3-4 girls tell their stories so that you have enough time to finish this chapter!

What rule (DO or DON'T from the last chapter) did you break?

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People often disagree about issues that involve money. Let's talk about and practice resolving conflicts about money together.

In your groups, choose two actresses to play the role of mother and daughter. Use the lines below, and act out the play!

### Conversation between Awuor and Her Mother

**Awuor:** Hello, mother. I want to 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!

**Awuor:** Mother, now that I am older and part of a savings 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 we don't have a lot of extra money!

**Awuor:** But mother, a mobile phone wouldn't only just be for me. Now that James and Peter, 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.

**Awuor:** 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 in my savings account now, and I am earning some money helping Mama Moses in her salon. It isn't much, but if I save, I can have enough for half of the price in 2 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!

**You're a natural!**



Work together with 2 or 3 friends. Think about the play you just saw (or acted in!). Answer the questions first, and then do the activity. Check your answers on page 139 when you are done.

**What is Awuor's goal in her discussion with her mother?**

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**What is Awuor's mother's reaction?**

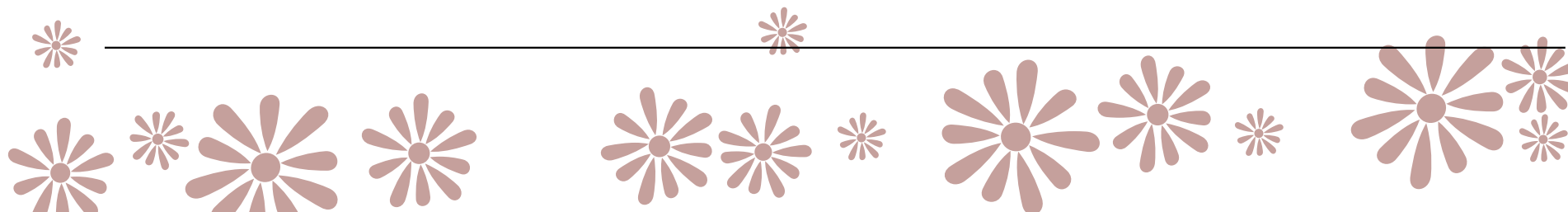
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Which DOs (from the last chapter) did you see Awuor use in this play? List them in the box below:

DOs...



Answer these questions, and check your work on page 139.

**If Awuor had not followed the DOs of good communication, what do you think would have happened when she talked to her mother?**

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Write about a time that you have had a conflict about money with someone. If you were to go back in time, how could you get a win-win result?

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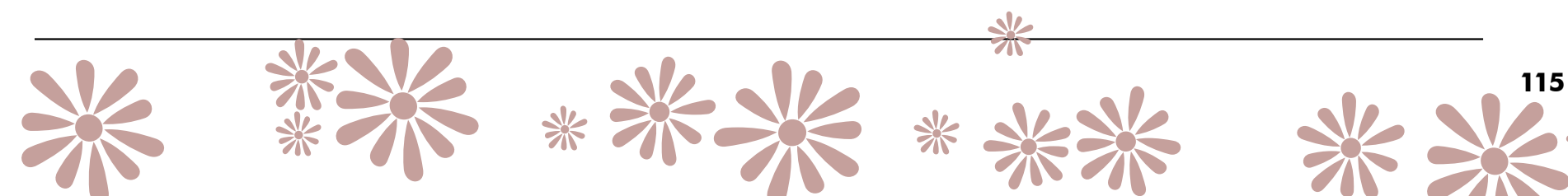
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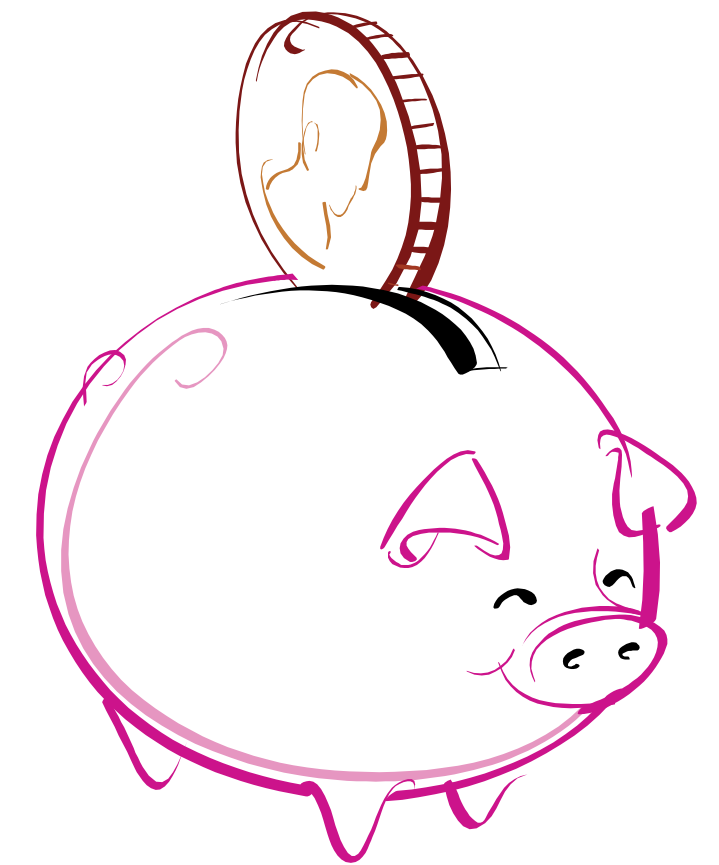
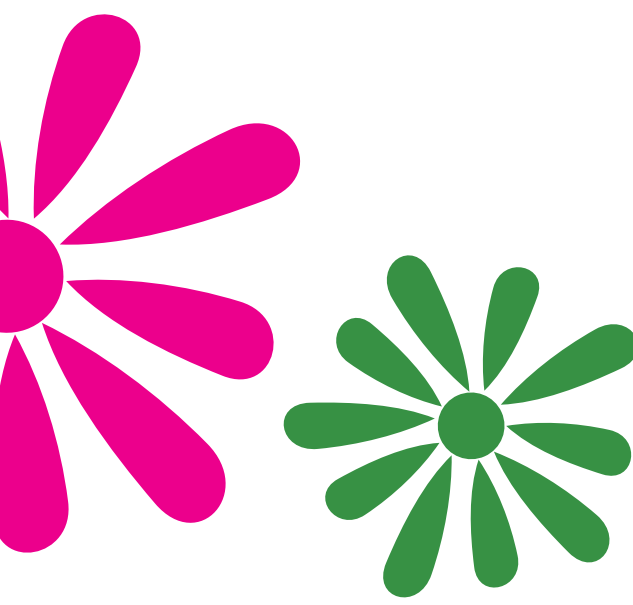
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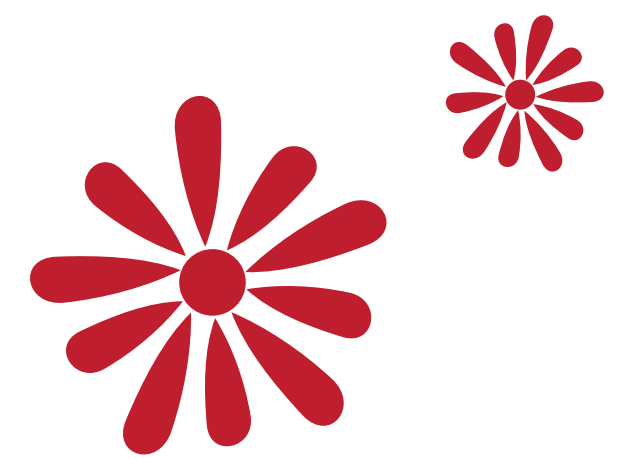
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# CHAPTER 17: ROLE-PLAY RESOLVING CONFLICTS ABOUT MONEY



## 1. You are a Star!

Today is a special day in this workbook. Today you will all get a chance to be actresses! Get ready!

1. Divide yourselves into 5 groups. Make sure each group has someone who is comfortable reading!
2. Give each group a number from 1 to 5.
3. In your small group (1-5), look at the role-play below with the same number as your group.
4. Make a SHORT play together that shows everyone the situation. You will have to choose and show a win-win outcome for your play!

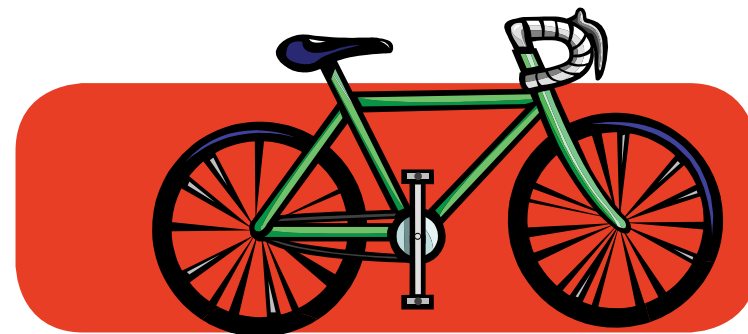
Give yourselves 15 minutes to prepare!  
Then, show your short play to everyone! After each play, take just a few minutes to answer the questions on the next page. When you are done check your answers on page 139.



**Conflicts about Money**

1. Corrinne's mother wants her to give her all the money she earns doing small jobs. Corrine wants to use some of the money she earns for airtime.

2. Otieno has a bicycle taxi which he uses to transport customers every day after school. He wants to keep his money but his parents want him to contribute to the family.



3. Fatima saves all her transport money to meet a goal and walks. Her parents do not want her to save it.

4. Njoki's sister, Njeri, wants to borrow Njoki's savings to buy a lesso, Njoki does not want to lend her the money.

5. Emily washed some clothes for a neighbour who now refuses to pay her.





Fill in the chart below when you discuss each short play.

PLAY #	COMMUNICATION SKILLS I SAW...	SOLUTION I SAW...	OTHER POSSIBLE SOLUTIONS...
1 – Corrinne			
2 – Otieno			
3 – Fatima			
4 – Njoki and Njeri			
5 – Emily			

Excellent work!



Pay attention to one money-related conflict you see this week. This time, look outside yourself!

Below, write about the conflict. What was it about? Why did it happen? How did it end (win-win, lose-win, lose-lose)?

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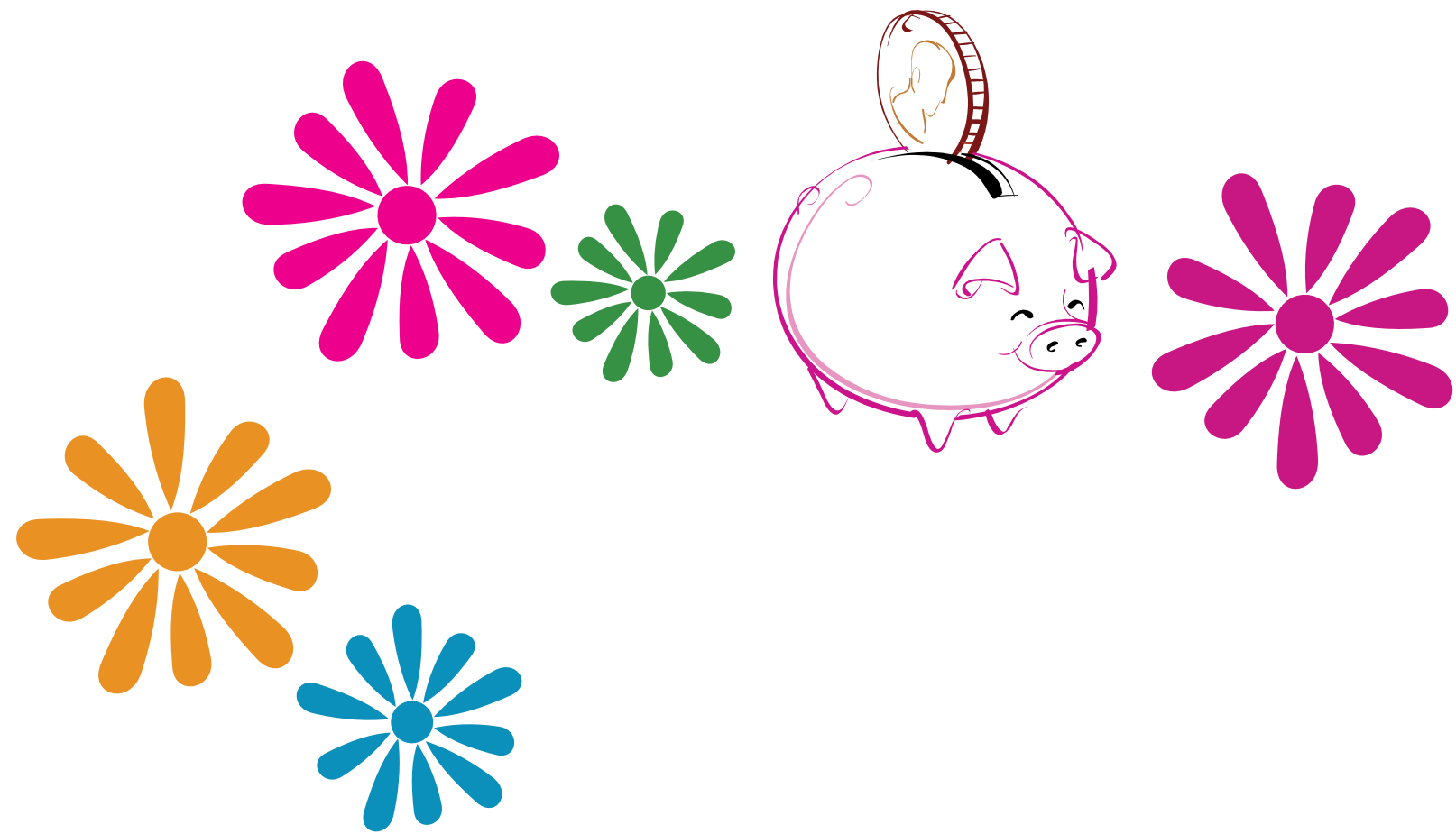
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**You have come to the end of your workbook. Hopefully you have learned a lot!**

**Keep this book as a tool to use in the future. Remember, ladies – It is your future, and your money!  
Manage it wisely and manage it well!**

**This is just the beginning! Keep up the good work!**

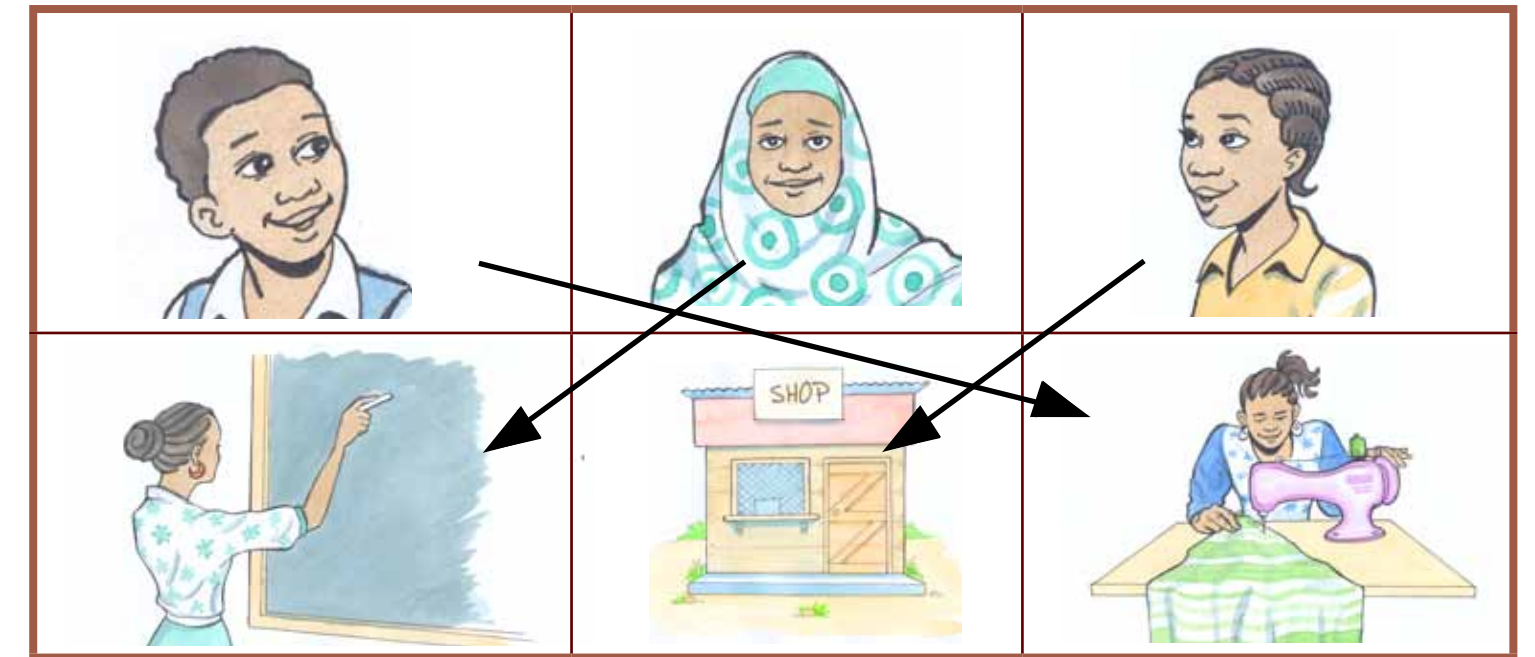




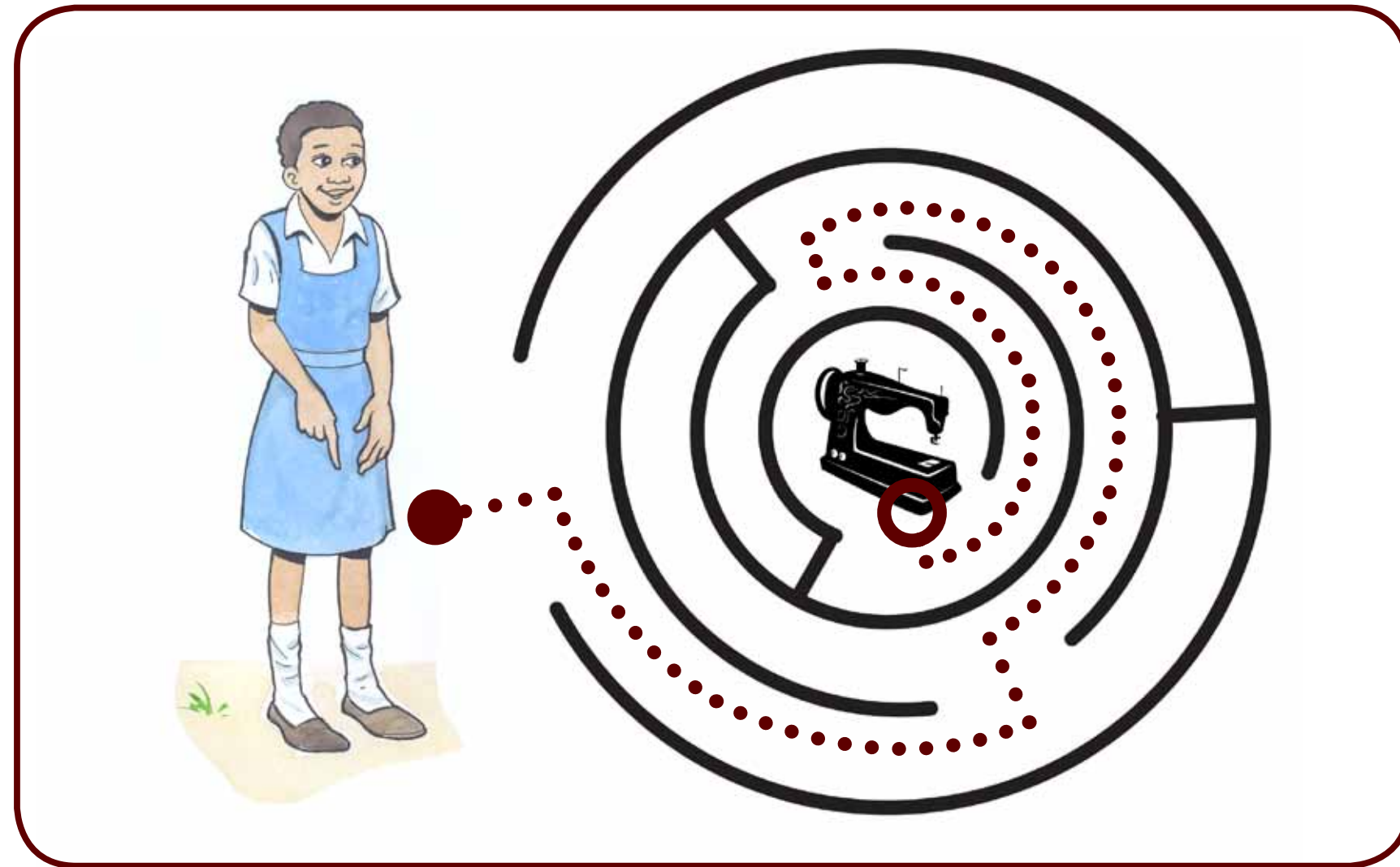
**ANSWER KEY**

**Use this Answer Key after you try to answer the questions yourself!**

**Chapter 1:**  
Do This! Page 5:







### Chapter 3:

**Test Yourself. Page 19:**

**Which types of jobs in this chapter have a regular salary?**

Accountant, doctor, police officer, pharmacist, banker, journalist, teacher, nurse

**Which types of jobs in this chapter do not have a regular salary?**

Electrician, carpenter, brickmaker, farmer, cook, tailor, hairdresser, car mechanic, maid, childcare worker, market vendor, weaver, driver

Some of the above jobs might be regular or not regular. It depends!

### Chapter 4:

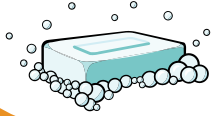






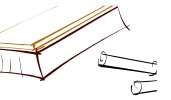




**Test Yourself. Page 25:**

**Why is it important to know your personal qualities and skills when you think about job options?**

You need to know before you do a job whether or not you can be successful, and understanding your own qualities and skills will help you. You might need to improve your strengths or try to learn a new skill to do a job well. You also might need to get training.



Chapter 5: Do This! On Page 31:

 soap	 wedding	 house
 house fire	 oil for lamp	 lotion/perfume
 hair items	 school supplies	 broken leg
 car accident	 robbery	 sewing machine

Test Yourself. Page 33:

Are reasons to save the same for everyone? Why or why not?

No, reasons to save are not the same for everyone. People are different – they have different goals and different needs, and so their reasons to save are different.

## Chapter 6:

### Think/Discuss/Share on page 37

Which of the following are Atieno's savings goals?  
Circle them!

School fees    Perfume

New earrings    Rent for her shop

Laundry soap    Baby dress

Dance lessons    Transport to Alice's

Which of her goals can she meet in a few weeks?

Baby dress, transport

Which goals will take her longer to meet?

School fees

What can Atieno do to help her meet her goals?

Do some extra work to make more money

### Think/Discuss/Share on page 40:

In Atieno's story, which goals are long-term? Circle them!

School fees    Baby dress    Transport to Alice's

Which are short-term? Draw a square around them!

School fees    Baby dress    Transport to Alice's

How can having a savings goal help you to save?

Having a saving goal can help you to make a plan. Having a plan and following it will help you to save!

Test Yourself. Page 41:

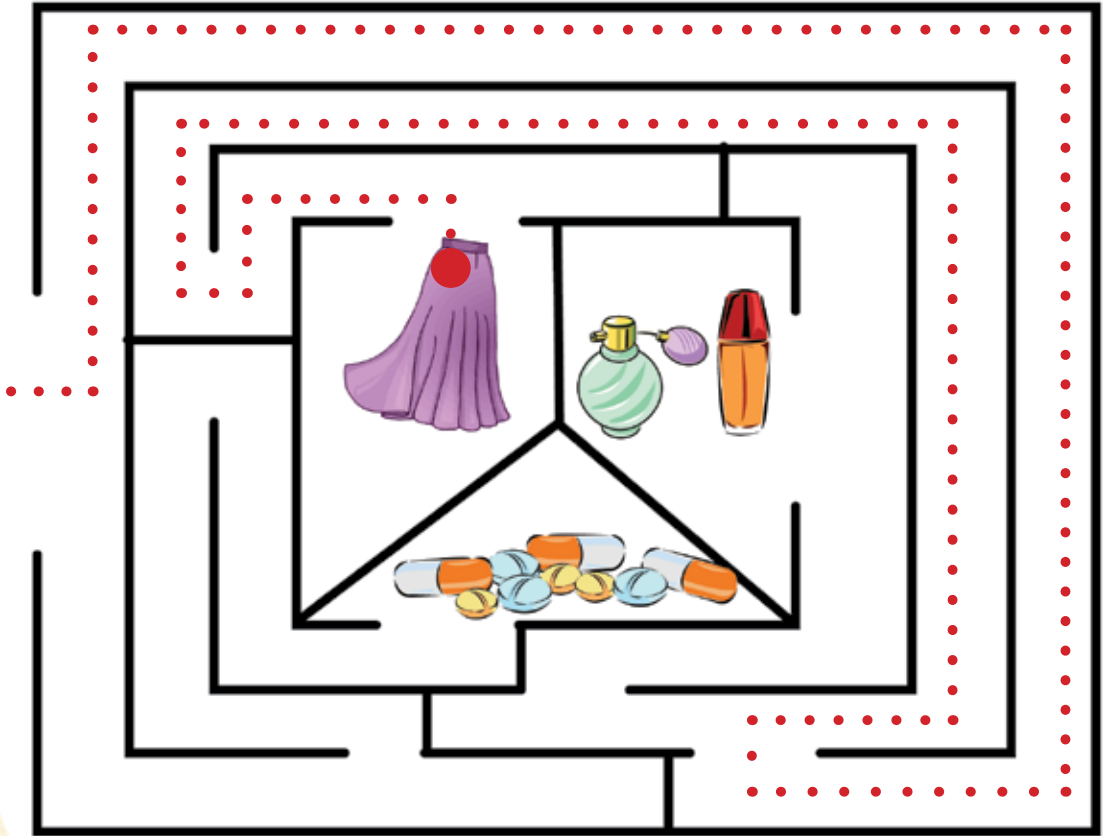
What is the difference between a long-term and a short-term goal?

A short-term goal can be achieved in a short amount of time, while a long-term goal needs more time to be achieved.

Is "buying airtime" an example of a short-term or a long-term goal? How about "paying for my younger sister's school fees"?

Buying airtime is a short-term goal. Paying for school fees is a long-term goal.

## Chapter 7: Do This! On page 49:



Test Yourself. Page 49:

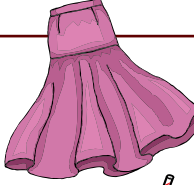













How can you find out the amount of money to save each week to meet your savings goal?

Divide the total amount you need to save by the number of weeks.

Why is having a savings plan important?

If you do not have a plan to meet your savings goal, you will not know how much to save each week or month. You can't meet your goal if you don't know how much to save!

**Chapter 8: Do This! On page 56:**

Monica			Maureen		
Monica makes <u>4000 Ksh.</u> each month.			Maureen makes <u>4000 Ksh.</u> each month.		
Monica saves <u>1000 Ksh.</u> each month.			Maureen saves <u>nothing</u> each month.		
Monica spends money on: (circle)			Maureen spends money on: (circle)		
 clothes	 shoes	 bus fare	 clothes	 shoes	 bus fare
 soda	 makeup	 tea	 soda	 makeup	 tea
 brother			 brother		

**Test Yourself. Page 59:**

**What is the difference between a want and a need?**

A want is something that is not necessary for you to survive. A need is something necessary for you to live – like water or rent.

**Is “airtime” an example of a want or a need? Explain.**

Airtime is a want. You do not need it to survive. **HOWEVER**, it can be a need if it is necessary for your business or your safety.

**Chapter 9: Think/Discuss/Share on page 67**

What are the ways that Atieno makes money?	●	Surplus	○
What is Atieno’s total income this week?	●	100 KSh	○
What are Atieno’s total expenses this week?	●	475 KSh	○
How much money did Atieno give to her family for food?	●	Washing clothes and plaiting hair	○
Did Atieno have a surplus or deficit this week?	●	Lotion and sanitary pads	○
What personal items did Atieno buy this week?	●	450 Ksh	○
		Deficit	○



**Test Yourself. Page 69:**

**What are the main parts of a budget?**

The main parts of a budget are income or Money In and expenses or Money Out. Savings is a part of money out.

**How can a budget help you save money?**

You can find out how much you are spending, and how much you are earning each week. If you are spending more than you earn, you can plan for the future to change that, and find places where you spend too much money. Then you can save more money.

**Chapter 10:**

**Do This! On page 71:** The correct order of the story is:



Atieno in the shop looking at some perfume.

Atieno thinks about how she can earn money. She can wash clothes for a neighbour!

Atieno is washing clothes to earn extra money.

Atieno saves the money she earns.

Atieno can buy the perfume in the shop!

**Test Yourself. Page 74:**

**In the story, how does Awuor earn money?**

Helping her aunt, pocket money from her mother.

**How does planning ahead help Awuor?**

She can meet her needs, and save for some of her wants.

**Do This! Page 79**

- 1. If you save 10 shillings a week, how long will it take you to save enough to buy a new notebook for school that costs 50 shillings?**  
5 weeks
- 2. If you save 25 shillings a week, how long will it take you to save enough to buy a new CD that costs 250 shillings?**  
10 weeks
- 3. If you want to give your parents 100 at the end of each month to help pay the rent, how much do you need to save each week?**  
25 shillings

**Chapter 11:**

**Do This! Page 78:**

**TRUE OR FALSE?**

- |   |       |
|---|-------|
| 1. I have to have a lot of money to save.                                   | FALSE |
| 2. I need to be strong to save every week.                                  | TRUE  |
| 3. Saving small amounts of money is a waste of time.                        | FALSE |
| 4. I should only save the money I have left over at the end of the week.    | FALSE |
| 5. Rich people are always happy.  | FALSE |
| 6. Saving a little bit of money each week will help me reach my goals.      | TRUE  |
| 7. Money is evil.   | FALSE |
| 8. Girls should not have to save money; their parents should save for them. | FALSE |

**Think/Discuss/Share on page 82:**

**What happened to the girls' savings plan? Why did this happen?**

They did not follow the savings plan. It failed because Awino has wants she spends her money on instead of saving.

**What are girls' chances of achieving their goal and buying their catering equipment?**

If they cannot both agree to follow their plan, they will probably not achieve their goal.

**How would things be different for Awino if she was a member of a savings group or had a savings account?**

Awino might be more likely to save if she had an account. She could not get her money so easily to spend it if it was in the bank.

**Test Yourself. Page 83:**

**How does being a group member help you to save regularly?**

You can be disciplined because you have a chance to save every week. You have a place to be supported in your savings, with your friends, too.

**Is it a good idea to save small amounts of money each week? Why or why not?**

Yes, it is a good idea to save a small amount of money each week. Even a small amount of money can become a large amount if you save a little every week!

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## Chapter 12:

**Test Yourself. Page 91:**

**If you are saving money to start a business someday (a long-term goal) – is it better to save at home or in a bank? Why?**

It is probably better to save at a bank. At a bank, you might be able to earn interest. Also, you will not be able to easily take your money and spend it on something else. That will make you more likely to meet your goal!

**If you are putting money aside for everyday expenses and short-term goals, like food or transportation, is it better to keep that money at home or in a bank? Why?**

It might be better to keep your money at home. That way, you can access it when you need it easily. You will not have to go to the bank, which might be far away, to get money for food or transportation.

## Chapter 13:

**Do this! On page 93:** [Circle the correct answers – see the key below]

### YOUR OWN MONEY, OR BORROWED MONEY?

- B Your mother gives you 20 shillings for transport
- B Your sister loans you 50 shillings to buy body lotion
- B You sell your mobile phone for 1,000 shillings to a friend
- B You wash your neighbor's clothes for 50 shillings
- B At the kiosk, milk costs 30 shillings and you buy it on credit
- B Your boyfriend gives you 500 shillings
- B You go to see a movie with a friend and she lends you money for the ticket
- B For a trip, your aunt gives you a gift of 500 shillings
- B You take 65 shillings from your homebank under your bed to buy sanitary pads



**Think/Discuss/Share on page 95:**

Why is borrowed money different from your own money?	A bank or financial institution
When you borrow money, why do you have to pay it back?	yes, you still have to repay the money to the bank
If you borrow money from a friend, do you have to pay that friend back?	Borrowed money must be repaid, your own money is yours
When you borrow money from a friend, can you decide when to pay it back?	A friend or family member
If you want to borrow money without interest, who can you borrow from? *Note – this is true only some of the time, not always! It depends on your agreement.	Maybe – you and your friend must decide together when to repay the money
If you borrow from these people or places, you will have to pay interest.	Because it does not belong to you – the money you borrowed belongs to the person you borrowed it from
If you borrow money from a bank, and a thief then steals it, do you still have to repay the money?	Yes, you still have to pay your friend back

**Test Yourself. Page 96:**

**What is interest?**

Interest is money a borrower pays to a lender (in addition to the loan amount) for the use of the borrower's money. You can also earn interest for your money in the bank!

**What is an example of a good reason to borrow money?**

A good reason to borrow money is for an investment in the future – like a business, or school fees – something that will help you make more money. Also, if you need money for an emergency, borrowing it can be OK. However, it is not good to borrow money for wants that will not help you make more money or meet a need – things like sweets or makeup.

**Chapter 14:**

**Do this! On page 102:**

**SITUATION 1:**



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

Who is the winner? No one is the winner  
 Who is the loser? Both Monica and vendor lose  
 This outcome is: Lose-lose

**SITUATION 2:**



Atieno wants her little sister, Caro, to do the housecleaning for her, so that Atieno can spend time her new boyfriend. Caro asks Atieno to pay her, but Atieno refuses. When Atieno threatens to hit Caro, she gives in and agrees to do the housework for nothing.

Who is the winner? Atieno  
 Who is the loser? Caro  
 This outcome is: Win-lose or lose-win

### SITUATION 3:



Awuor has finally saved enough to buy her new skirt! She discusses the price with a salesman in the market for a skirt that is on display, but she cannot get the price low enough. She is about to leave when the salesman asks her to wait for a moment, as he has just remembered some similar skirts he has behind his market stall. Awuor likes one of the skirts, and it is in her price range. Awuor decides to buy one of the skirts.

Who is the winner? Both Awuor and the salesman win  
Who is the loser? Neither of them is the loser  
This outcome is: Win-win

### Test Yourself. Page 104

**Which of the three outcomes in this chapter is the best outcome? Why?**

Win-win is the best outcome because everyone involved gets what they need or want.

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### Chapter 16:

#### Test Yourself. Page 108:

**Why is it important to think about the DOs and DON'Ts when you discuss money with others?**

Because you want to follow the Dos to try to achieve a win-win outcome or the best possible outcome in any situation.

**In your opinion, which is the most important DO or DON'T? Explain.**

This is up to you!

### Chapter 16:

**Do this! On page 113:**

**What is Awuor's goal in her discussion with her mother?**

To get a mobile phone.

**What is Awuor's mother's reaction?**

At first she is angry and annoyed. However, when Awuor follows the Dos, her mother changes her mind. She agrees to help Awuor buy a mobile phone if Awuor saves some money in her job.

**Which Dos (from the last chapter) did you see Awuor use in this play? List them in the box below:**

DOs...

She listens to her mother  
She sees her mother's point of view  
She shows her mother respect  
She clearly states what she wants to her mother  
She is flexible – she changes her plan from her mother buying the phone to a compromise  
She uses them all!

### Test Yourself. Page 114:

**If Awuor had not followed the DOs of good communication, what do you think would have happened when she talked to her mother?**

She would not get any help with the phone, and her mother would have been very angry.

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### Chapter 17: Do This! Page 118

1. Corrinne's mother wants her to give her all the money she earns doing small jobs. Corrinne wants to use some of the money she earns for airtime.

Possible solutions: Corrinne can discuss the reasons that she needs to buy airtime with her mother. She can give her mother the advantages of having Corrinne buy airtime instead of asking for it. They can agree that Corrinne keeps part of the money, and gives part to her mother, or that Corrinne keeps all of the money for airtime.

2. Otieno has a bicycle taxi which he uses to transport customers every day after school. He wants to keep his money, but his parents want him to contribute to the family.

Possible solutions: Otieno can agree to give money his parents for a period of time, as long as he can save some money for himself. He can show them that he sees their side of the story. He can also present them with the advantages of letting him have his own money, as it will mean he does not need to ask his parents for money.

3. Fatima saves all her transport money to meet a goal and walks. Her parents do not want her to save it.

Possible solutions: Fatima 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. Njoki's sister, Njeri, wants to borrow Njoki's savings to buy a lessso. Njoki does not want to lend her the money.

Possible solutions: Njoki can keep her savings in a safe place, like her bank account, where it is not easy to access and lend. If she does lend Njeri the money, she can work out an agreement for repayment. Njoki can also ask Njeri to give her something as a trade to keep until she has been repaid.

5. Emily washed some clothes for a neighbor who now refuses to pay her.

Possible solutions: Emily can find someone else who saw her working 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 and that in order to work well, she must be paid.