

2011

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

Population Council

Microfinance Opportunities

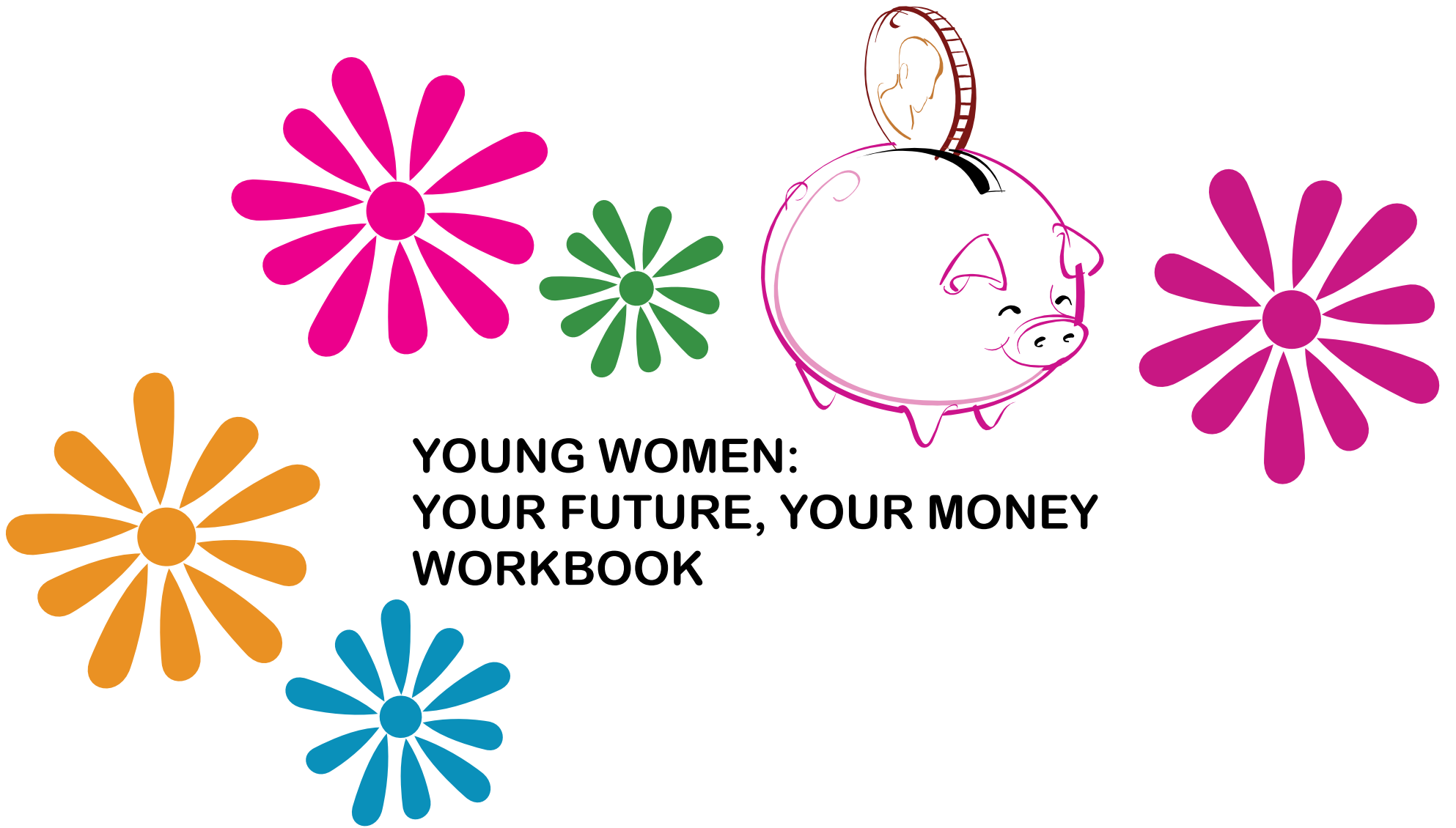
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**YOUNG WOMEN:
YOUR FUTURE, YOUR MONEY
WORKBOOK**

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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-Uganda.

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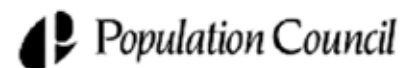
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WELCOME TO YOUR WORKBOOK!



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:



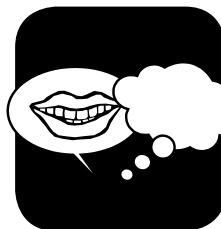
Read/Listen

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.



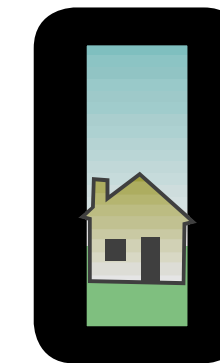
Think/Discuss/Share

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!



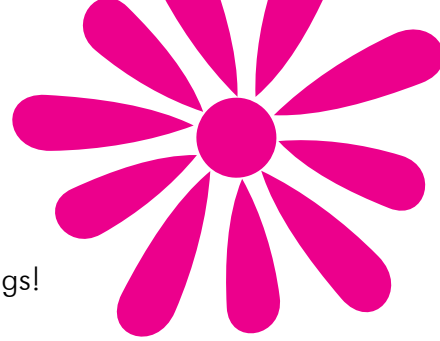
ENJOY!



SOME TERMS AND DEFINITIONS

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

Advantage:	Any condition, situation, or opportunity that helps someone to succeed or benefit.
Budget:	A written plan that estimates future income, expenses, and savings.
Conflict:	A situation when two or more people fight or disagree.
Deficit:	When there is not enough money to cover all costs at the end of a budget period.
Disadvantage:	A negative condition or situation that can cause someone harm.
Expenses:	Money out – this can be money spent for any purpose.
Goal:	Something someone wants to achieve in the future - perhaps in school, perhaps related to family, perhaps related to work. A goal might be to visit a relative who lives in another place, or to learn a new skill, like sewing or typing.
Short-term goal:	A goal that can be achieved in a relatively short period of time, such as 1-3 months.
Long-term goal:	A goal that will take a long period of time to achieve, at least a year.
Income:	Money in – this could be regular or irregular, from a job, or even a gift.
Loan:	A sum of money that is borrowed and that must be paid back.
Needs:	A basic necessity that you cannot live without – like food, water, and a place to live.
Outcome:	The result of something.
Saving:	Putting money aside for future use.
Savings Plan:	A written guide for how to manage and save money to achieve a savings goal.
Self-Employment:	A self-employed person operates his or her own business or job, and makes all of the necessary decisions related to the business – such as working hours, investment, products and services, etc.
Surplus:	Money remaining or left over (at the end of a budget period – like a week or month).
Wage Employment:	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.
Wants:	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: _____



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!

<p>1. It is a quiet day, and you have a little time free.</p> <p>Would you....</p> <ol style="list-style-type: none"> 1. Play outside with friends 2. Do a puzzle or game that makes you think 3. Find a friend and have a chat 	<p>2. You are waiting at the bus stop for a bus that comes only once a day. The driver drives past without stopping.</p> <p>Would you....</p> <ol style="list-style-type: none"> 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
<p>3. A schoolmate says some very nasty things to you.</p> <p>Would you....</p> <ol style="list-style-type: none"> 1. Run and tell someone 2. Imagine ways to teach your schoolmate a lesson 3. Feel very hurt, and maybe cry 	<p>4. You find a very sick child alone on the side of the road.</p> <p>Would you....</p> <ol style="list-style-type: none"> 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



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 Birungi... I'm 14, and I live in Kamwokya 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 Latifa... I live with my mother and little sister and brother in Kawempe, near the central market. 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 Nora. I was born in Nakulabye, near the big city. 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 125 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.

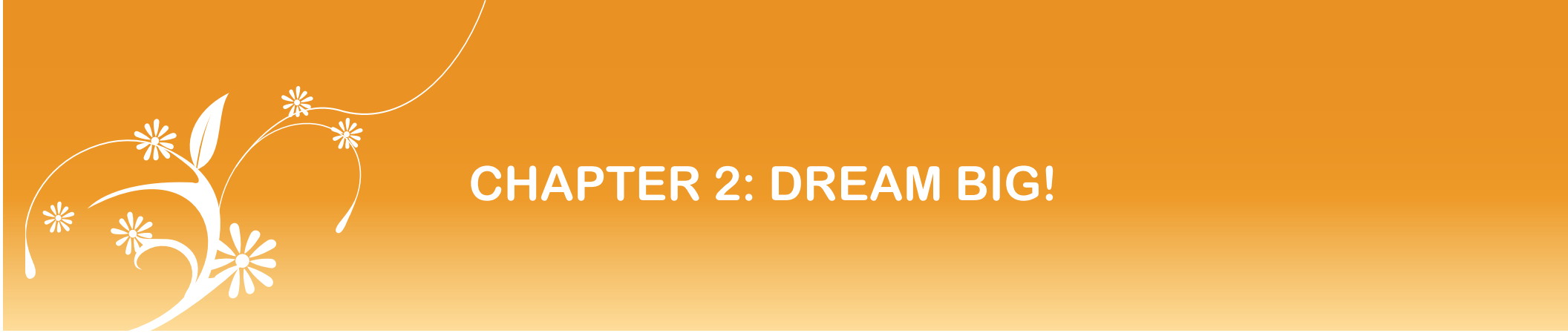
- Are you a thinker, a feeler, or a doer? Are you more than one?
- What does it mean to be a thinker, a feeler or a doer?





At Home

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



CHAPTER 2: DREAM BIG!



Read / Listen

1. Financial Education—the road to good financial education

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

This is called FINANCIAL EDUCATION. Financial education is like a taxi we can take along “Finance Road”. This taxi takes us from where we are now, to where we want to be. Before we talk about saving, let’s think about why we save.

*“Okusalawo okulungi
gw’omusingi
gw’okwetegekera
ebisera ebirungi
ebyo’ mumaso!”*

*“Proper decision
making is the
foundation to
planning for a
better future.”*





Think / Discuss / Share

Look at the proverb on the previous page. 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?

Good Discussion!



2. Talk About Your Dreams

To arrive at "A Good Future" we need to have a good roadmap. Just like Latifa, Birungi, and Nora, everyone has dreams.

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



Do This!

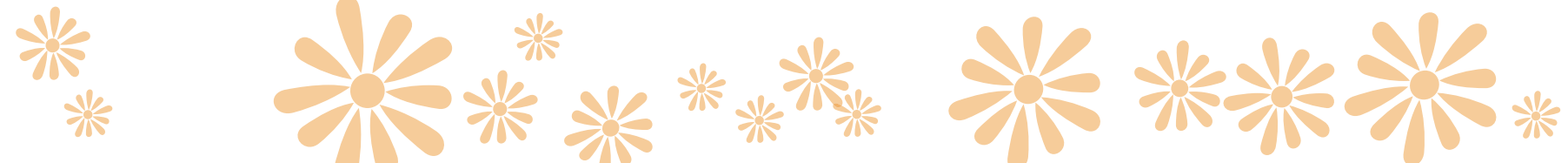
In the space on the following page, draw a picture of your dream. When you finish, share your dreams with each other.

Be creative! Feel free!



My future dreams...

Keep up the good work!





3. Plan for the Future

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

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

Look at the chart below:

Birungi's Chart

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



4. Talk About the Future

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

Now use the box below to think about yourself.

<p>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!</p>	<p>What about yourself do you need to improve? Maybe you do not like to study, or you often daydream.</p>
<p>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.</p>	<p>What outside of you might hurt your chances to achieve your dreams? Maybe a course you want to take is too expensive.</p>

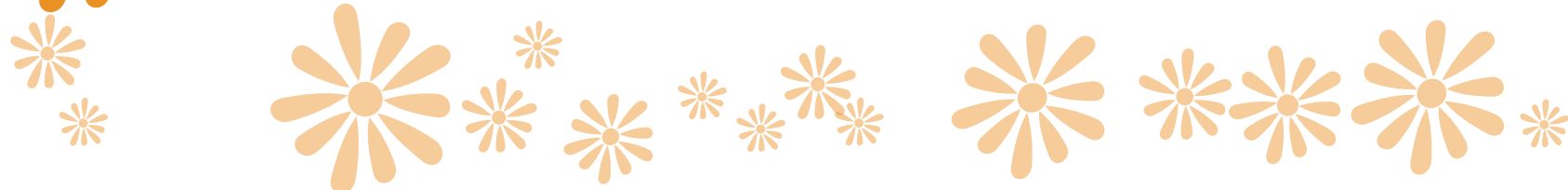
Write or draw your own strengths, weaknesses, opportunities, and threats in the box below.

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

Excellent job!



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 Birungi achieve her dream! Solve the maze. Draw a line from Birungi to her dream – being a dressmaker. Do not cross over any lines. The solution is on page 126 of this workbook.

A maze puzzle where the goal is to draw a path from the girl on the left to the sewing machine in the center. The maze consists of several concentric and overlapping lines forming a complex path.





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!

A large, empty, rounded rectangular box with an orange border, intended for students to write or draw their future dreams.A decorative graphic in the top left corner of the page, featuring white flowers and leaves on a red background.

CHAPTER 3: WHAT CAN I DO TO EARN MONEY?



1. Types of Work

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:

A large, empty, rounded rectangular box with a red border, intended for students to write or draw the job they want to do when they 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.

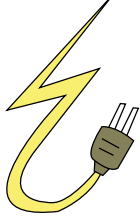





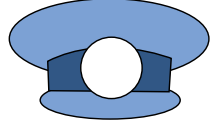




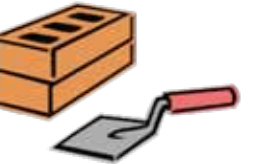


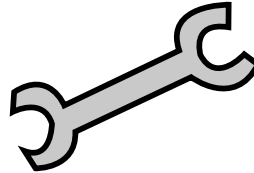
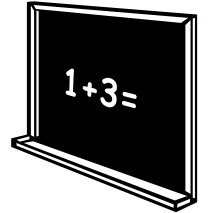






You can draw or write each job in the dream bubbles.

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 – would you add any of these jobs to your list on the previous page?

Sample Jobs

 Electrician	 Carpenter	 Accountant	 Childcare worker	 Doctor	 Census worker	 Dress Maker
 Police officer	 Farmer	 Banker	 Pharmacist	 Cook	 Food Vendor	 Brick maker
 Tailor	 Hairdresser	 Car mechanic	 Journalist	 Teacher	 Baby sitter	
 Maid	 Nurse	 Market vendor	 Weaver	 Driver	 Grasshopper 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 job options do you like best? Why?



Answer these questions, and check your work on page 127.

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

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



Think about 2 people you know who have interesting jobs. Write about them below.

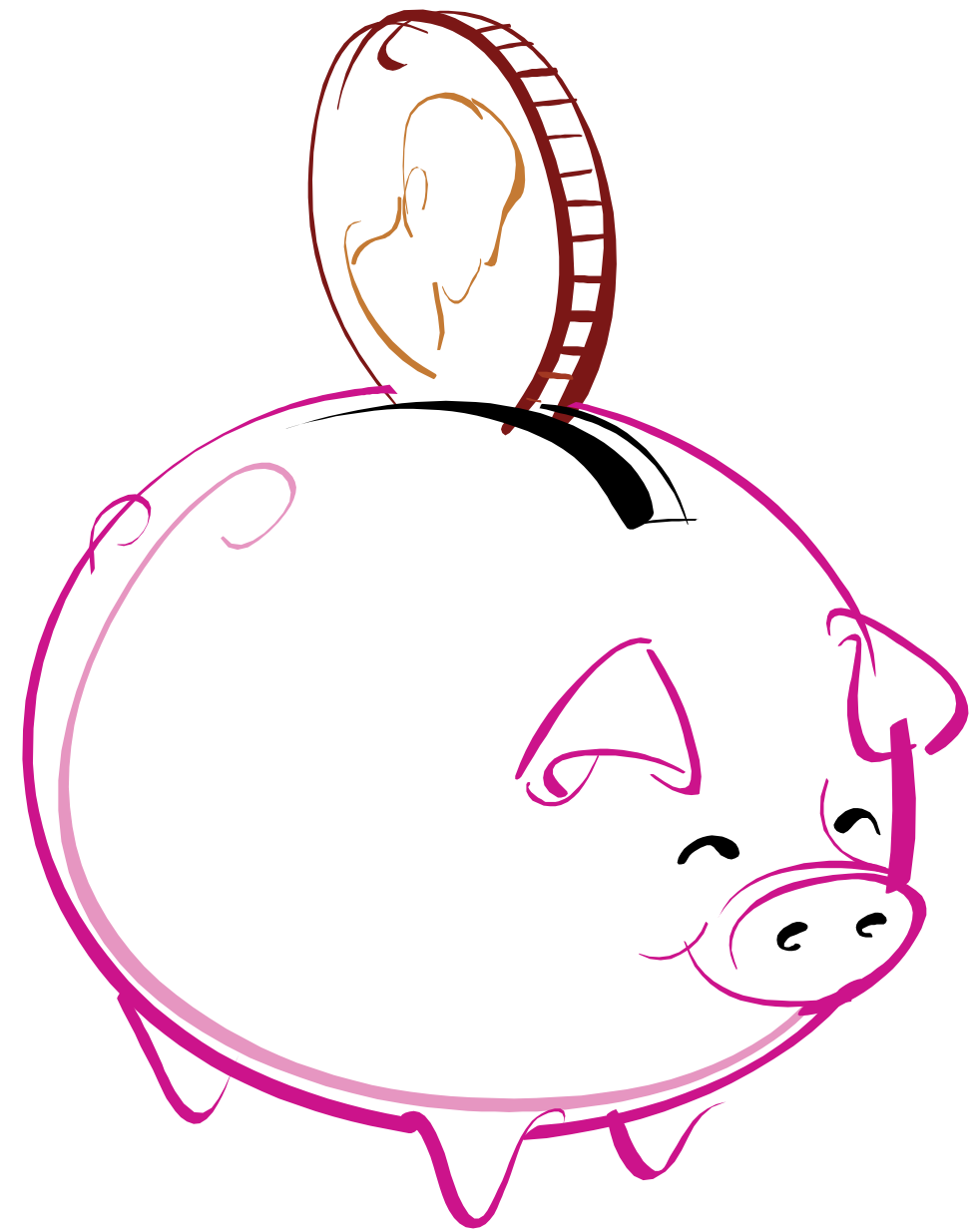
If you like, you can talk to these people to find out more.

Name:

Job:

Name:

Job:



Think / Discuss / Share

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.



"I've thought about many jobs that I can do. How do I know what job is best for me?"

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

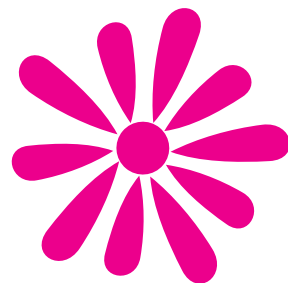
Good for you!





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
Welding/Metalwork
Writing
Typing
Weaving

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 127.

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



Do the word search on the following page and check your answers on page 127.

You've got it!

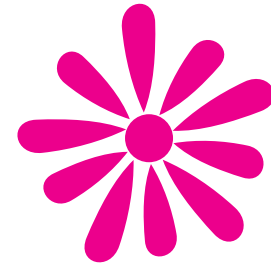
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V S U Q I V I X P M A S V X T
F G Y P A S X N R C Q K I C V
N D Y V U R P V H J E R V R N
X G Y V O M M U E L B C F F P
V F M Y K J S P P D J Q R C U
D C Y H I Q F M X F P G P P D
S L P D D E A J C J Z C I B L
Z K N P Q X Z Z F B W J E Z F
G Z O N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

LET’S PLAY!

Talk to a friend if you have a question or do not understand something.

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!



Now, answer the following questions in your group:

In your opinion, why is saving important?

In your opinion, why is saving money difficult?

You're the Best!

2. Managing Money

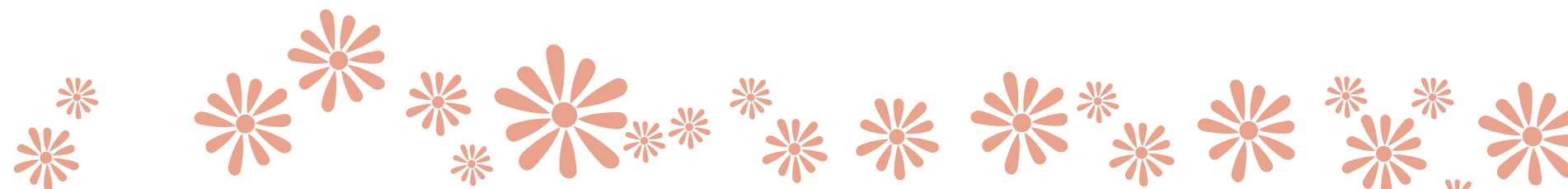


Most of us do not have enough money to pay for everything we want and need, right?

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!
7. Save in a Safe Place





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.

Say your Step out loud!

Great Teamwork!



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



Personal or Family Reasons

Things like food, clothes, rent or snacks.



Emergencies or Problems

Unexpected events we need to deal with right away, like sickness, accidents or bad weather.



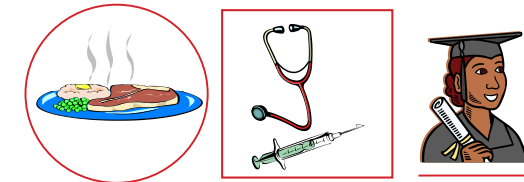
Future Opportunities

Things like school fees, to get more training, or to start a business.



With 2 or 3 friends, look at the pictures below and find the examples of reasons to save. Check your answers on page 128 when you are done.

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.



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



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 128.

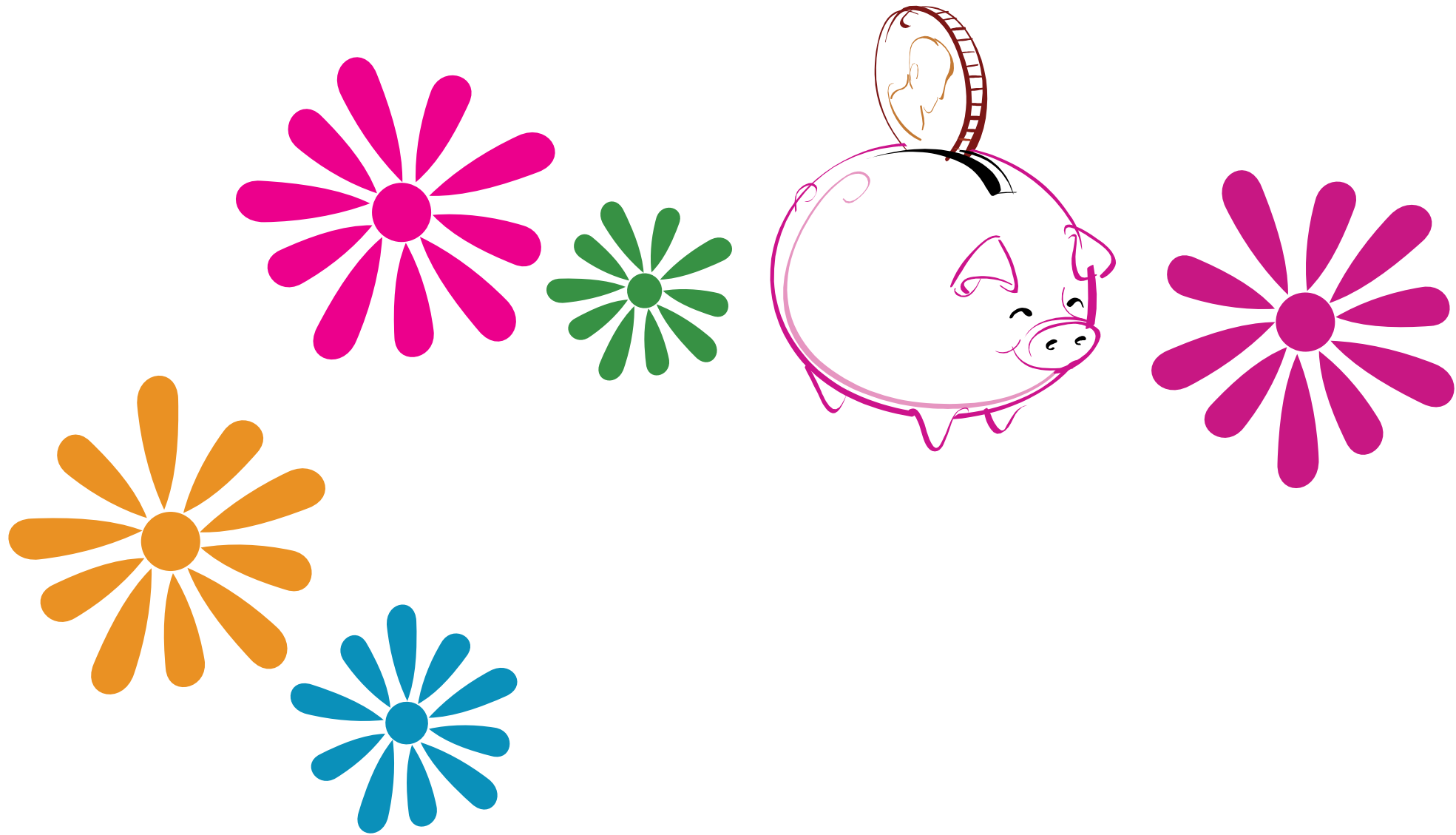
Are reasons to save the same for everyone? Why or why not?



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.



CHAPTER 6: CHOOSE A SAVINGS GOAL

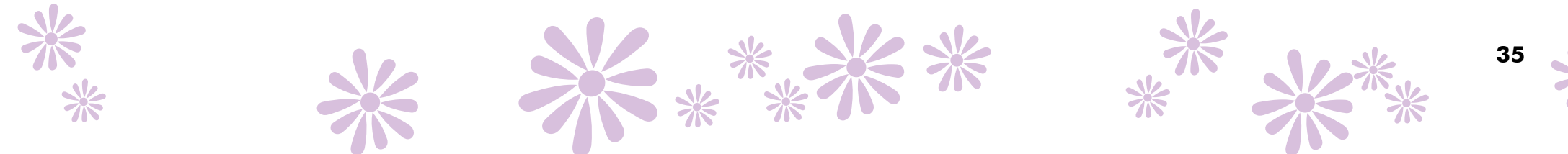


1. Review

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?

Look at the pictures you drew to remind you!

What are some of your dreams?

Four horizontal lines for writing.

Don't Give Up!

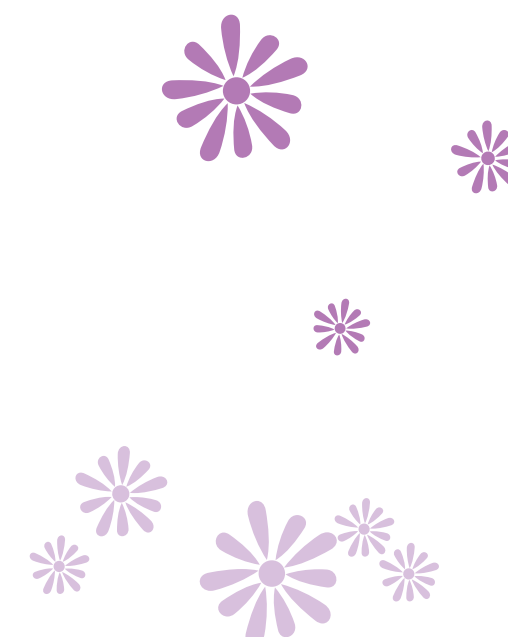


Read / Listen

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



Nora's Goals

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

Nora 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, Nora 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 129 in the back of your workbook:

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

GOAL

SCHOOL FEES

PERFUME

NEW EARRINGS

RENT FOR HER SHOP

LAUNDRY SOAP

BABY DRESS

DANCE LESSONS

TRANSPORT TO ALICE'S



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

Which goals will take her longer to meet?

What can Nora do to help her meet her goals?

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





Like Nora, 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.



First, share your goals with someone sitting near you. Then, answer these questions together and check your answers on page 129:

In Nora'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



Answer these questions, and check your work on page 130.

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

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

How can having a savings goal help you to save?

Great Job! You are intelligent!

Keep up the good work!



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?** _____

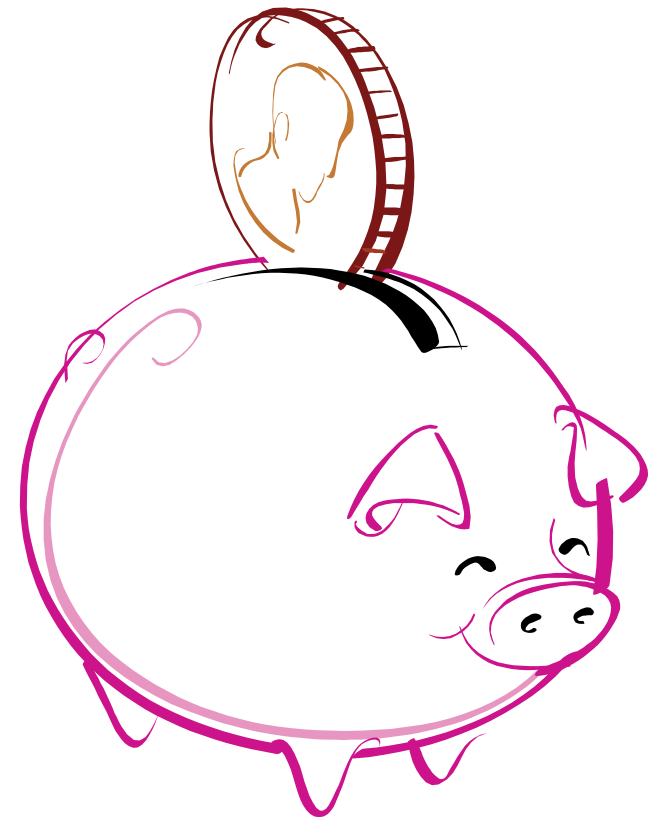
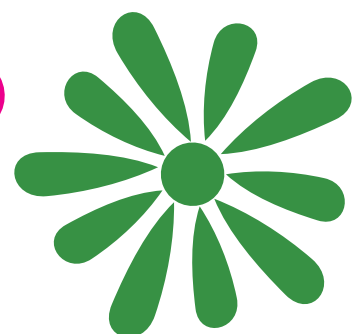
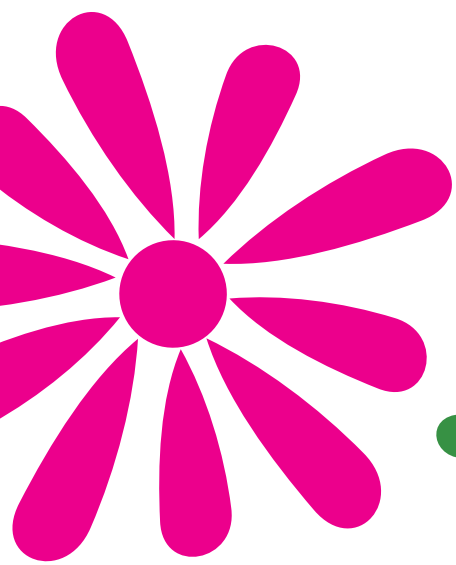
What will help me, or make it difficult, to reach my goal?

I am good at...	I need to improve...
Things that will help me...	Things that might 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?

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



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?

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 Birungi from Chapter 1? Birungi wants to buy earrings.



Let's agree together:

How much will the earrings cost?

How many weeks will it take to save that much?

How much can Birungi save each week?

TIP

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

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

We have just made our own savings plan for Birungi's new earrings! 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:**

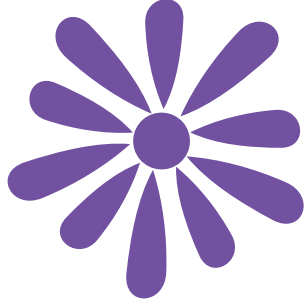
How much do you need for this goal?
 How many weeks will it take to save that amount?
 How much do you need to save each week?

SAMPLE SAVINGS GOALS

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



Come back together, and share your Savings Plans as a large group. Discuss the questions below.



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

Is it possible to save that amount each week?

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

Incredible!!!

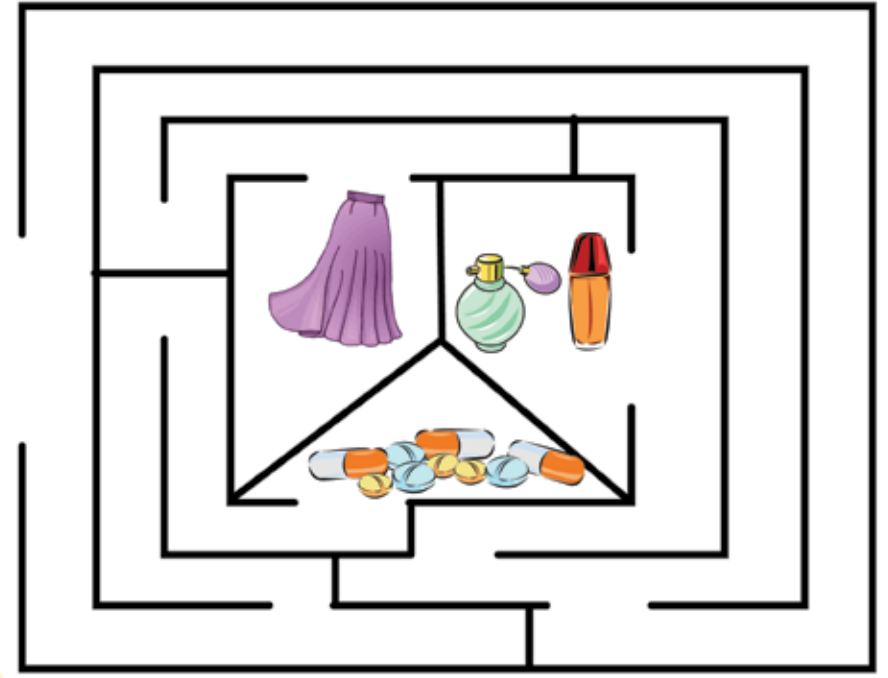


Find the path in the maze to help Birungi meet her savings goals! Check your answers on page 130.



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

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



Why is having a savings plan important?

Nicely done!





At Home

Look at your At Home entry from Chapter 6, 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
Short-term New earrings	2,000 USh	4 Weeks	500 USh
Long-term Setting up a business	104,000 USh	About 1 year or 52 weeks	2,000 USh

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: _____

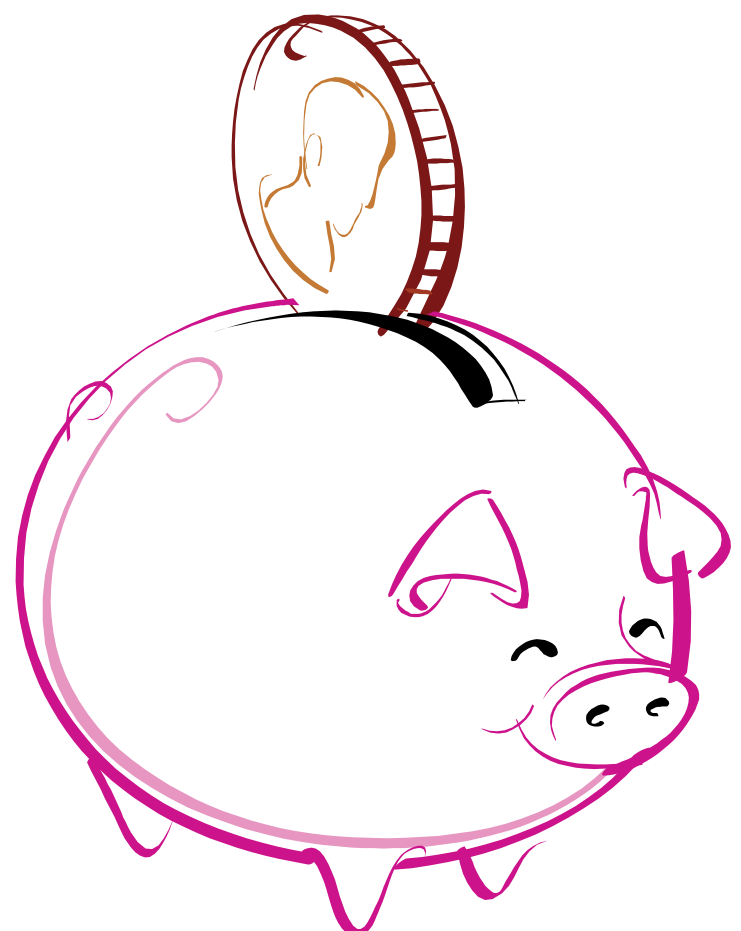
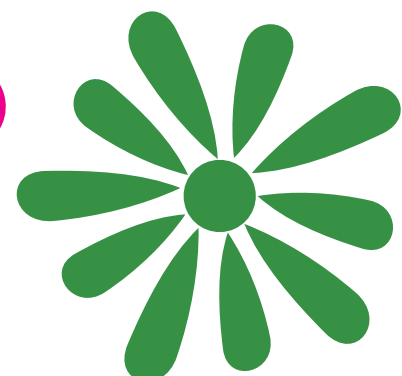
How long will it take to reach my goals?
How many weeks or months?

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 or chewing gum
6. Hair products

You are learning so much!



Think / Discuss / Share

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

Are wants and needs the same for everyone?

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

2. Latifa and Shamim



Do This!

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

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



Since Latifa 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.



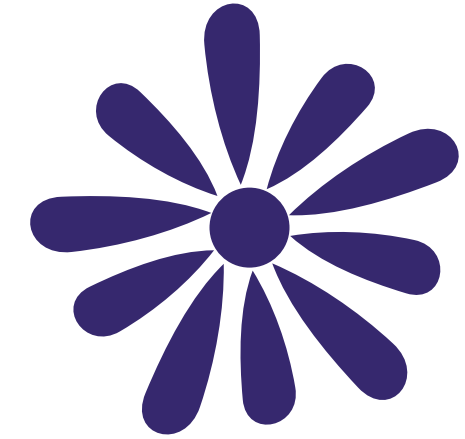












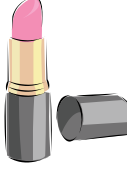



Do This!

Fill in the blanks below. Then, circle the pictures of things that Latifa spends money on, and those that Shamim spends money on. Find the answers on page 131.



Think / Discuss / Share



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

Answer these questions below as a group:

How does Shamim manage her money?

How does Latifa manage her money?

Are you more like Latifa or Shamim? Why?





Do This!

Latifa and Shamim have a chat

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

Together, decide what Latifa and Shamim 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!

Latifa and Shamim...

Bravo!



Think / Discuss / Share

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

What is the difference between a want and a need?

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





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: 500 USh
- Snack after school: 100 USh
- Lotion: 1,000 USh

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

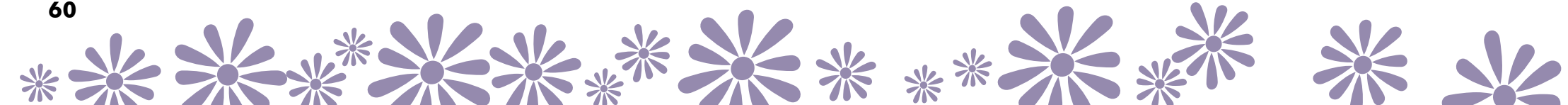
B. Total money spent on needs

C. Total money spent on wants

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

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

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



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




Do This!

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 20,000 USh to spend. What will you buy with your 20,000 USh? Mark an "X" next to the items you will buy in the Round 1 column.


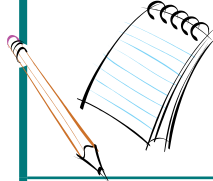




CHOICES	ROUND 1
 Shoes Cost: 2000	X

LASTLY, play Round 2. You now have just 15,000 USh 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: 400	X



The Spending Game

CHOICES	ROUND 1	ROUND 2
 Skirt Cost: _____		
 School Items (Pencils, Pens, Notebooks) Cost: _____		
 Transport (Bus, Boda, Taxi) Cost: _____		
 Soda (Fanta, Coca Cola) Cost: _____		
 Hair Products (Oil, Salon) Cost: _____		
 \$\$\$ Savings \$\$\$ Cost: _____		
TOTAL	20000 USh	15000 USh



Think / Discuss / Share

Answer these questions below as a large group:

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

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

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

2. The Budget



Do This!

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 Nora's budget for the next week. She has planned how she will spend her money.

	What I plan to spend/earn this week	
	MONEY IN (income)	
1	Salary 	5,000 USh From washing clothes and plaiting hair
2	Gifts or Allowances 	500 USh Left over from my lunch allowance
	TOTAL	5,500 USh
	MONEY OUT (expenses)	
	Food	1,500 USh
	Clothes 	Not this week!
	Airtime 	2,000 USh
	Transport 	I can walk this week
	School Supplies 	1,000 USh
	Personal Items (i.e. sanitary pads or beauty products) 	1,000 USh Lotion and sanitary pads
	Medicine 	
	Savings 	
	Emergencies 	500 USh Mum needed money for sugar
	Other 	
	TOTAL	6,000 USh
	Surplus or Deficit = Money In – Money Out	Surplus / Deficit = – 500 USh



Do This!

Latifa's Budget

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

This week, Latifa has 6000 USh 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!



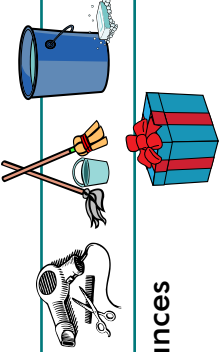



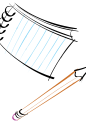





Think / Discuss / Share

Answer these questions about Nora'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 132.

MATCHING

What are the ways that Nora makes money?	Surplus
What is Nora's total income this week?	1,500 USh
What are Nora's total expenses this week?	6,000 USh
How much money did Nora give to her family for food?	Washing clothes and plaiting hair
Did Nora have a surplus or deficit this week?	Lotion and sanitary pads
What personal items did Nora buy this week?	5,500 USh
	Deficit

Latifa's BUDGET

	What I plan to spend/earn this week	
	MONEY IN (income)	
1	Salary 	3,000 USh From washing clothes and plaiting hair
2	Gifts or Allowances	3,000 USh
	TOTAL	6,000 USh
	MONEY OUT (expenses)	
	Food	
	Clothes 	
	Airtime 	
	Transport 	
	School Supplies 	
	Personal Items (i.e. sanitary pads or beauty products) 	
	Medicine 	
	Savings 	
	Emergencies 	
	Other 	
	TOTAL	
	Surplus or Deficit = Money In – Money Out	

Amazing!



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

What are the main parts of a budget?

How can a budget help you save money?



Wow! Excellent work!

Now practice making your own budget! Use Birungi and Nora'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!

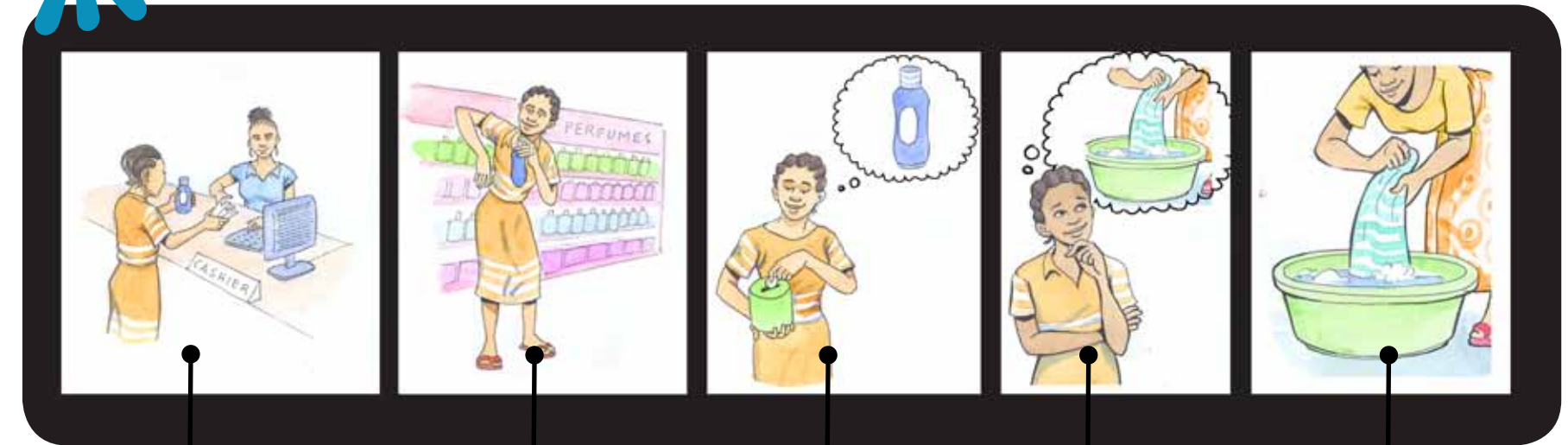
What I plan to spend/earn this week																			
MONEY IN (income)																			
Salary																			
Gifts or Allowances																			
TOTAL																			
MONEY OUT (expenses)																			
Food																			
Clothes																			
Airtime																			
Transport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

CHAPTER 10: THINK ABOUT THE FUTURE

1. Thinking About the Future



Look at the pictures below. These pictures tell a story about Nora. 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. When you are done check your answers on page 133.



Nora can buy the perfume in the shop!

Nora in the shop looking at some perfume.

Nora saves the money she earns.

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

Nora is washing clothes to earn extra money.

You are making progress! Keep it up!



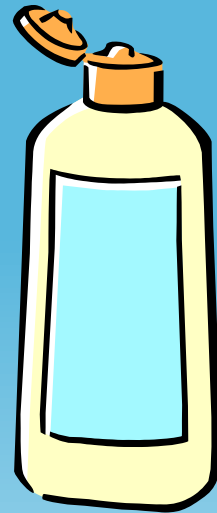
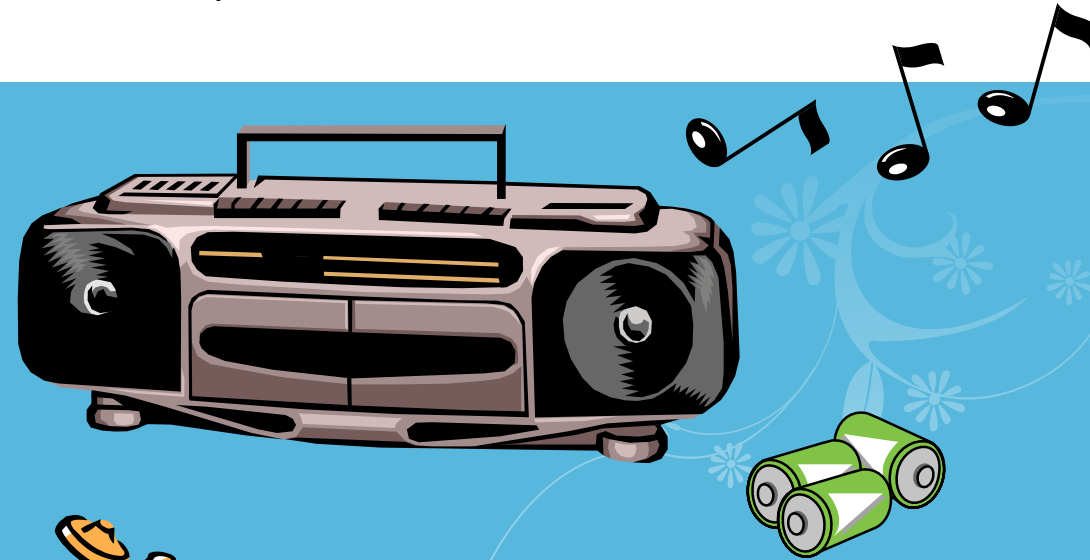
2. Birungi's Story

Nora 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!

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

Birungi 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, Birungi's aunt asked her to help work as a server in her restaurant. Birungi and her mother agreed. Now Birungi works 2 days a week and earns 3,000 US\$ a day. Birungi's mother also gives her 10,000 US\$ each week to help her pay for food and transport. Each week, Birungi 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.

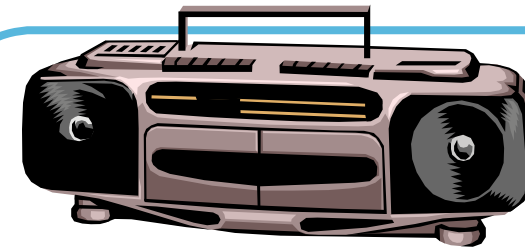


Sometimes Birungi keeps a little extra money at home, just in case her aunt does not need her the coming week, or some other need for money comes up – as it usually does! However, every once in a while, Birungi finds herself with a small amount of extra pocket money, and only then does she go to the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

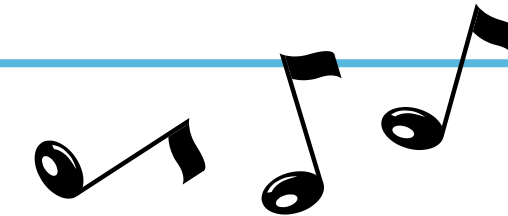


Look at the box below. Circle the ways you are LIKE Birungi. Compare your answers with your friends!

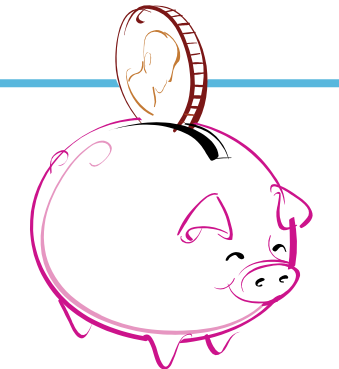
I am LIKE Birungi...



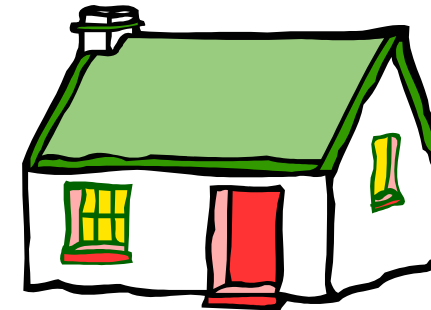
I like listening to news programs on the radio



I like listening to music programs on the radio



I am in a savings group



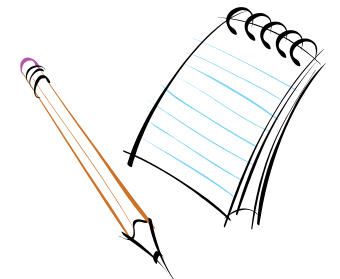
I save some money at home



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 Birungi. 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 Birungi. That is, the girls in your story should do the opposite of Birungi. The girls in your story will NOT know how much they earn and NOT plan ahead for the things they need to buy.

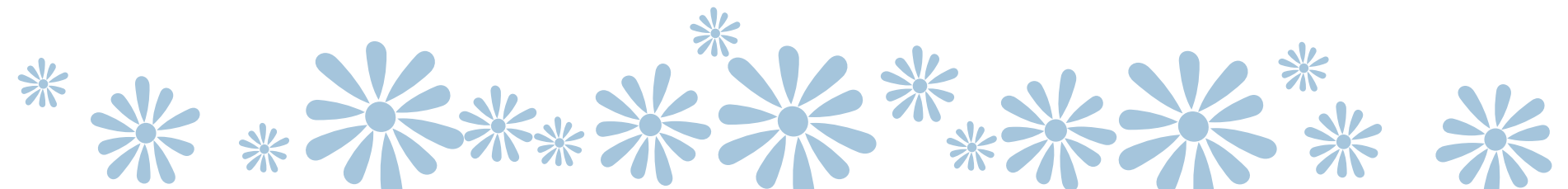


Don't use anyone's real name or situation in your story. You have 5 minutes to come up with a story together.

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

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

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



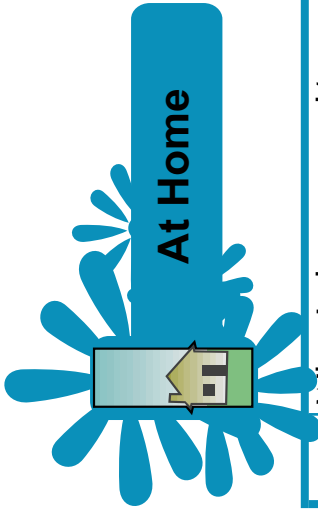
Test yourself

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

In the story, how does Birungi earn money?

How does planning ahead help Birungi?

Excellent!

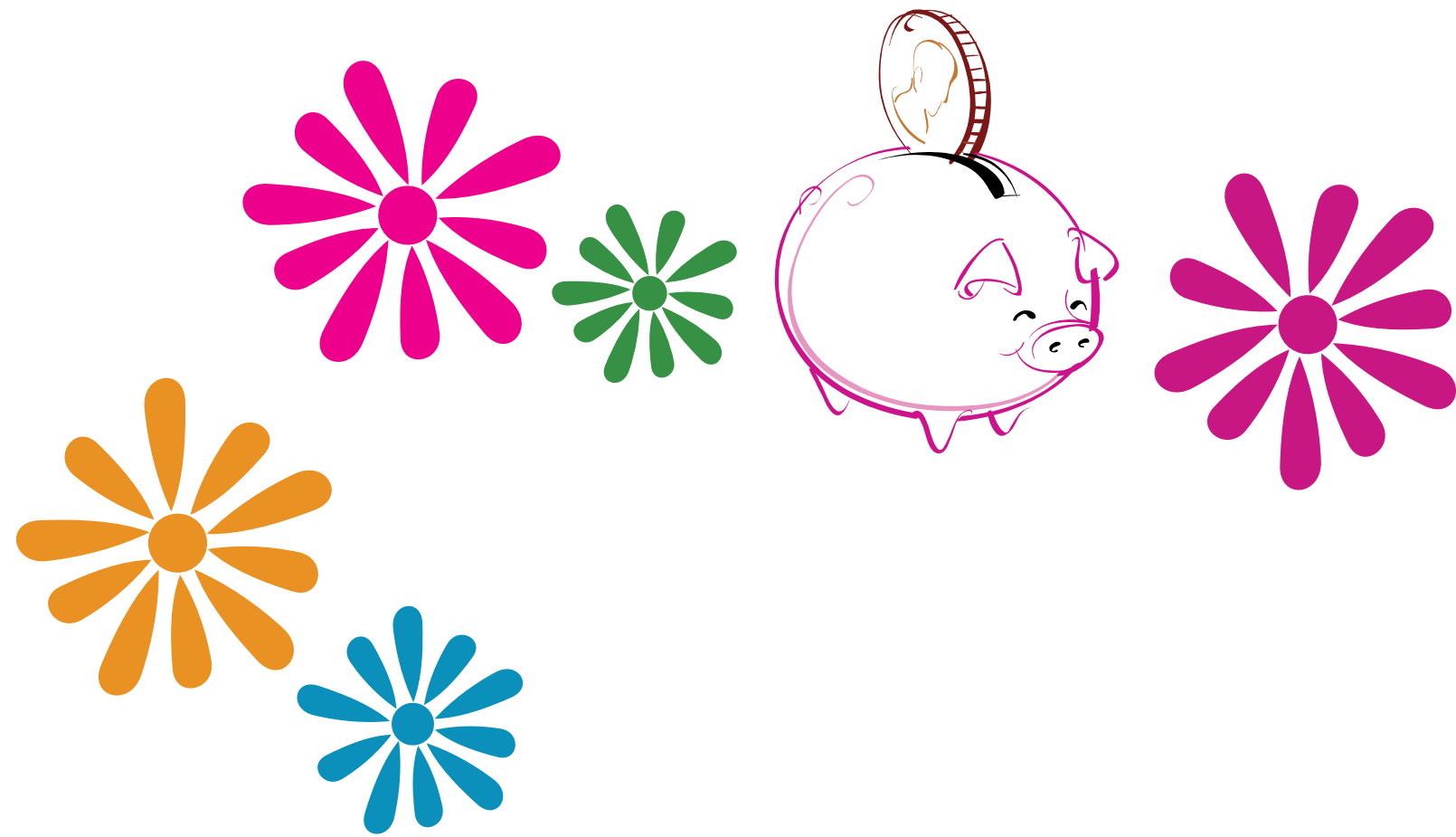


Take a look at your budget from last week, and review the "money in" and "money out". Using the column on the right, decide where you were correct and incorrect last week. Then, re-do the budget now after having a week to find out if your guesses were good or need some changes!

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

MY BUDGET FOR: _____

	What I plan to spend/earn this week	
	MONEY IN (income)	
1	Salary	
2	Gifts or Allowances	
	TOTAL	
	MONEY OUT (expenses)	
	Food	
	Clothes	
	Airtime	
	Transport	
	School Supplies	
	Personal Items (i.e. sanitary pads or beauty products)	
	Medicine	
	Savings	
	Emergencies	
	Other	
	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?



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!

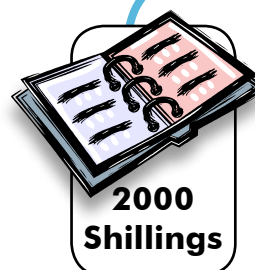
TRUE OR FALSE?

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.

Check your answers on page 134 once you are done.



Work together to solve the puzzles below.
Example: If you save 500 hundred shillings a week. How long will it take you to buy a snack? If a snack costs 1000 shillings, It will take 2 weeks.



1. If you save 500 shillings a week, how long will it take you to save enough to buy a new notebook for school?

A new notebook costs:

The answer is:



2. If you save 100 shillings a week, how long will it take you to save enough to buy a new CD?

A new CD costs:

The answer is:

3. If you want to give your parents 2000 shillings at the end of each month to help pay the rent, how much do you need to save each week?

The answer is:

Look at page 135 for the answers!

2. Saving Regularly



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.

Nora 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



Nora lives next door to her cousin Sara. 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 10,000 USH in total.

The cousins promise to each save 500 USH every week. So, they will save 1,000 USH in total each week. This means that they will have to save for 10 weeks before they can buy the soap they need. 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, Sara 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 Nora asks Sara for her savings, Sara just shrugs and says she can't afford to save right now. She promises to give Nora 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

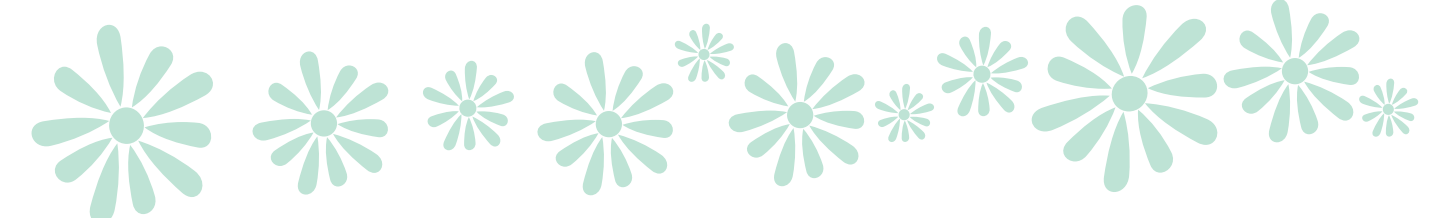
Answer these questions together with your group. Check your answers on page 130:

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

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

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

You are clever!



Test yourself

Answer these questions, and check your work on page 136.

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

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

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?

What can you do to save more regularly?

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

MY BUDGET FOR: _____

	What I plan to spend/earn this week
	MONEY IN (income)
1	Salary
2	Gifts or Allowances
	TOTAL
	MONEY OUT (expenses)
	Food
	Clothes
	Airtime
	Transport
	School Supplies
	Personal Items (i.e. sanitary pads or beauty products)
	Medicine
	Savings
	Emergencies
	Other
	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?



Think / Discuss / Share

Answer these questions together with one or two friends:

What is happening in the picture on the previous page?

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

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



Read / Listen

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 Latifa and Nora. Each girl got a gift of 20,000 US\$ at Christmas from her grandmother. Let's see what happened!



Latifa

Latifa wants to save her grandmother's gift and add to it until she has enough money to buy a sewing machine. She has decided to save the money with her savings group so she can use a savings account.

Latifa puts the entire 20,000 US\$ in her account. She knows it will take some time, but she is motivated!

When Latifa's older brother gets married, she really wants a new dress for the wedding. She decides to withdraw money during her group meeting for the dress. On her way back from her group meeting, Latifa 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.



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

Nora

Nora is still saving for her clothes-washing business with Sara. 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 20,000 US\$ in a homebank buried under the clothes in her cupboard.



Nora 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, Nora can pay for her transport from her savings.

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



2. Advantages and Disadvantages...

Let's compare the places that Latifa and Nora 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.

	Advantages	Disadvantages
	What are the advantages of saving in this place? Write them below	What are the disadvantages of saving in this place? Write them below
LATIFA Where did Latifa save? _____		
NORA Where did Nora save? _____		



Answer these questions with 2-3 friends:

What are the girls' goals?

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

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



Answer the following questions and check your answers on page 136.

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?

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?

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



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?

- B Your mother gives you 2,000 shillings for transport
- B Your sister loans you 2,000 shillings to buy body lotion
- B You sell your mobile phone for 30,000 shillings to a friend
- B You wash your neighbor's clothes for 1,500 shillings
- B At the kiosk, sugar costs 1,500 shillings and you buy it on credit
- B You go to see a play with a friend and she lends you money for the ticket
- B For a trip, your aunt gives you a gift of 10,000 shillings
- B You take 2,500 shillings from your homebank under your bed to buy sanitary pads

Look at page 137 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 138 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



Answer these questions and check your answers on page 139.

What is interest?

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

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?

If you have the chance to ask the questions above, use the following page to take notes on the answers so you don't forget!

2. Three Possible Outcomes

Outcome: An outcome is the result of something.



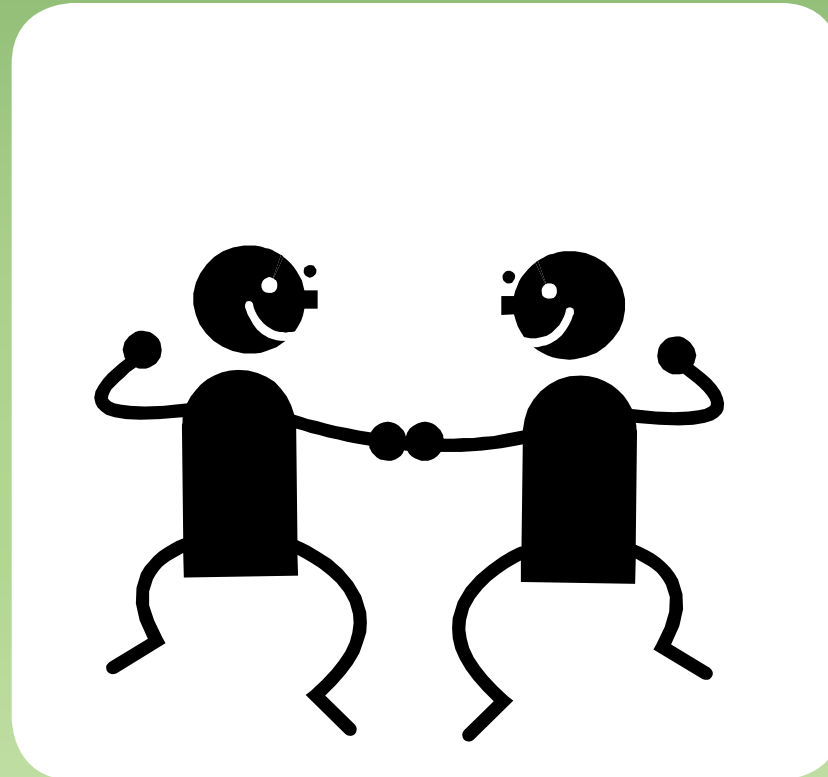
Our goal together is to find ways to make talking about money easier and more effective. We'll start by identifying the possible outcomes – or results – of talks about money.

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!

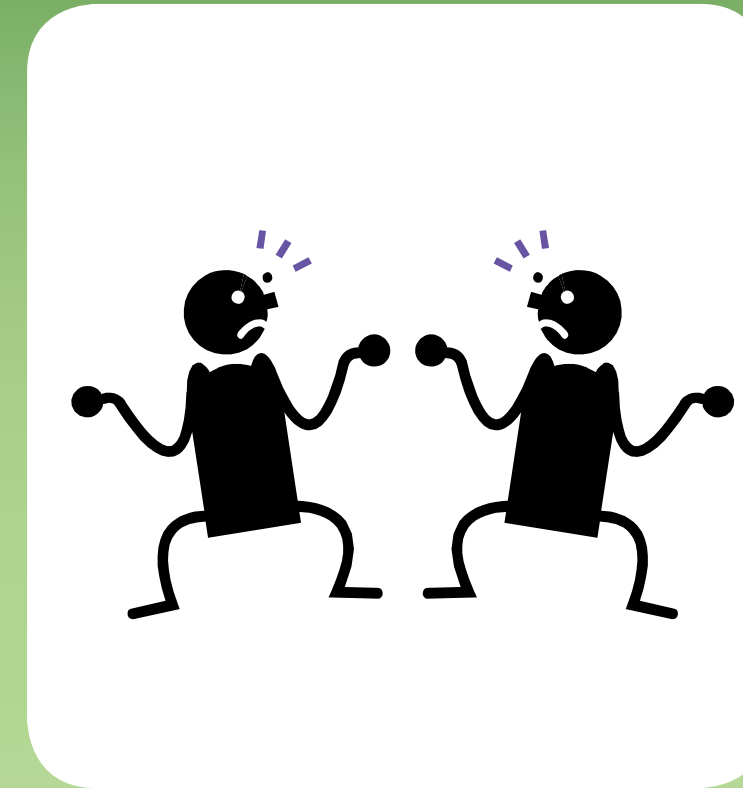
Take a look at these three outcomes together:

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.

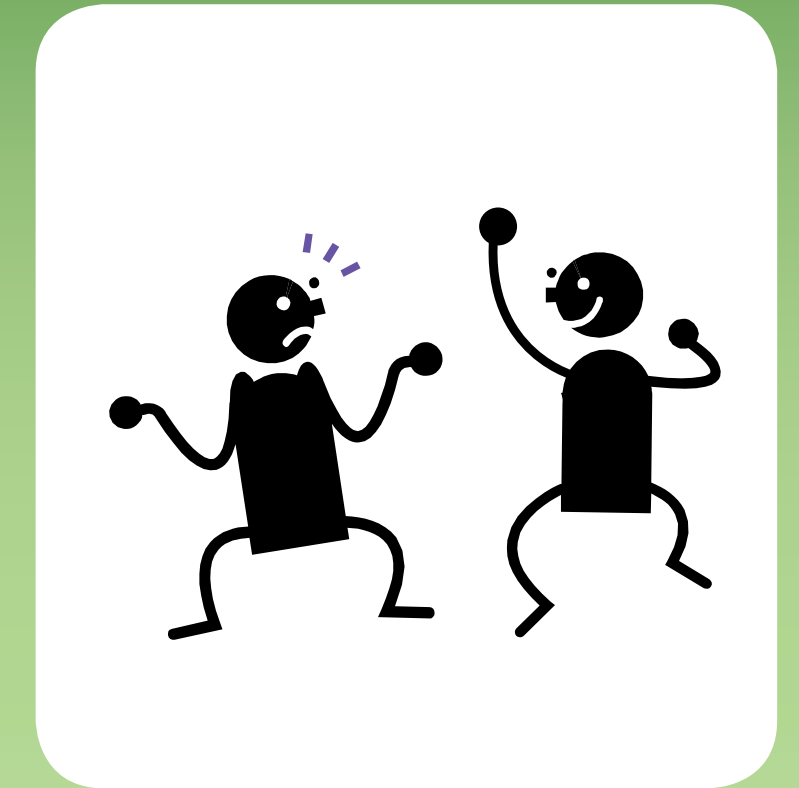
LOSE-LOSE



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 139.

You are doing great so far!

SITUATION 1:



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

Who is the winner? _____

Who is the loser? _____

This outcome is: _____

SITUATION 2:



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

Who is the winner? _____

Who is the loser? _____

This outcome is: _____



SITUATION 3:



Birungi 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. Birungi likes one of the skirts, and it is in her price range. Birungi 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?





Answer these questions, and check your work on page 141.

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

Nice job!



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?

CHAPTER 15: THE DOs AND DONTs OF TALKING ABOUT MONEY

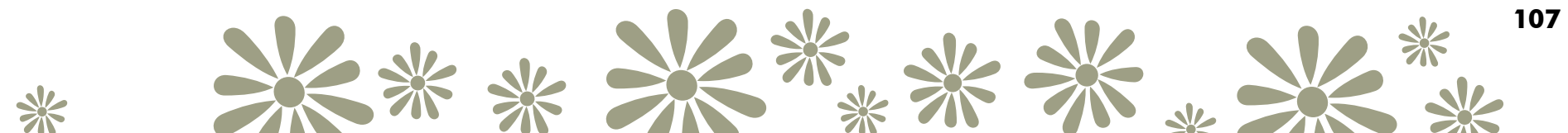


Did you see or hear any discussions about money during the week? What happened? Describe them to your friends.

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!

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





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?

You rock!



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:

DO	DON'T
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!





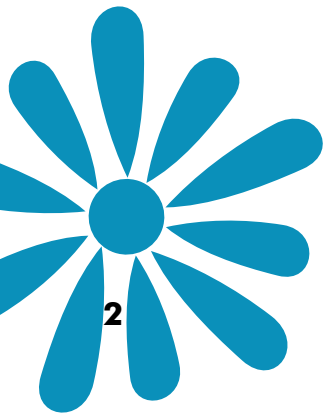
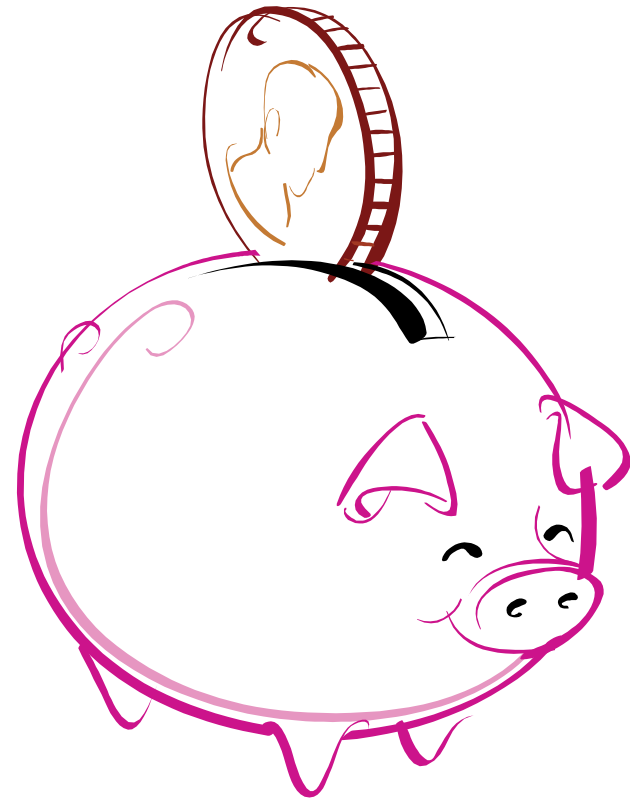
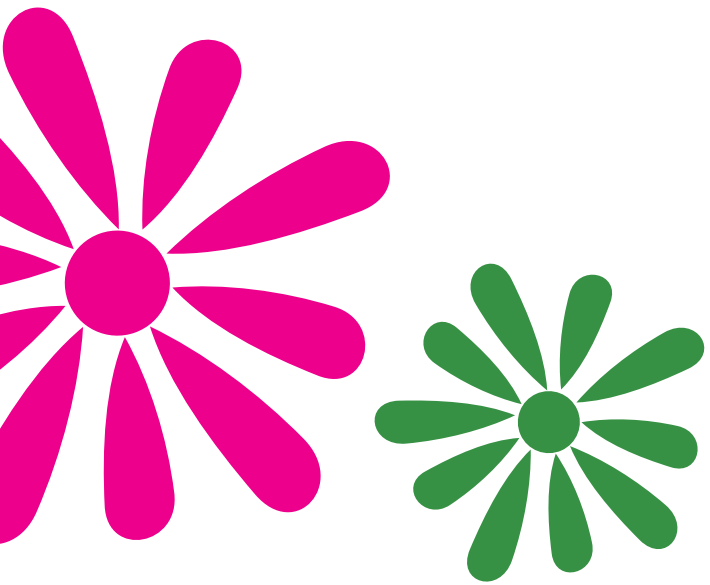
Answer these questions, and check your work on page 141.

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

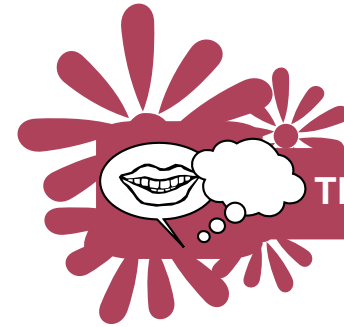
In your opinion, which is the most important DO or DON'T? Explain.



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



CHAPTER 16: RESOLVING CONFLICTS ABOUT MONEY



Think / Discuss / Share

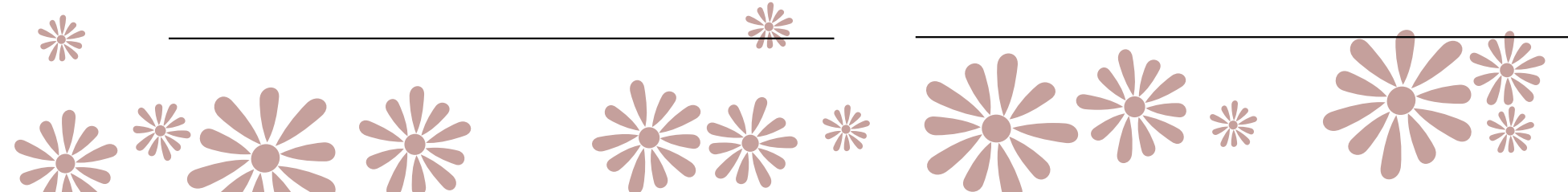
1. The DOs and DON'Ts in Action!

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?

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





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 Birungi and Her Mother

Birungi: 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!

Birungi: 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...

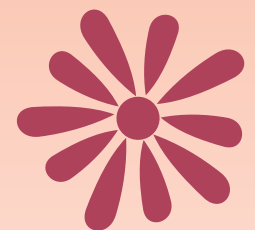
Mother: (cutting her off) You always want something – usually something expensive! You know we don't have a lot of extra money!

Birungi: 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.

Birungi: 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?

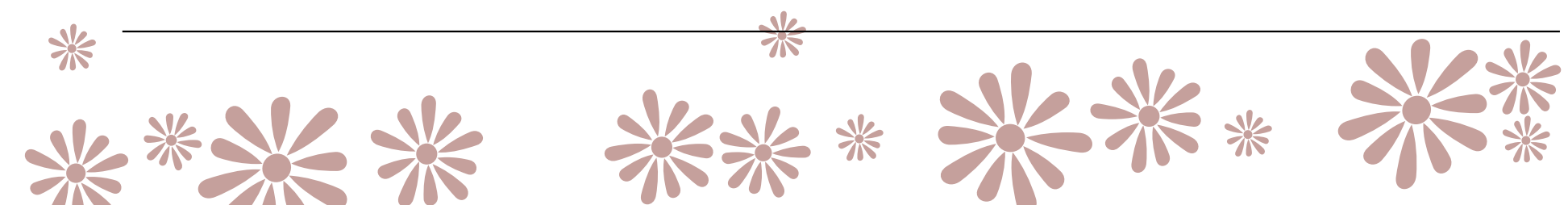
Mother: I suppose I could consider that. But don't expect me to pay for your air time!



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 141.

What is Birungi's goal in her discussion with her mother?

What is Birungi's mother's reaction?



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

DOs...

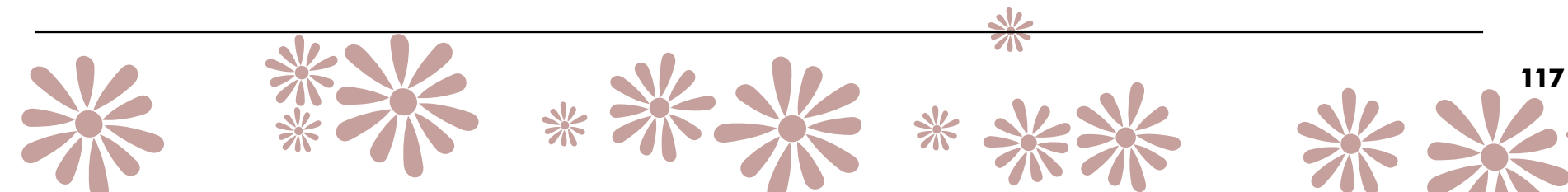


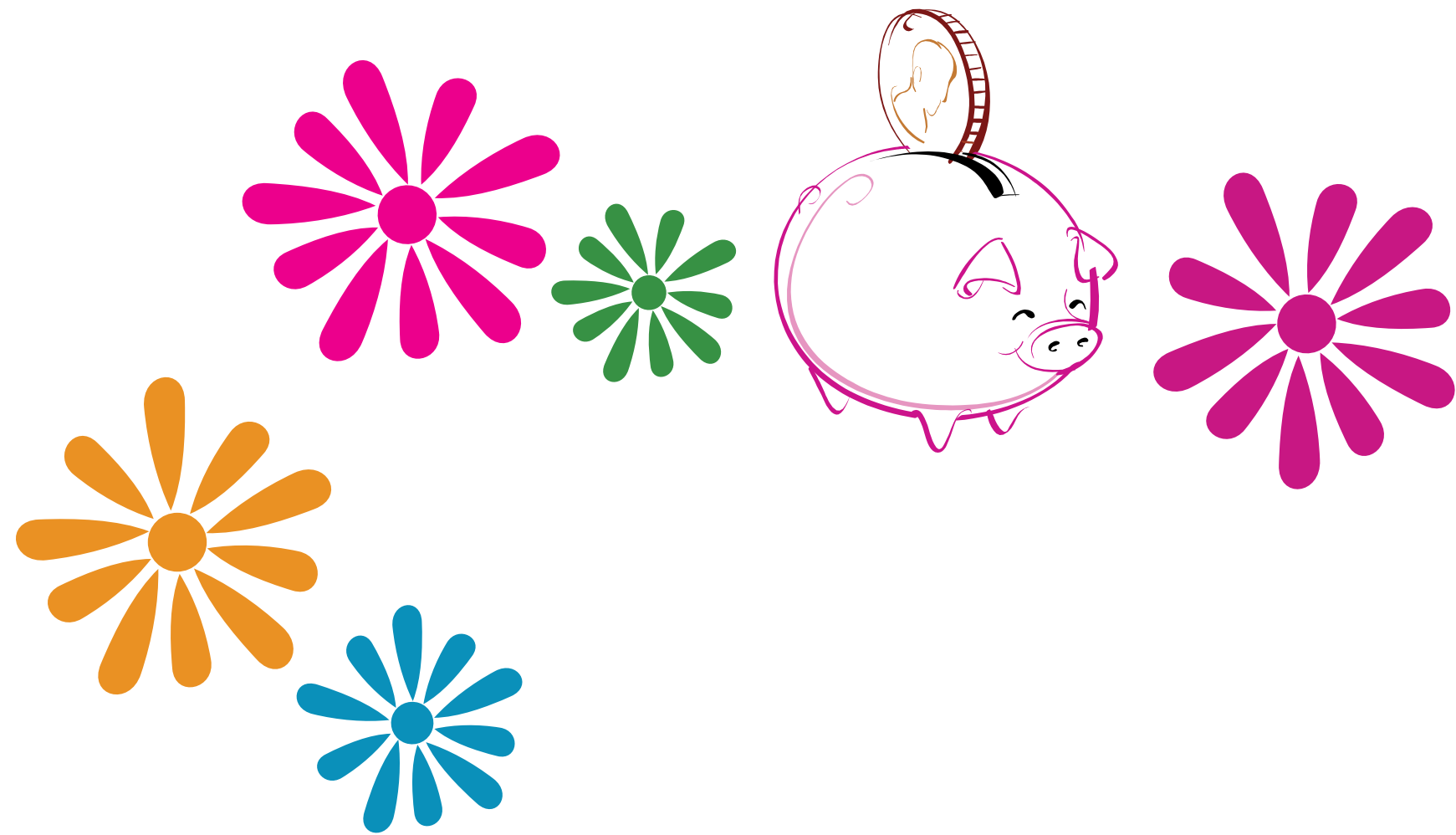
Answer these questions, and check your work on page 141.

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



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?





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. Check your answers on page 142.



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. Abdul 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. Kisakye's sister, Sanyu, wants to borrow Kisakye's savings to buy a lesso. Kisakye 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 – Abdul			
3 – Fatima			
4 – Kisakye and Sanyu			
5 – Emily			

Excellent work!



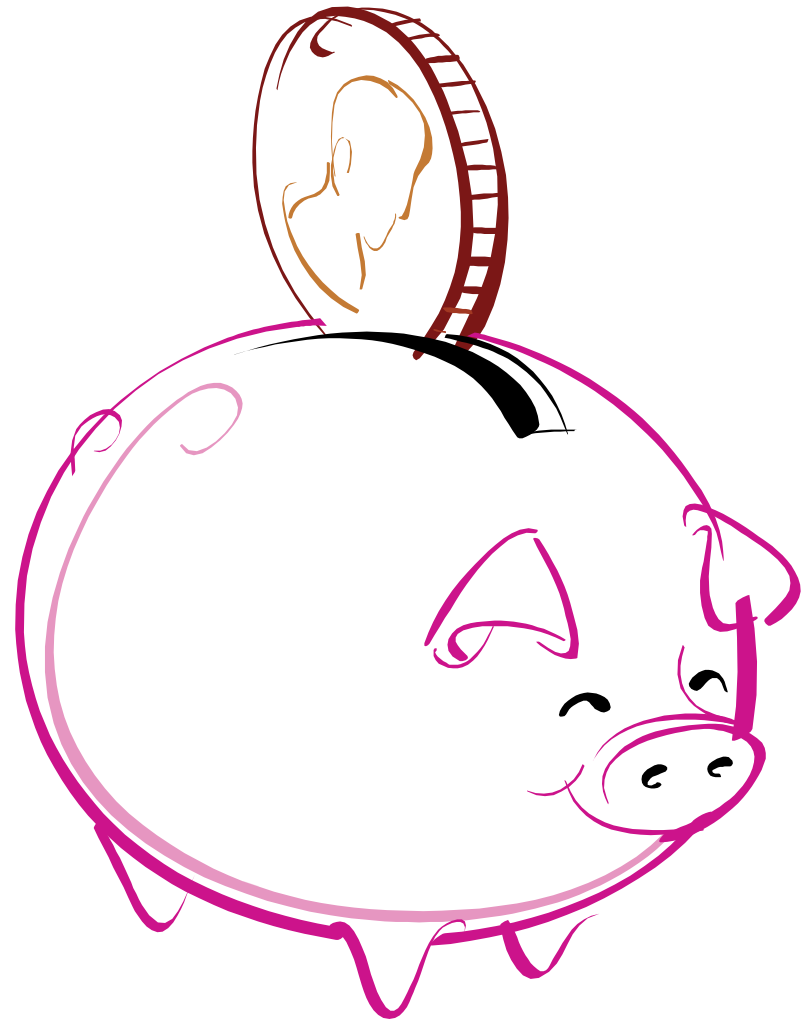
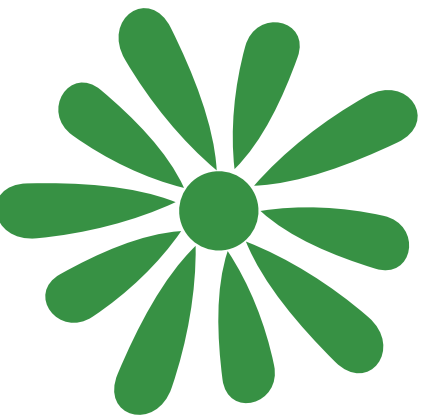
Pay attention to one money-related conflict you see this week. This time, look outside yourself!

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

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!**

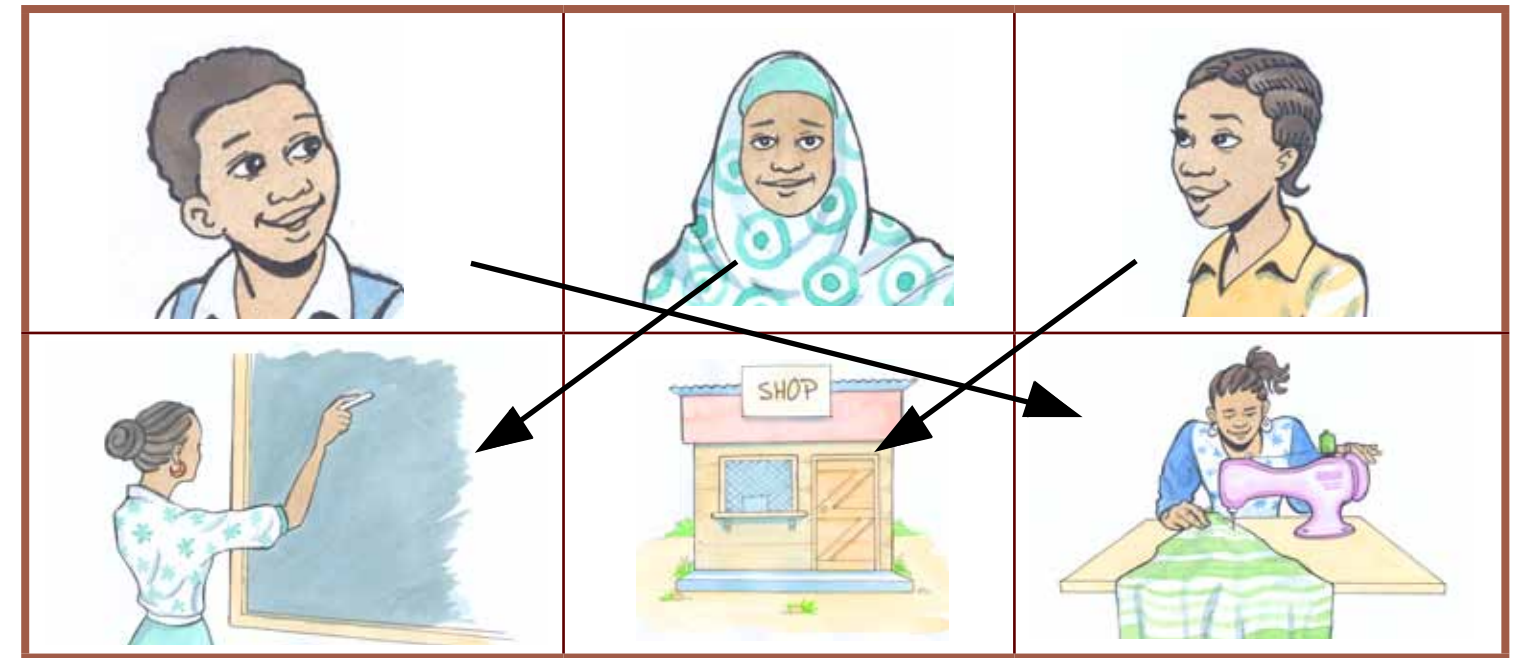
This is just the beginning! Keep up the good work!



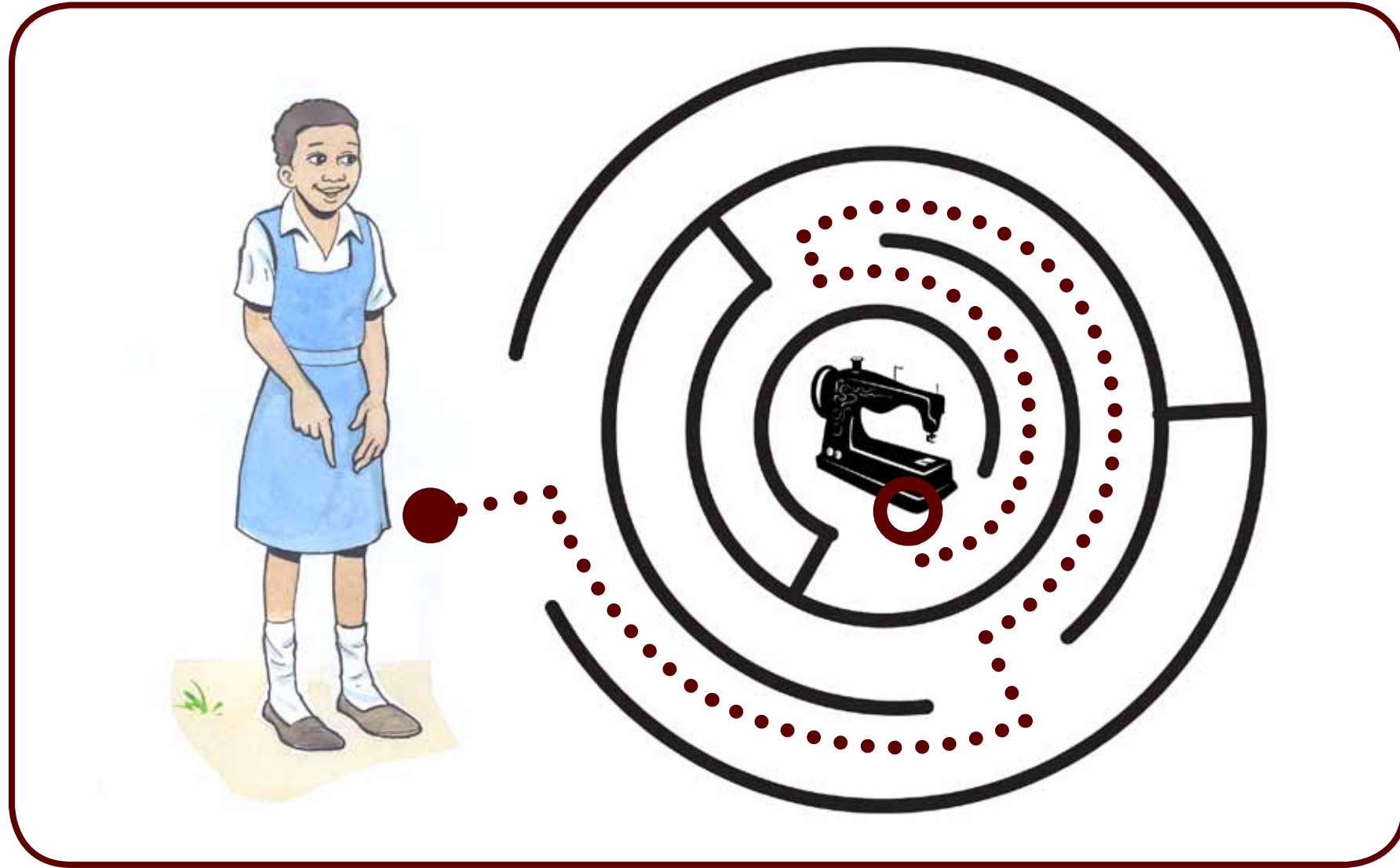
ANSWER KEY

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

Chapter 1:
Do This! Page 5:



Chapter 2: Do This! Page 13:



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 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:




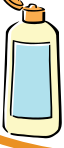

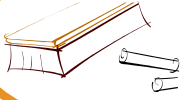

Why is it important to know your personal qualities and skills when you think about job options?

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.

At Home. Page 26:



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

Chapter 5: 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 Nora's savings goals?
Circle them!

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

Think/Discuss/Share on page 38:

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 Nora do to help her meet her goals?

Do some extra work to make more money

Think/Discuss/Share Page 40

**In Nora'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:

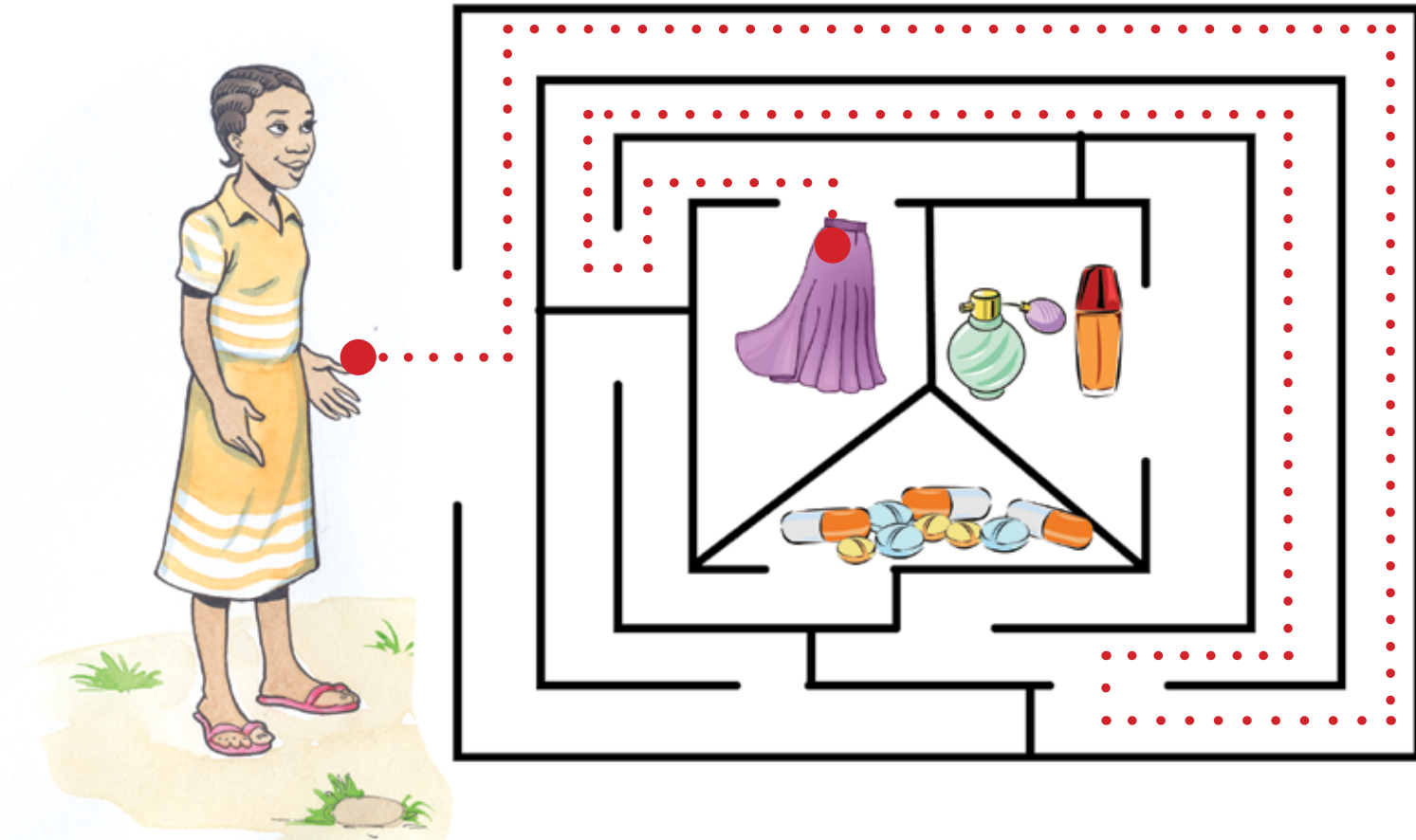
What is the difference between a long-term and a short-term goal?

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!

Do This! Page 56

Latifa			Shamim		
Latifa makes _____ 4000 USh. _____ each month.			Shamim makes _____ 4000 USh. _____ each month.		
Latifa saves _____ 1000 USh. _____ each month.			Shamim saves _____ nothing _____ each month.		
Latifa spends money on: (circle)			Shamim spends money on: (circle)		
 clothes	 shoes	 bus fare	 clothes	 shoes	 bus fare
 soda	 makeup	 tea	 soda	 makeup	 tea
 brother			 brother		

Chapter 8: Think/Discuss/Share on 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 Nora makes money?	Surplus
What is Nora’s total income this week?	1,500 USh
What are Nora’s total expenses this week?	6,000 USh
How much money did Nora give to her family for food?	Washing clothes and plaiting hair
Did Nora have a surplus or deficit this week?	Lotion and sanitary pads
What personal items did Nora buy this week?	5,500 USh
	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:

Nora in the shop looking at some perfume.

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

Nora is washing clothes to earn extra money.

Nora saves the money she earns.

Nora can buy the perfume in the shop!

Test Yourself. Page 75:

In the story, how does Birungi earn money?

Helping her aunt, pocket money from her mother.

How does planning ahead help Birungi?

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

Chapter 11: Do this! Page 80

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 |

Do This! Page 81:

1. If you save 500 shillings a week, how long will it take you to save enough to buy a new notebook for school?

4 weeks

2. If you save 100 shillings a week, how long will it take you to save enough to buy a new CD?

10 weeks

3. If you want to give your parents 2000 shillings at the end of each month to help pay the rent, how much do you need to save each week?

500 Ush

Think/Discuss/Share on page 84:

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

They did not follow the savings plan. It failed because Sara 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 Sara if she was a member of a savings group or had a savings account?

Sara 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 85:

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!

Chapter 12: Test Yourself. Page 93:

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

- B Your mother gives you 2,000 shillings for transport
- B Your sister loans you 2,000 shillings to buy body lotion
- B You sell your mobile phone for 30,000 shillings to a friend
- B You wash your neighbor's clothes for 1,500 shillings
- B At the kiosk, milk costs 1,500 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 97:

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

Chapter 14:



Test Yourself. Page 98:

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.

Do this! On page 104:

SITUATION 1:

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

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



SITUATION 2:

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

Who is the winner? Nora
Who is the loser? Monica
This outcome is: Win-lose or lose-win



SITUATION 3:

Birungi 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. Birungi likes one of the skirts, and it is in her price range. Birungi decides to buy one of the skirts.

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

Test Yourself. Page 106:

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.

Chapter 15: Test Yourself. Page 110:

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 115:

What is Birungi's goal in her discussion with her mother?

To get a mobile phone.

What is Birungi's mother's reaction?

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

Which Dos (from the last chapter) did you see Birungi 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 116:

If Birungi 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.

Chapter 17: Think/Discuss/Share on

Page 122

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. Abdul 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: Abdul 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. Kisakye's sister, Sanyu, wants to borrow Kisakye's savings to buy a lessa. Kisakye does not want to lend her the money.

Possible solutions: Kisakye 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 Sanyu the money, she can work out an agreement for repayment. Kisakye can also ask Sanyu 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.