

ACHIEVE YOUR GOALS: MANAGE YOUR MONEY WISELY

Learning Games for Youth

Facilitator's Guide



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Achieve Your Goals: Manage Your Money Wisely Learning Games for Youth

Introduction

You are about to begin facilitating a series of Learning Games to help young people gain the knowledge, skills and attitudes necessary to help them face increased financial responsibilities as they transition from childhood to adulthood. During this transition, youth face many financial pressures. As youth leave childhood, they take on increasing responsibilities in their households. They contribute to household functioning both in cash and in-kind and contribute to the food security of their families. At the same time as youth contribute to the consumption of the household, they also prepare their transition to independence and adulthood. In facilitating these Learning Games, you will help young people gain valuable money-management skills and knowledge that will help them successfully make this transition to independence and adulthood. The information in this introduction will help you prepare to facilitate the Learning Games.

Overview of the Achieve Your Goals: Manage Your Money Wisely Learning Games for Youth

The goal of the Learning Games is to improve youths' ability to achieve their long-term goals. The Learning Games contribute to this goal by enabling young people to achieve the following overall objectives:

- Make informed savings and borrowing decisions
- Increase savings and save in secure locations
- Conduct more effective financial negotiations

In addition, each Learning Game has its own objectives, which are steps toward accomplishing the overall objectives. The following table provides the title of each Learning Game and its objectives.

Achieve Your Goals: Manage Your Money Wisely Learning Games for Youth	
Number and Title	Objectives <i>By the end of the Learning Game, participants will have:</i>
1. Steps to Achieving a Goal	<ul style="list-style-type: none"> ▪ Organized their goal into steps they can achieve one by one. ▪ Committed to discussing their goal with their family.
2. Grow Your Savings	<ul style="list-style-type: none"> ▪ Examined different savings strategies. ▪ Selected a strategy to grow their savings.
3. Keeping Your Savings Safe	<ul style="list-style-type: none"> ▪ Categorized ways that youth save their money as more or less safe. ▪ Decided what to do to protect their savings
4. Planning for Unexpected Expenses	<ul style="list-style-type: none"> ▪ Identified periods during which financial pressures are greatest. ▪ Decided how they will save for difficult times.

Achieve Your Goals: Manage Your Money Wisely Learning Games for Youth (continued)	
Number and Title	Objectives
	<i>By the end of the Learning Game, participants will have:</i>
5. Borrowing Wisely	<ul style="list-style-type: none"> ▪ Differentiated between good and bad borrowing decisions.
6. Exploring Your Borrowing Options	<ul style="list-style-type: none"> ▪ Identified their most appropriate option to borrow money based on the 3 principles of borrowing responsibly.
7. When You Should Borrow and When You Should Use Savings	<ul style="list-style-type: none"> ▪ Compared the advantages of borrowing and using savings.
8. Financial Negotiations	<ul style="list-style-type: none"> ▪ Practiced the 5 steps of financial negotiation.
9. Reaching Your Goals	<ul style="list-style-type: none"> ▪ Reviewed previous Learning Games. ▪ Decided what they will do next to achieve their goal.

Getting started

Learning Games are a set of short sessions. They are designed to meet youths' desire for lively, creative activities—games, stories, skits, songs, rhymes, etc.—to learn new information and skills. Paired and small-group work also provide youth with a non-threatening way to talk, address problems and bond around common solutions and actions. Even the quietest of youth can be drawn into the sessions. In the process, the Learning Games

- develop key life skills, such as goal-setting and money management; and
- give youth a chance to share and improve practical skills related to their finances.

Who can participate in and who can facilitate the Learning Games?

The Learning Games are focused on poor youth—both unmarried and married—between the ages of 13 and 24. Other adults and young children may show up at the Learning Games as well. While they can be included, the focus should remain on youth. The Learning Games work best with at least 10 but no more than 25 youth. A trained facilitator is an ideal person to lead the Learning Games.

Where should Learning Games take place?

The Learning Games require physical movement. Facilitators find they can more easily engage youth if they have plenty of space in which to move. It is important for the youth to have space to sit comfortably for small-group discussion, convene in a larger group and, for some activities, run around. A partly secluded area in the open is the ideal place to conduct the Learning Games. If necessary, a community hall could be used instead; however, some Learning Games involve activities that must be conducted outside. In these cases, a facilitator using a community hall must find a place outside for those particular activities.

When should Learning Games take place?

The Learning Games should be scheduled at the convenience of the youth. If youth already meet regularly, in a savings group, for example, the Learning Games can take place at the same time

as the regular meeting. The facilitator should try to complete each Learning Game within a reasonable time (between 30 and 40 minutes) because youth are often busy and have little free time. It is important that youth see the value of the time spent participating in the Learning Games and are eager to join in the next ones.

Preparing for each Learning Game

Each Learning Game begins with an information box that contains a summary of the objectives, preparations and time required to conduct the Learning Game. **Review this information carefully.** The “Preparation” section contains a list of items needed for each Learning Game. You need to have these materials ready **before** the Learning Game begins.

Other important information about the Learning Games follows:

- The detailed steps for each Learning Game are listed following the information box. Please conduct the Learning Game following the steps provided. Use your own words to explain each point, being careful to cover all of the steps in order, if possible.

Additional Features of the Learning Games Guide

- *Italics font* = instructions for the facilitator (Do not read this text to the youth.)
- Regular font = specific information or instructions for the facilitator to read or closely paraphrase to the youth
- Arrow (➤) = specific open question for the facilitator to ask the youth (Ask this question as it is written.)
- (Parenthesis) = additional instructions or information for the facilitator
- [Square brackets] = the correct answer to expect from a technical or closed question

Finally, the box below provides some important principles and practices of learning to keep in mind as you lead each Learning Game. Remember that you, the facilitator, do not have all the answers. The youth come to the meetings with experience and have many things to add. It is important that all teach and learn.

Important Principles to Remember

- Create a learning environment in which youth feel **safe** in sharing their concerns and successes.
- **Engage** youth in activities that require them to think and feel and do. Encourage them to **participate** by using games, small groups or skits.
- **Praise** youth for their efforts.
- Show **respect** by valuing youths' knowledge and experience with the subject even though their life experience, in your opinion, is limited.
- Provide youth with situations that reflect their day-to-day reality. Give them **relevant** problems to solve.
- **Do not tell when you can ask.** Whenever possible, ask youth for their suggestions or ideas instead of telling them what to do or think. Learning Games build life skills, such as decision-making, so pose questions that help youth consider the benefits and risks of different options rather than telling them a correct answer.
- Ask **open**—not closed—**questions** to promote discussion and interaction.
- Encourage youth to share what they learn with their **families**. Family members must have the opportunity to connect with and understand the learning in order to support youth in changing behaviors and meeting goals.

LEARNING GAME 1: STEPS TO ACHIEVING A GOAL

Objectives

By the end of this Learning Game, participants will have:

1. Organized their goal into steps they can achieve one by one.
2. Committed to discussing their goal with their family.

Preparation

- Step 1: Stones, 3 per participant (if meeting place does not have stones easily available, have participants gather leaves, bottle caps, etc.)

Time

35 minutes

Steps

1. Introduce Learning Games – 10 minutes

Welcome to the first Learning Game! My name is _____ (*name*). Today and during the next 8 meetings, we are going to talk about ways you can manage your money to achieve your goals. Let us start by talking about goals.

➤ What is a goal?

Allow 2 or 3 participants to respond to the question. Then say,

A goal is something you want to have or do in the future. An example of a goal is, “Build a house.”

➤ What other goals do young people have for their lives?

[Possible answers: Learn a trade or skill, get married, complete school, etc.]

Thank participants for sharing. Then say,

Now that we all understand what goals are, let us discuss your own goals. First, I want you to quickly gather 3 stones from the ground and come back. Run! Go get the stones.

If there are no stones nearby, ask participants to gather leaves, bottle caps, or another object they might easily find.

After the participants have collected their stones, have them form groups of 4 or 5. Then say,

Think of 3 goals you have for your future. Use 1 stone to represent each of your goals. Share your goals with your group.

After 2 minutes, say,

Now pick up the stone that represents the goal that is the most important to you.

➤ **Who is going to share their most important goal?**

After 3 or 4 participants share, thank them.

Achieving your goals requires good planning and good ways to manage your money. Today and over the next 8 meetings we are going to discuss how you can manage your money to achieve your goals.

2. Tell the stories of Kadie and Mohamed and their goals – 10 minutes

Sometimes, when you are trying to achieve a goal, it is easier to divide it into steps that you can achieve one by one.

Let us listen to Kadie’s story. Kadie’s goal is to pay for her education so that she can continue to attend school. Listen carefully to how she divides this goal into steps she can achieve one by one.

Kadie’s Story

To continue her education, Kadie is going to need to pay the school fees, buy a new uniform and pay for school supplies. Kadie helps her mother who is a hairdresser and saves some of the money she earns for her education. After some time, she is able to achieve her first step, which is to buy a new uniform. For her second step, Kadie saves a little more and buys school supplies. Finally, for her third step, after more time passes she pays her school fees.

➤ **What is Kadie’s goal?**

[Pay for her education]

➤ **What steps does Kadie do one by one to achieve her goal?**

[She buys a new uniform, school supplies and pays the school fees]

Good job! To achieve her goal, Kadie divides it into steps she can achieve one by one. Let us cheer for Kadie. I am going to show you how to cheer.

Ask participants to stand. Then say,

First, we stomp our feet twice and say the goal.

Stomp your feet twice and say “Education!” Then say,

Then we clap our hands once and say the first step.

Clap your hands once and say, “Buy a new uniform!” Then say,

Then we clap our hands twice and say the second step.

Clap your hands twice and say, "Buy school supplies!" Then say,

Then we clap our hands 3 times and say the third step.

Clap your hands 3 times and say, "Pay the school fees!" Then say,

Now let us cheer together!

Lead the participants in cheering for Kadie's goal. Praise participants for participating. Then say,

Now, let us listen to Mohamed's story. Mohamed's goal is to become a mechanic. Listen carefully to how he divides this goal into steps he can achieve one by one.

Mohamed's Story

To become a mechanic, Mohamed must learn the work by becoming an apprentice mechanic, buy tools and then work for his own clients. For his first step, Mohamed finds an experienced mechanic who gives him an apprenticeship. To achieve his second step, while Mohamed is learning the work, he saves money and buys tools. Finally, after more time passes, Mohamed completes his third step and begins working for his own clients as a mechanic.

➤ **What is Mohamed's goal?**

[Become a mechanic]

➤ **What steps does Mohamed do one by one to achieve his goal?**

[He becomes an apprentice, buys tools and works for his own clients.]

Good job! To achieve his goal, Mohamed divides it into steps he can achieve one by one. Let us cheer for Mohamed like we cheered for Kadie. I am going to show you the cheer.

Ask participants to stand. Then say,

First, we stomp our feet twice and say the goal.

Stomp your feet twice and say "Become a mechanic!" Then say,

Then we clap our hands once and say the first step.

Clap your hands and say, "Become an apprentice!" Then say,

Then we clap our hands twice and say the second step.

Clap your hands twice and say, "Buy tools!" Then say,

Then we clap our hands 3 times and say the third step.

Clap your hands 3 times and say, "Work for his own clients!" Then say,

Now let us cheer together!

Lead the participants in cheering for Mohamed's goal. Praise participants for participating.

3. Have participants create cheers to demonstrate their goals – 10 minutes

You are going to create your own cheers to demonstrate how you break your goal into steps you can achieve one by one.

Divide the participants into groups of 3, then say,

In your groups, share your most important goals. Then, choose 1 person's goal for which you are going to create your own cheer like we did for Kadie and Mohamed. You have 2 minutes.

After 2 minutes, ask:

➤ **What goal are you going to create your own cheer for?**

After the groups have responded, say,

Now you are going to divide your goal into steps you can achieve one by one like Kadie and Mohamed did. After you divide your goal, practice a cheer like the one we used for Kadie and Mohamed. After you make your cheer, you are going to perform it for the whole group. You have 3 minutes.

After 3 minutes, invite participants to perform their cheers for the group.

4. Invite participants to share their goals – 5 minutes

Achieving your goals requires good planning and money management. One way you can plan to achieve your goal is to divide it into steps you can accomplish one by one. Over the rest of our meetings we are going to discuss how you can manage your money to achieve your goals.

Ask participants to stand. Then say,

Let us stop and think for a moment. Please think about your most important goal and how you divide it into steps you can achieve one by one.

Wait a moment while participants think. Then ask:

➤ **Who else would like to share how they divide their goal into steps they can achieve one by one?**

If steps are too big, encourage participants to break the steps down further. For example, if one of the steps is to “find money,” ask them to think about the steps to how they are going to find money.

After 2 or 3 participants share, thank them and say,

I encourage you to discuss your goals with your family. In the next meeting I am going to ask you about your discussions with your family.

Before we end our meeting, I am going to show you a cheer that we are going to do at the end of each of our meetings. Stand together to make a circle. Watch me and then we are going to do it together.

Put your right arm in the middle of the circle and wiggle your fingers while saying: “Together we achieve our goals!” swinging your arm up when you say “goals!” Then say,

Now, let us do the cheer together.

When the participants are done with their cheer, praise them for participating.

LEARNING GAME 2: GROW YOUR SAVINGS

Objectives

By the end of this Learning Game, participants will have:

1. Examined different savings strategies.
2. Selected a strategy to grow their savings.

Time

30 minutes

Steps

1. Review participants' goals – 5 minutes

Welcome participants. Then say,

At the last meeting, you committed to discussing your goals with your family.

➤ **Who can share their goals?**

After 2 or 3 participants have shared, say,

On the count of 3, if you discussed your goals with your family, clap your hands and say “Goal!”

Count “1, 2, 3!”

➤ **What does your family think of your goals?**

After 2 or 3 participants have shared, say,

Raise your hand if your goals require you to save money.

After participants raise their hands, say,

In order to achieve your goals, you must save. Today we are going to talk about ways that you can grow your savings.

2. Have participants act out stories – 10 minutes

I am going to tell you the story of Aminata. I need 2 volunteers to act out the story while I tell it: 1 person to be Aminata and 1 to be the condiment seller. Let us see how Aminata grows her savings.

Tell the story, pausing between each line for a moment while volunteers act out the story.

Aminata's Story
<ol style="list-style-type: none"> 1. Aminata gets up early in the morning. She is going to prepare food to sell today. 2. Before leaving for the market, Aminata puts some of her money aside. Then she goes to market. 3. She spends all of the money she brought with her to buy condiments and returns home.

Thank the participants. Then ask,

➤ **What did Aminata do with her money?**

[Aminata saved a little money, she left some of her money at home.]

➤ **How does putting some of her money aside help Aminata grow her savings?**

[She does not spend all of her money, so she is able to save some.]

Setting some money aside so you do not spend it all is 1 way to grow your savings. Now, let us see how Samuel grows his savings. I need 2 volunteers to act out the story of Samuel: 1 person to be Samuel and 1 to be his older brother.

Tell the story, pausing between each line for a moment while volunteers act out the story.

Samuel's Story
<ol style="list-style-type: none"> 1. Samuel has a little money. 2. When his older brother comes to visit, Samuel shows his older brother his money. 3. Samuel tells his older brother he wants to save to buy a market stall. 4. Samuel's older brother is proud of him and promises to help him achieve his goal.

Thank the participants. Then ask,

➤ **What did Samuel do with his money?**

[He showed it to his older brother and shared his goal with him.]

➤ **How does sharing his goal with his older brother help Samuel grow his savings?**

[Samuel's older brother is going to help him achieve his goal.]

Talking to a family member about your savings goal and making it a family project is one way to grow your savings. Now, let us see how Isata grows her savings. I need 3 volunteers to act out the story of Isata: 1 person to be Isata, 1 to be Isata's mother and 1 to be the poultry seller.

Tell the story, pausing between each line for a moment while volunteers act out the story.

Isata's Story

- | |
|---|
| <ol style="list-style-type: none"> 1. Every day after school, Isata helps her mother sell food at the market. 2. At the end of the week, after Isata's mother sells her food, she gives Isata a part of the profits. 3. Isata is so happy! She has money earned from a week of work. 4. Isata uses her money to buy chicks. |
|---|

➤ **What did Isata do with her money?**

[Isata bought chicks with the money she received.]

➤ **How does buying chicks help Isata grow her savings?**

[Isata is able to buy chicks that she will sell for a higher price later or at a time when she needs money.]

Thank the participants. Then say,

Saving more when you have more money is one way to grow your savings.

3. Play a game about growing savings – 10 minutes

Now let us play a game about growing your savings. You must all stand shoulder to shoulder facing me.

Trace a line on the ground parallel to the participants about 3 steps from where they are standing. Then say,

Imagine that this line is your goal. I am going to read statements. For each statement, you are going to indicate whether you think your savings is going to grow by taking 1 step toward your goal. You must move forward to achieve your goal!

Let us start with a practice statement. When I count to 3, take 1 step toward your goal if you think this helps you save. If it does not help you save, do not step forward.

Read the practice statement in the box below and then count "1, 2, 3!" Make sure the participants give the correct answer. Make sure that you read and repeat the answer to the participants.

Practice Statement	
Statement	Answer
You participate in a savings group or open a savings account.	<u>Grows your savings—Step forward!</u> Participating in a savings group or opening a savings account can help you be disciplined in your saving.

Then say,

Now that we all understand the game, let us play!

Read the first statement in the box below and then count “1, 2, 3!” If all participants give the correct answer, congratulate them. If some participants think the statement helps grow their savings and some do not, ask someone who answered correctly to explain her/his answer, tell the group the correct answer and, finally, answer any questions. If all participants give the wrong answer, lead a discussion to explain the correct answer. Do the same for the remaining statements.

Savings Game	
Statements	Answers
1. You must buy a condiment, so you go to the market without putting any money aside. At the market, you buy the condiment and spend the rest of your money on some nice mangos.	<u>Does not grow your savings—</u> <u>Do not step forward!</u> You did not put any money aside, and spent all your money at the market.
2. You decide to put Le 4000 aside each week, no matter what.	<u>Grows your savings—Step forward!</u> Deciding to put a certain amount of money aside each week can help you be disciplined in your saving.
3. You are saving money to buy a bike. You keep a picture of a nice bike in your room and look at it every day to stay motivated.	<u>Grows your savings—Step forward!</u> Keeping the picture of the bike helps you stay motivated to save.
4. You work in your neighbor’s field. When he pays you, you celebrate by buying sweet drinks for you and your friends.	<u>Does not grow your savings—</u> <u>Do not step forward!</u> Spending more when you have more money does not help you grow your savings.
5. A relative gives you Le 50,000 for the holidays. You always spend half and put the other half aside.	<u>Grows your savings—Step forward!</u> Putting part of your money aside helps grow your savings.

Thank everyone for participating.

There are many different ways you can grow your savings. You can

- set some money aside so you do not spend it all;
- talk to your family about your savings goal and make it a family project;
- put a certain amount of money aside, no matter what; and
- save more when you have more money.

➤ **What other ways can you save?**

[Open a savings account or participate in a savings group, use your savings goal as your main motivation to save, make a decision to save a certain amount every week, invest.]

Summarize participants’ responses and then ask:

- **Which of these ideas are you going to use to grow your savings? Why?**

Give 2 or 3 participants the opportunity to share.

Thank you. These are great ways to grow your savings.

4. Invite participants to commit to finding new ways to grow their savings – 5 minutes

Ask participants to stand. Then say,

Today you examined different ways you can grow your savings. Let us stop and think for a moment. Please think about the way to save that is best for you and that is going to help you achieve your goal.

Wait a moment while participants think. Then ask:

- **Who would like to share what they are going to do to grow their savings?**

After 2 or 3 participants share, thank them and say,

I invite you all to continue growing your savings to achieve your goal. I am going to ask you how it is going at our next meeting.

Now let us cheer. Put your right arm in the middle of the circle and say, “Together we achieve our goals!”

After participants cheer, praise them for participating.

LEARNING GAME 3: KEEPING YOUR SAVINGS SAFE

Objectives

By the end of this Learning Game, participants will have:

1. Categorized ways that youth save their money as more or less safe.
2. Decided what to do to protect their savings.

Time

30 minutes

Steps

1. Review strategies to save more – 5 minutes

Welcome participants and say,

In the last meeting, you committed to growing your savings to achieve your goal.

Ask participants to stand and say,

Think about how you did since the last meeting. When I count to 3, everyone is going to take 1 step forward. If you were able to save all the money you wanted, take a big step forward. If you were only able to save a little bit of what you wanted, take a small step forward.

Demonstrate a big step forward and a small step forward.

Now stand in a circle facing out. Close your eyes and think about how you did since the last meeting. 1, 2, 3!

After the participants take their steps, invite them to sit down again and ask:

- **What did you do since the last meeting to grow your savings?**

After 2 or 3 participants share, say,

I encourage you all to continue looking for new ways to grow your savings to achieve your goal. Today we are going to talk about how to keep your savings safe.

2. Play game to identify savings locations and discuss safe savings locations – 10 minutes

Let us name all the places in which youth keep their savings. To do this, we are going to play categories. Please stand.

To play categories, we clap our hands together twice and then clap our hands on our legs twice. Then the leader says the category. When we clap our hands twice, each person takes a turn to name 1 thing in the category. There are no right or wrong answers.

If necessary, demonstrate how to clap hands and clap hands on legs.

The category is, “All of the different places in which young people like you can save.” Let us play!

Play game with the category, “Places in which youth like you save.” If necessary, begin slowly until all participants understand the game. If microfinance institutions (MFIs) are not mentioned as a place to save, make sure to say it as an option.

After the game is played, ask participants to sit, and then say,

Good job! You have just identified many places in which youth like you save. Saving helps you achieve your goals. It is important to keep your savings safe. Keeping your savings safe includes doing the following:

- Protecting your savings from damage or loss, such as damage from water or loss in a fire.
- Protecting your savings from your own or others’ temptation to use your savings.
- Protecting your savings from theft.

Have participants stay in the circle.

3. Play game to categorize savings locations as more or less safe – 10 minutes

Think of a place youth save that you named during our game of categories. Let us review by repeating one by one the same place in which youth like you save that you named during the game. Let us think of and name all of the different places in which youth save.

Go around the circle and have participants repeat the places in which youth save that they named. If any participants did not name a place, have them choose one. If no one named youth savings group¹ or MFIs during the game, ask 2 participants to remember those instead. This is not a competition in terms of needing to name the “best” places to save; most importantly, you want participants to share a range of options.

Now that you have named the places in which youth save, you are going to put them in order from least safe to safest. Remember, keeping your savings safe includes doing the following:

- Protecting your savings from damage or loss.
- Protecting your savings from your own or others’ temptation to use your savings.
- Protecting your savings from theft.

Walk to the left side of the room or area and say,

The least safe place in which to save is on this side.

¹ If your organization provides a different savings product for youth, ask a participant to remember that savings product instead.

Walk to the right side of the room or area and say,

The safest place in which to save is on this side.

When I count to 3, you must all run to organize yourselves in a line from least safe to safest. If the place in which youth save that you named during our game of categories is not safe at all, you will be on this side, and if it is very safe, you'll be on this side. You can discuss the order with each other.

➤ **What questions do you have about this activity?**

Respond to questions. Then say,

1, 2, 3!

After participants organize themselves in a line from least safe to safest places to save, ask:

➤ **What places in which youth save are the safest? Why?**

[Possible answers: Youth savings group, savings account at a bank or microfinance institution.]

Allow a few participants to share. Note that if someone says that MFIs are not as safe, ask why they think this and allow others to give their opinions. Then ask:

➤ **What can you do to keep your savings safe?**

[Invest savings safely by buying animals or tools for work; keep savings in the youth savings group; put savings in a bank or microfinance institution.]

Allow a few participants to share. Note that if someone identifies a hole in the ground (or similar answer) as the safest, ask why they think this and allow others to give their opinions. Then thank participants and ask them to sit.

4. Invite participants to commit to keeping their savings safe – 5 minutes

Remember, keeping your savings safe includes doing the following:

- Protecting your savings from damage or loss;
- Protecting your savings from your own or others' temptation to use your savings;
- Protecting your savings from theft.

Keeping your savings safe is important to achieving your goals. Let us stop and think for a moment. Please think about where you are going to save and how you are going to keep your savings safe.

Wait a moment while participants think. Then ask:

➤ **Who would like to share what they are going to do to keep their savings safe?**

After 2 or 3 participants share, thank them. Ask participants to stand. Then say:

Keeping your savings safe helps you achieve your goals. I invite you all to keep your savings safe.

Now let us cheer. Put your right arm in the middle of the circle and say, “Together we achieve our goals!”

After the participants finish cheering, praise them for participating.

LEARNING GAME 4: PLANNING FOR UNEXPECTED EXPENSES

Objectives

By the end of this Learning Game, participants will have:

1. Identified periods when financial pressures are greatest.
2. Decided how they will save for difficult times.

Time

30 minutes

Steps

1. Review keeping your savings safe – 5 minutes

Welcome participants. Then say,

In the last meeting, we discussed keeping your savings safe. I am going to tell you different places in which youth save. If you think the savings is safe, put your hand in the air with your thumb pointing up. If you think the savings is less safe, put your hand in the air with your thumb pointing down.

After asking participants to put thumbs up or down, ask why the location is more or less safe. Participants may debate some of the locations.

Safe Savings Review Game		
Ask if the savings location is safe . . .	Wait for participants to put their thumbs. . .	Ask:
Under the bed	<i>[down]</i>	➤ Why is this location less safe? <i>[Savings could become damaged or lost through insects or fire; someone could steal savings.]</i>
Bank	<i>[up]</i>	➤ Why is this location more safe? <i>[Saving with a bank protects your savings from damage, loss, theft and your or others' temptation to use it.]</i>
Youth savings group/Youth savings account	<i>[up]</i>	➤ Why is this location more safe? <i>[Saving in a youth savings group or account protects your savings from damage, loss, theft and your or others' temptation to use it.]</i>
Microfinance institution	<i>[up]</i>	➤ Why is this location more safe? <i>[Saving with an MFI protects your savings from damage, loss, theft and your or others' temptation to use it.]</i>

Safe Savings Review Game (continued)		
Ask if the savings location is safe . . .	Wait for participants to put their thumbs. . .	Ask:
With uncle	[down]	➤ Why is this location less safe? [He may be tempted to use the money himself; if he keeps it at his house, someone could steal the savings.]
Buying animals	[up]	➤ Why is this location more safe? [Buying animals reduces the temptation to use savings; you can sell the animals if you need money.]

Thank everyone for participating.

2. Have participants act out a story about planning for unexpected expenses – 10 minutes

Today we are going to talk about unexpected expenses. Let us learn about Abdul and his unexpected expenses. I need 3 volunteers to act out the story while I tell it: 1 person to be Abdul, 1 to be his mother and 1 to be his father.

Abdul's Story
<ol style="list-style-type: none"> 1. After school every day, Abdul earns money by doing small jobs for his neighbor. These small jobs help him save for his goal to buy a set of carpentry tools. So far he has bought a hammer and small saw. 2. Abdul's mother has been feeling ill. When she visits the hospital, the doctor tells her that she needs emergency surgery. 3. The surgery is very costly and Abdul's father does not have enough money to pay for it. 4. Abdul's father asks Abdul to help him pay for his mother's emergency surgery. 5. Abdul is worried. To help his mother and father, Abdul sells his hammer and saw. 6. Abdul is happy that his mother is able to receive the surgery that she needs. But this unexpected expense may make it difficult for him to achieve his goal.

Thank the volunteers. Then ask:

- **Why is Abdul happy?**
[He is happy because he is able to help his father pay for the emergency surgery with his savings.]

After 1 or 2 volunteers have shared, say,

Like other youth, one difficulty Abdul faces in achieving his goal is that he sometimes needs to use his savings to pay for unexpected expenses.

Let us learn how Fatmata plans for unexpected expenses. Fatmata prepares for unexpected expenses by saving separately for them.

I need 2 volunteers to act out the story while I tell it: 1 person to be Fatmata and 1 to be her mother.

Fatmata's Story
<ol style="list-style-type: none"> 1. Every day Fatmata assists a tailor after school. Like Abdul, Fatmata is saving to achieve her goal. She is saving to buy a sewing machine. Fatmata has worked for the tailor for almost 1 year and has saved some money. She knows that unexpected expenses are part of life, so she saves Le 4,000 each week in a separate savings for unexpected expenses. 2. Some time passes and Fatmata has not had to spend her money on unexpected expenses. 3. There was flooding during the rainy season and the home of Fatmata's family flooded. Fatmata shares some money from her savings for unexpected expenses to help her family fix the damage to their home. 4. Fatmata's family is thankful and Fatmata is happy that she still has her savings for a sewing machine.

Thank the volunteers. Then ask:

➤ **How does Fatmata cope with unexpected expenses?**

[She uses her savings for unexpected expenses.]

➤ **How did Fatmata build her savings for unexpected expenses?**

[Fatmata saved Le 4,000 each week in separate savings for unexpected expenses.]

After 1 or 2 volunteers have shared, say,

One way to face difficult times is to create savings for unexpected expenses that is separate from your savings for your goal. This savings is another way you can protect your savings from your own or others' temptation to use it.

3. Have participants discuss how they will save for unexpected expenses – 10 minutes

Now you are going to discuss how you can create your own savings for unexpected expenses. For some people, unexpected expenses are spent on illness. For others, unexpected expenses are spent on other difficulties in life. Think of an unexpected expense that you or your family has faced. When I count to 3, you are going to

- jump up and down on 1 foot if the unexpected expense is related to health or
- jump up and down on 2 feet if the unexpected expense was spent on another life difficulty.

1, 2, 3!

If your unexpected expense is related to health, choose a partner who is also jumping up and down on 1 foot. If your unexpected expense is related to another life difficulty, choose a partner who is also jumping up and down on 2 feet.

Participants should be jumping on 1 or 2 feet until they find a partner. Give participants a moment to choose their partners. If there is an odd number of participants, they can form groups of 3. Then say,

With your partners, share your unexpected expense with each other. You have 3 minutes.

After 3 minutes, ask:

➤ **What unexpected expenses have you or your family faced?**

After 2 or 3 volunteers share, thank them and say,

Now, with your partner, discuss the amount you can save for unexpected expenses. Fatmata saved Le 4,000 each week. For some people, it is easier to save each day, each week or each month. Make sure you choose what is easiest for you. You have 3 minutes.

After 3 minutes, ask:

➤ **How much are you going to save for unexpected expenses? How often?**

After 1 or 2 volunteers share, thank them.

➤ **What are you going to do to save for unexpected expenses?**

After 1 or 2 volunteers share, thank them.

4. Invite participants to commit to building savings for unexpected expenses – 5 minutes

Building a savings for unexpected expenses can make it easier to face unexpected expenses and is another way to protect your savings from your own or others' temptation to use it. Remember, it is okay to even save just a little bit for unexpected expenses. Even a little is better than nothing!

Ask participants to stand. Then say,

Think about how saving for unexpected expenses can help make confronting difficult times easier. Let us stop and think for a moment. Think about and choose 1 thing about saving for unexpected expenses that you are going to share with your family.

Wait a moment while participants think. Then ask:

➤ **Who would like to tell us what they are going to share with their family?**

After 2 or 3 participants share, thank them and say,

In the next meeting, I am going to ask you about your discussions with your family.

Now let us cheer. Put your right arm in the middle of the circle and say, “Together we achieve our goals!”

After the participants cheer, praise them for participating.

LEARNING GAME 5: BORROWING WISELY

Objectives

By the end of this Learning Game, participants will have:

1. Differentiated between good and bad borrowing decisions.

Preparation

- Step 1: A ball (or any other object that can be easily thrown, such as rolled-up paper or cloth)

Time

30 minutes

Steps

1. Review planning for difficult times and introduce topic of borrowing – 10 minutes

Welcome participants. Then say,

In the last meeting, you committed to discussing saving for unexpected expenses with your family. If you discussed saving for unexpected expenses with your family, stand up.

➤ **What does your family think of saving for unexpected expenses?**

After 2 or 3 participants have shared, clap for them. Then say,

We have discussed using your savings to achieve your goals and to help you face unexpected expenses. But sometimes you do not have enough savings to respond to the needs or difficulties in life, or you do not want to use your savings. You may have to borrow. Today we are going to discuss borrowing wisely.

Have participants stand in a circle and show them the ball. Then say,

We are going to play a game. I am going to ask a question and throw this ball. The person who catches the ball must answer the question and throw the ball to another person. Then that person will answer the same question and throw the ball to another person, who will also answer the same question. Let us begin.

Play the game with the following question:

➤ **How did you feel when you lent something—anything—to someone that was not returned to you?**

After 4 or 5 participants have answered, repeat the game with the following question:

➤ **How did you feel when you failed to return something you borrowed?**

After 4 or 5 participants have answered, thank them. Then say,

You can avoid those bad feelings by borrowing wisely. Today we are going to talk about how to borrow wisely.

2. Play a game to remember characteristics of good borrowing decisions – 5 minutes

Being a responsible borrower means making good borrowing decisions. To make good borrowing decisions, you must be sure that

- you have a reasonable purpose for borrowing [*put your hands out to your sides with your palms facing up*]
- you can afford the amount [*rub your thumb and forefinger together*]
- you have a plan to repay [*tap your index finger on your forehead*]

Now let us play a game to remember the characteristics of good borrowing decisions.

I am going to make the gesture of either:

- the purpose [*put your hands out to your sides with your palms facing up*]
- the amount [*rub your thumb and forefinger together*] or
- the plan to repay [*tap your index finger on your forehead*]

When I make the hand gesture, you must shout out its meaning.

Play the game. After the game, praise everyone for participating. Then ask:

- **How can making good borrowing decisions help you achieve your goal?**
[Possible answer: Making good borrowing decisions can help you better manage your money so it is easier to achieve your goal.]

After 2 or 3 participants have shared, thank them.

3. Play a game to distinguish between good and bad borrowing decisions – 10 minutes

Now, let us play another game about good and bad borrowing decisions. First, let us remember how you make good borrowing decisions.

- **What 3 things must you do in order to make good borrowing decisions?**
[Be sure your purpose is reasonable, you can afford the amount and you have a plan to repay.]

Thank participants. Then ask participants to stand in a straight line one behind another and say,

I am going to read statements about borrowing. For each statement I read, you are going to indicate whether you think the borrower has made a good or bad decision to borrow. If you think

that it is a good decision, jump to your right. If you think it is a bad decision, you are going to stay where you are.

Let us start with a practice statement. When I count to 3, jump to your right if you think it is a good decision to borrow, or stay where you are if you think it is a bad decision to borrow.

Read the practice statement in the box below, twice, then say “1, 2, 3!” Make sure the participants give the correct answer.

Practice Statement	
Statement	Answer
You borrow Le 2,000 to buy ingredients to prepare and make rice that you will sell at the market. You think you can sell all of your food for a total of Le 3,000.	<u>Good decision—Jump!</u> You can afford the amount [<i>rub your thumb and forefinger together</i>].

Then say,

Now that we all understand the game, let us play!

Read the first statement in the box below, twice, then say “1, 2, 3!” If all the participants give the correct answer, congratulate them. If some participants think the statement is a good borrowing choice and others think it is a bad choice, ask someone who answered correctly to explain her/his answer, tell the group the correct answer and, finally, clarify any questions. If all participants give the wrong answer, lead a discussion to explain the correct answer. After each discussion, give participants time to get back into a straight line before you read the next statement. Do the same for the remaining statements.

Borrowing Game	
Statements	Answers
1. You borrow money to buy a goat you are going to sell next year. You must repay your loan next month. You do not know where you will get the money.	<u>Bad decision—Do not jump!</u> You do not have a plan to repay [<i>tap your index finger on your forehead</i>].
2. You borrow money to help buy food during the rainy season. You do not have to repay until after the harvest.	<u>Good decision—Jump!</u> Your purpose is reasonable [<i>put your hands out to your sides with your palms facing up</i>].
3. You borrow money to prepare and sell rice. But instead you buy a nice dress you see in the market. Now you are not sure how you will pay back your loan.	<u>Bad decision—Do not jump!</u> You cannot afford the amount [<i>rub your thumb and forefinger together</i>].

Borrowing Game (continued)	
Statements	Answers
4. Your aunt gives you money to buy your supplies for school. In return, you are going to help her sell in the market every week-end for 1 month.	<u>Good decision—Jump!</u> Your purpose [<i>put your hands out to your sides with your palms facing up</i>] is reasonable.
5. You borrow money to fix your broken sewing machine. You will repay your loan with the money you make assisting other seamstresses.	<u>Good decision—Jump!</u> You have a plan [<i>tap your index finger on your forehead</i>] to repay.

Thank everyone for participating.

4. Invite participants to commit to making good borrowing decisions – 5 minutes

In order to be a responsible borrower, you must make good borrowing decisions. You must be sure that

- you have a reasonable purpose to borrow [*put your hands out to your sides with your palms facing up*];
- you can afford the amount [*rub your thumb and forefinger together*]; and
- you have a plan to repay [*tap your index finger on your forehead*].

Ask participants to stand. Then say,

Let us stop and think for a moment. Please think about how you can make good borrowing decisions. Choose 1 thing about making good borrowing decisions that you are going to share with your family.

Wait a moment while participants think. Then ask:

➤ **Who would like to tell us what they are going to share with their family?**

After 2 or 3 participants share, thank them and say,

In the next meeting, I am going to ask you about your discussions with your family.

Now let us cheer. Put your right arm in the middle of the circle and say, “Together we achieve our goals!”

After the participants cheer, praise them for participating.

LEARNING GAME 6: EXPLORING YOUR BORROWING OPTIONS

Objectives

By the end of this Learning Game, participants will have:

1. Identified their most appropriate option to borrow money based on the 3 principles of borrowing responsibly.

Time

30 minutes

Steps

1. Discuss participants' conversations with their families – 5 minutes

Welcome participants. Then say,

In the last meeting, you committed to sharing one thing about making good borrowing decisions with your family. Think about your discussions with your family. If you discussed making good borrowing decisions with your family, clap for yourself when I count to 3, like this.

Demonstrate how to clap for oneself by clapping 3 times and then crossing your arms over your chest.

Ready? 1, 2, 3!

➤ **What did you share with your family about making good borrowing decisions?**

After 2 or 3 participants have shared, thank them. Then say,

➤ **What does your family think of your commitment to make good borrowing decisions?**

After 2 or 3 participants have shared, thank them. Then say,

In the last two sessions we discussed borrowing wisely and when to borrow. Today we are going to talk about how borrowing can help you achieve your goals. We are going to discuss places where you can borrow and what to consider before you borrow.

2. Play a game to identify borrowing locations and discuss safe borrowing locations – 10 minutes

We are going to play the categories game again, just as we did several meetings ago. However, this time we are going to name all the places from which you can borrow. Please stand.

To play categories, we clap our hands together twice and then clap our hands on our legs twice. Then the leader says the category. When we clap our hands twice, each person takes a turn to name 1 thing in the category.

If necessary, demonstrate how to clap hands and clap hands on legs.

The category is, “All of the different places where you can borrow.” Let us play!

Play the category, “Places where you can borrow” game. If necessary, begin slowly until all participants understand the game. If MFIs are not mentioned as a place from which to borrow, make sure to say it as an option.

After the game is played, ask participants to sit, and then say,

Good job! You have just identified many places from which you can borrow. It is important to trust who you are borrowing from. It is also important to borrow only when you know you are able to repay the borrowed money.

Here are 3 principles of borrowing responsibly:

- Borrow money only if you really need it
- Think about all of your borrowing options and which ones you trust
- Know the conditions before you take the money and consider the final cost

Now, I am going to tell you a story about Hawa. Think about the 3 principles of borrowing as I tell you the story.

Hawa’s Story
<ol style="list-style-type: none"> 1. Hawa needs Le 50,000 to seize the opportunity to buy a stove. 2. She knows for sure that she can sell it for Le 70,000 back at the market in her home town. 3. She thinks of all the places that she can borrow. 4. Option 1: Hawa’s friend can lend her Le 50,000 to repay after 3 months with no interest 5. Option 2: Hawa can borrow from her savings group to repay a total of Le 55,000 after 3 months 6. Option 3: Hawa can borrow from an MFI to repay Le 60,000 after 3 months.

Thank the volunteers. Then ask:

➤ **Why does Hawa need to borrow Le 50,000?**

[To seize the opportunity to buy a stove]

Good. Hawa has decided to borrow money, only because she really needs it, just as we discussed in principle 1.

➤ **What are her different borrowing options?**

[Borrow from a friend, borrow from her savings group, borrow from an MFI]

Thank you for your answer. Hawa thinks about all of her borrowing options, principle 2.

➤ **What are the conditions of each of the borrowing options?**

[Option 1: Repay friend after 3 months with no interest. Option 2: Repay savings group after 3 months adding Le 5,000 for interest. Option 3: Repay MFI after 3 months adding Le 10,000 for interest.]

Very good. Hawa knows and thinks about the conditions and considers the final cost before she takes the money.

➤ **Which option would you recommend to Hawa? Why?**

Allow participants to respond.

➤ **What are the 3 principles of borrowing responsibly?**

[Borrow money only if you really need it; think about all of your borrowing options; know the conditions before you take the money and consider the final cost]

Allow participants to respond. Thank participants for their answers.

3. Brainstorm borrowing options – 10 minutes

We heard about Hawa’s borrowing options. Now let us think about your own borrowing options. Remember the 3 principles of borrowing as you think about your own borrowing options. I am going to divide you into groups of 3.

Assist participants to form groups of 3.

In your small groups, I would like you to think about your life right now and discuss the different options that you have to borrow money. You have 3 minutes to do so.

After 3 minutes, say,

➤ **What are some options young people have to borrow money in your community?**

Allow 4 or 5 participants to respond.

Thank you for your answers. Please think about the options you just mentioned, as well as the 3 principles of borrowing responsibly.

➤ **What is the best option that you have to borrow money? Why?**

Allow 2 or 3 participants to share what the best borrowing option is for them and why.

4. Invite participants to commit to using the 3 principles of borrowing responsibly – 5 minutes

Let us review the 3 principles of borrowing responsibly:

- Borrow money only if you really need it
- Think about all of your borrowing options
- Know the conditions before you take the money and consider the final cost

Thinking about the 3 principles of borrowing responsibly is going to help you make a good decision about borrowing. The next time you are deciding whether to borrow or where to borrow from, I encourage you to think about these principles.

Ask participants to stand. Then say,

Now let us cheer. Put your right arm in the middle of the circle and say, “Together we achieve our goals!”

After the participants finish cheering, thank them for participating.

LEARNING GAME 7: WHEN YOU SHOULD BORROW AND WHEN YOU SHOULD USE SAVINGS

Objectives

By the end of this Learning Game, participants will have:

1. Compared the advantages of borrowing and using savings.

Preparation

- Step 3: Beans (1 per participant), stones (1 per participant), bag or can for voting

Time

30 minutes

Steps

1. Review the 3 principles of borrowing responsibly – 5 minutes

Welcome participants. Then say,

At the last meeting I shared with you the 3 principles of borrowing responsibly. Let us see if we can remember what they are.

➤ **What are the 3 principles of borrowing responsibly?**

[Borrow money only if you really need it; think about all of your borrowing options; and, know the conditions before you take the money and consider the final cost.]

Very good. Thank you! Not only is it important to borrow responsibly, but it is important to know when you should borrow and when you should use savings. Today, we are going to talk about when you should borrow and when you should use savings.

2. Tell story to compare advantages of using savings or borrowing – 5 minutes

There are many advantages to borrowing money. But, as we discussed, there are also many responsibilities in borrowing. Sometimes you must decide between borrowing money and using your savings. You must make the decision that is best for you.

Let us listen to the story of Ishmael. After I tell you the story of Ishmael, I am going to ask you what you think he should do.

Ishmael's Story

Ishmael and his father are preparing their fields for the planting season and they must buy agricultural fertilizer. Ishmael has some money he has been saving for his own house. He can also borrow money from his uncle.

Take a moment and think about how to answer the following question.

- **Should Ishmael use his savings or should he borrow money to buy agricultural fertilizer?**

Pause, and after a few seconds, say,

For those of you who think Ishmael should borrow money:

- **Why do you think Ishmael should borrow money?**

After 1 or 2 volunteers have shared, say,

There are many advantages to borrowing. When you borrow, you may

- have access to more money than you have in savings;
- have access to money when you need it for emergencies; and
- be able to take advantage of investment opportunities.

For those of you who think Ishmael should use savings:

- **Why do you think Ishmael should use savings?**

After 1 or 2 volunteers have shared, say,

There are also many advantages to using savings. When you use savings, you may

- pay less in fees and interest than when you borrow and
- not have to ask someone to borrow or feel stress to repay the money.

Thank participants.

3. Have participants present the advantages of using savings or borrowing – 15 minutes

Divide the participants into 2 groups. Then say,

Let me repeat the story of Ishmael 1 more time and then we are going to have a little competition between your 2 teams.

Ishmael's Story

Ishmael and his father are preparing their fields for the planting season and they must buy agricultural fertilizer. Ishmael has some money he has been saving for his own house. He can also borrow money from his uncle.

Imagine that you are giving advice to Ishmael. Team 1, you are going to tell Ishmael why he should use savings. Team 2, you are going to tell Ishmael why he should borrow.

Each team is going to prepare its advice. Then, 1 person from each team is going to present the advice. After both teams have presented, you are going to vote for the team who presented the most convincing advice. The team with the most votes wins the competition!

➤ **What questions do you have about this activity?**

Respond to questions. Then say,

Each team has 5 minutes to prepare its advice to Ishmael. Remember to list all of the advantages that you can think of.

After 5 minutes, invite team representatives to share their advice. Then say,

I am going to give each of you 1 bean and 1 stone. You are going to vote for the team with the most convincing advice by putting either a stone or a bean in this bag.

Give each participant 1 bean and 1 stone. Then say,

If you think Team 1 had the most convincing advice, put 1 bean in the bag. If you think that Team 2 had the most convincing advice, put 1 stone in the bag.

Pass around a bag for voting. Once all participants have voted, count the beans and stones and announce the winner. Then say,

It is not always easy to decide whether you should borrow or use your savings. Your choice is going to depend on your situation!

➤ **When might it be better to use your savings?**

[Possible answers: When you have savings available, when you do not want to tell someone why you need the money, when you do not want to pay interest or fees.]

➤ **When might it be better to borrow?**

[Possible answers: When you do not have enough savings to meet your needs, when you do not want to use your savings, when you want to take advantage of an opportunity.]

Thank everyone for participating.

**4. Invite participants to commit to discussing using savings or borrowing with their family
– 5 minutes**

You must carefully consider the advantages of using your savings or borrowing money to meet your financial needs.

Ask participants to stand. Then say,

Let us stop and think for a moment. Think about your own life. Now think about when you are going to use savings or borrow.

Wait a moment while participants think. Then ask:

➤ **When are you going to use savings?**

After 1 or 2 participants share, ask:

➤ **When are you going to borrow?**

After 1 or 2 participants share, thank them and say,

Now let us cheer. Put your right arm in the middle of the circle and say, “Together we achieve our goals!”

After the participants cheer, praise them for participating.

LEARNING GAME 8: FINANCIAL NEGOTIATIONS

Objectives

By the end of the learning session, participants will have:

1. Practiced the 5 steps of financial negotiation.

Time

30 minutes

Steps

1. Review when you should borrow and when you should use your savings – 5 minutes

Welcome participants, then say,

In the last meeting, we talked about the advantages of borrowing and the advantages of using your savings. Just as in the story of Ishmael, there are things to think about before you decide to either borrow or to use your savings when buying something. Let us see what you remember.

➤ **What is one advantage to borrowing in order to buy something?**

[Have access to more money than you have in savings; have access to money when you need it for emergencies; and be able to take advantage of investment opportunities.]

➤ **What is one advantage to using your savings in order to buy something?**

[Pay less in fees and interest than when you borrow and not have to ask someone to borrow or feel stress to repay the money.]

Good remembering! It is important to think about the advantages of borrowing and the advantages of using your savings to help you decide what is best for you! We need to make the best decisions possible with our money. Today, we are going to talk about financial negotiation.

2. Introduce financial negotiation steps – 10 minutes

For many people, money is a private topic and some people do not feel comfortable discussing or negotiating money. Some youth feel they do not get a fair price, or salary, for their products or talents. It is very important for you not to be shy when talking about money and make sure you tell the client why your products or talents are good for them.

Today we are going to share some techniques that you can use to negotiate price or salary. First, I am going to talk to you about what to do before a negotiation. Then we are going to discuss the steps to follow during a negotiation.

There are 3 things to do before you begin a negotiation.

First, it is important to find out what prices are reasonable—you can do this by asking people who sell similar products or talents as you. (*show I finger*)

Second, you must calculate the amount it is going to cost you. (*show 2 fingers*)

Third, you are going to set a price that is still profitable for you. (*show 3 fingers*)

➤ **Why is it necessary to prepare before a negotiation?**

[Possible answers: to have an idea of the market price, to make profit and not lose money, to be able to negotiate a fair price, etc.]

Everyone, please stand up. Now let us talk about what to do during a negotiation. I am going to share with you the 5 steps of negotiation. We are going to do hand gestures with each step to better remember.

Step 1: Tell the client your price (*rub thumb and forefinger together*)

Step 2: Listen to the client's response (*touch ears*)

Step 3: Discuss (*move mouth as if talking*)

Step 4: Remind the client why your products or talents are good for them (*point forefinger up*)

Step 5: Agree on a price that is still profitable for you (*handshake motion*)

Practice the steps once with the participants.

Now, I am going to clap for the number of the step—for example, when I say step 2, I will clap twice—and you are going to say the step do the correct hand gesture for that step.

Repeat the 5 steps to do during a negotiation. Then ask participants to repeat the steps and gestures together with you.

➤ **What questions do you have about the steps of negotiation?**

Answer any questions, then say,

These steps are important to follow so that you can have a successful negotiation. When you are selling your products or talents, it is important to not be shy to talk about money and to negotiate for a fair price.

3. Practice using the steps of financial negotiation – 10 minutes

Please form groups of 2.

Help participants form groups of 2.

Now we are going to do role-plays to practice using the steps of negotiation to get a fair price when someone is paying for your services.

One person is going to play the role of a youth selling his/her services for a fair price. The other person is going to play the role of an older person paying the youth for his/her services. The

person playing the youth is going to practice using the steps of negotiating. Think of a real situation for your role-play—for example, maybe someone is asking you to fetch water—and practice the 5 steps of negotiation. After 3 minutes, you are going to switch roles with your partner.

➤ **What questions do you have?**

After 3 minutes, remind participants to switch roles. Note that participants should act as they would in a real negotiation and do not need to use the hand gestures while they practice the steps.

After another 3 minutes, say,

Thank you for your participation. I heard many people remembering and practicing the 5 steps of negotiation. I would like to invite a group of 2 to perform their role-play for the rest of the group.

Encourage 1 volunteer pair to perform its role-play in front of everyone.

Thank you to the volunteers!

➤ **Which steps of negotiation did you see the volunteers demonstrate in their role-play?**

Allow participants to name each of the steps of negotiation shown in the role-play. Present any steps that were left out, if needed.

You are now familiar with the steps of financial negotiation! However, sometimes people you negotiate with—you may be selling to them or doing a job for them—might not do or pay what they say they are going to.

➤ **How can you make sure that the people you negotiate with are going pay what they agree to pay?**

[Possible answers: ask for a cash advance before starting the job; write down the agreed amount to be paid and have them sign it (like a very simple contract); have a witness with you when you are negotiating; deliver quality services to keep your clients happy; propose that they pay in installments and continue to remind them until they pay you, etc.]

Invite participants to respond and share their ideas.

4. Invite participants to commit to use the 5 steps of negotiation – 5 minutes

Ask participants to stand. Then say,

Together, let us review the 5 steps and hand gestures of negotiation:

Step 1: Tell the client your price (*rub thumb and forefinger together*)

Step 2: Listen to the client's response (*touch ears*)

Step 3: Discuss (*move mouth as if talking*)

Step 4: Remind the client why your products or talents are good for him/her (*point forefinger up*)
Step 5: Agree on a price that is still profitable for you (*handshake motion*)

Knowing how to communicate to achieve agreement on issues related to money is very important. I encourage you to remember these steps and what we discussed today, the next time you negotiate with someone.

Now let us cheer. Put your right arm in the middle of the circle and say, “Together we achieve our goals!”

After the participants finish cheering, thank them for participating.

LEARNING GAME 9: REACHING YOUR GOALS

Objectives

By the end of this Learning Game, participants will have:

1. Reviewed previous Learning Games.
2. Decided what they will do next to achieve their goal.

Time

30 minutes

Steps

1. Review previous Learning Games – 20 minutes

Welcome participants. Then say,

Today is our final Learning Game. Let us play a game to review everything you learned.

Ask participants to stand. Then say,

Think about your most important goal from our first session. I am going to read some statements. For each statement I read, you are going to indicate whether you think it is going to help you achieve your goal. If the statement helps you achieve your goal, you are going to jump forward. If the statement does not help you achieve your goal, do not jump.

Let us start with a practice statement. I am going to read the statement twice. When I count to 3, jump forward if you think it is going to help you achieve your goal, or stay where you are if you think it is not going to help you achieve your goal.

Read the practice statement in the box below twice, then count “1, 2, 3!” Make sure the participants give the correct answer.

Practice Statement	
Statement	Answer
You can achieve your goal if: You divide your goal into steps you can achieve one by one.	<u>True—Jump Forward!</u> When you are trying to achieve a goal, it is easier to divide it into steps that you can achieve one by one.

Then say,

Now that we all understand the game, let us play!

Read the first statement in the box below twice, then count “1, 2, 3!” If all participants give the correct answer, congratulate them. If some participants think the statement is going to help them

achieve their goal and others do not, ask someone who answered correctly to explain her/his answer, tell the group the correct answer and, finally, clarify any questions. If all participants give the wrong answer, lead a discussion to explain the correct answer. After each discussion, give participants time to get back into a circle before you read the next statement. Do the same for the remaining statements.

Learning Games Review Game	
Statements	Answers
1. You can achieve your goal if: You always put some money aside before you go to the market.	<u>True—Jump Forward!</u> Setting money aside is a good way to save for your goal. You can also share your goals with your family or save more when you have more money.
2. You can achieve your goal if: You keep your savings under your bed where you can easily access it.	<u>False—Do not jump!</u> You must keep your savings safe by protecting it from damage or loss, your own or others' temptation to use it, and theft.
3. You can achieve your goal if: You do not have savings for unexpected expenses. If you need money to pay for the unexpected expenses, you just use the money you have saved for your goal.	<u>False—Do not jump!</u> If you do not have savings for unexpected expenses, you may be tempted to use your savings for your goal.
4. You can achieve your goal if: When you borrow, you are always sure your purpose is reasonable, you can afford the amount and you have a plan to repay.	<u>True—Jump Forward!</u> If you are sure your purpose is reasonable, you can afford the amount and you have a plan to repay, you can manage your money well and achieve your goals.
5. You can achieve your goal if: You always carefully consider your situation before you decide to borrow or use your savings.	<u>True—Jump Forward!</u> If you carefully consider your situation before you decide to borrow or use your savings, you can manage your money well and achieve your goals.
6. You can achieve your goal if: Before beginning to negotiate, you find out what prices are reasonable.	<u>True—Jump Forward!</u> You can find out what prices are reasonable by asking people who sell similar products or talents as you.

Thank everyone for participating. Then say,

Now that we have reviewed our meetings, let us make songs to review everything that you have learned.

Divide participants into 4 groups and assign each group 1 of the following topics:

Learning Games Topics

- Steps to Achieving a Goal
- Grow Your Savings
- Keeping Your Savings Safe
- Planning for Unexpected Expenses
- Borrowing Wisely
- Exploring Your Borrowing Options
- When You Should Borrow and When You Should Use Savings
- Financial Negotiations

In your group, make up a short song to sing about your assigned topic. You have 5 minutes.

After 5 minutes, ask each group to perform its song and then teach it to all participants.

Thank you for your hard work, creativity and musical entertainment!

2. Have participants discuss successes and next steps of achieving their goals – 5 minutes

At our first meeting, we discussed your most important goals. Then, you divided your goal into steps that you can achieve one by one.

➤ Who can share how they divided their goal into steps they can achieve one by one?

After 2 or 3 participants share, say,

I am happy to hear about how you divide your goals into steps you can achieve one by one. During our meetings we also talked about

- growing your savings;
- keeping your savings safe;
- saving for unexpected expenses;
- making good borrowing decisions;
- exploring your borrowing options;
- carefully considering the advantages of using your savings or borrowing money and;
- steps to financial negotiation.

Let us stop and think for a moment. Please think about how well your plans are going toward achieving your goal.

Wait a moment while participants think. Then ask:

➤ Who can share a success with any of the commitments you made to help you achieve your goals?

Invite 2 or 3 participants who were successful to share their success. After discussion of 2 or 3 issues, say,

I am glad to hear about your successes. In order to achieve your goals, you must continue to take action. Little by little you can achieve your goals.

3. Have participants discuss what they are going to do next to achieve their goals – 5 minutes

Divide participants into pairs. Then say,

You have already divided your goal into steps you can achieve one by one. With your partner, discuss what you are going to do next. You have 3 minutes.

After 3 minutes, ask participants to return to the group. Then say,

➤ **What are you going to do next?**

Invite participants to share what they will do next to achieve steps they can accomplish one by one to achieve their goals. Thank participants for their participation.

Remember, achieving your goals requires you to continue to take action. Little by little you can achieve your goals.

Ask participants to stand. Then say,

Now let us cheer. Put your right arm in the middle of the circle and say, “Together we achieve our goals!”

After the participants cheer, praise them for participating.