ACKNOWLEDGEMENTS

Many people were involved in the research, design, field-testing and finalization of the *Achieve Your Goals: Manage Your Money Wisely Learning Games for Youth*. In particular, we would like to acknowledge the primary author of these Learning Games: Cassie Chandler. In addition, we would like to extend a special thank you to Eden Rock, Edouine François and Rossana Ramirez for their valuable feedback and contributions. We would also like to acknowledge and thank the primary author of the original guide, Jessie Tientcheu.

We would like to acknowledge the following individuals from Plan Sierra Leone for participating in the field-test of these guides and contributing substantially to their improvement: Edward Gbemeh, Alie Dausyn Timbo, Prince Donald Williams, Sallieu Speck Sillah, Nafisatu D-Thomas, Ya Marie Jah and Hassan Fuad Kanu.

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Illustrations: Regina C. Faul-Doyle
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Achieve Your Goals: Manage Your Money Wisely

Preface

The world’s current youth population is the largest population of this age ever. These youth face a sometimes challenging transition from childhood to adulthood. Often, this complex developmental stage is further complicated with increasing levels of household financial responsibility in tension with limited access to resources and opportunities. At the same time as youth contribute to the consumption of the household, they also prepare their transition to independence and adulthood.

The Achieve Your Goals: Manage Your Money Wisely Learning Games help participants gain valuable money management skills and knowledge that will help them successfully navigate this often challenging transition. The Learning Games are designed to improve youths’ ability to achieve their long-term goals, make informed savings and borrowing decisions, increase their savings, save in secure locations and conduct more effective financial negotiations. The Achieve Your Goals: Manage Your Money Wisely Learning Games Trainer’s Guide contains a number of activities and materials specifically designed to prepare facilitators of microfinance institutions (MFIs) and nongovernmental organizations to equip youth with critical money management skills and knowledge through the delivery of Learning Games to interested groups of youth.

Learning Games
Youth have one foot in childhood and the other in adulthood. While in many respects they are still children, they face many of the same financial pressures as adults and are eager to prepare their own transition into adulthood. Like children, youth want to engage in fun, dynamic activities. Like adults, they also want to learn through dialogue. Learning Games engage youth in conversation while also providing them with opportunities to participate in energetic, vibrant activities.

Learning Games are simple, approximately 30-minute group discussions designed to meet the learning needs of poor youth, many of whom are illiterate, and who have little time to spend on self-education. Typically, a series of 9 Learning Games is delivered in a specific sequence to address a topic relevant to the lives of group members. For each Learning Game, a trained facilitator uses a 2- to 3-page guide to facilitate the learning process. The facilitator engages participants in applying new knowledge or practicing new skills or attitudes and challenges the group to engage with the information to understand its relevance to their lives. This is achieved through the use of role-plays, games, pictures, stories, problem-solving activities or other participatory methods. At the end of the Learning Game, the participants are encouraged to make a commitment to action—to use or share that information at home.

Because of the consistency, simplicity, flexibility and replicability of Learning Games, they are an excellent tool for organizations seeking to support their clients in behavior change.

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Achieve Your Goals: Manage Your Money Wisely Learning Games

The Achieve Your Goals: Manage Your Money Wisely Learning Games focus on activities that improve youths’ ability to achieve their long-term goals, make informed savings and borrowing decisions, increase their savings, save in secure locations and conduct more effective financial negotiations. The Learning Games can take place during meetings that occur weekly or every other week. They can also be scheduled at the convenience of the group. It is important to offer the full series of the Learning Games, in order and in their entirety.

How to Use the Trainer’s Guide

The Trainer’s Guide provides a set of activities to train others to effectively use the Facilitator’s Guide to the Learning Games. The objectives, preparation and steps for each activity are clearly and completely described. The handouts or other materials required for discussion and/or distribution are embedded in the text of the activity or in the pages that follow.

The Learning Games are located separately from the Trainer’s Guide, in the Facilitator’s Guide. The objectives, preparation and steps for each of the 9 Learning Games are clearly and completely detailed to assist facilitators in their implementation.
Achieve Your Goals: Manage Your Money Wisely

Overview of the Trainer’s Guide Activities

The Trainer’s Guide provides a set of workshop activities to prepare facilitators, typically from non-governmental organizations or MFIs, to implement the Learning Games with groups of youth. It is designed to provide trainees with an opportunity to practice implementing each Learning Game as well as to explore in more depth some of the concepts and information necessary to improve youths’ ability to achieve their long-term goals. Additional activities are included to improve trainees’ confidence, knowledge and skills in presentation and facilitation as well as examine youth learning principles.

There are a variety of features written into the text and embedded in the format of each Trainer’s Guide activity. The intention is to give the trainer written signals that make the delivery of the activity easier. Many of the same features are found in the Learning Games in the Facilitator’s Guide. The following is a list of the features.

Features of the Trainer’s Guide Activities

**Information Box**—The box at the start of each activity has 3 elements in it:
- **Objectives**—list of actions that the steps in the activity are constructed to accomplish
- **Preparation**—list of actions or materials that must be ready before the activity can be presented
  - Flip charts are incorporated into the step in which they occur. Shaded borders easily identify the flip charts.
  - Handouts needed for each activity are listed with the step in which they occur and provided at the end of the activity.
  - Attachments needed for each activity are listed with the step in which they occur and are provided at the end of the activity.
- **Time**—an estimated amount of time needed to implement all of the steps designed for the activity.

**Steps**—The steps needed to complete the activity are listed in the order recommended for implementation. Special features for the trainer to note include the following:
- *Italicics font* = instructions for the trainer (not read to the trainees)
- Regular font = specific information, instructions or questions for the trainer to read or closely paraphrase to the trainees
- Arrow (➤) = symbol that highlights specific questions to ask
- Box (□) = special technical or summary information to share with the trainees
- Box with shaded borders (❑) = flip chart for posting on the wall
- [Square brackets] = the “correct” answer to expect to a technical question
- (Parenthesis) = additional instructions or information
### List of Preparations for Each Activity

<table>
<thead>
<tr>
<th>Activity</th>
<th>Handouts</th>
<th>Flip charts</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Introduction of the Objectives and Trainees</td>
<td>▪ Module Objectives</td>
<td>▪ “Information” and “Skills” sheets of writing paper posted on either side of the flip chart</td>
<td></td>
</tr>
<tr>
<td></td>
<td>▪ “Information” and “Skills” sheets of writing paper posted on either side of the flip chart</td>
<td>▪ Sheets of writing paper with the title of each Learning Game</td>
<td>▪ Whiteboard with whiteboard markers and eraser or blackboard with chalk and eraser (needed for all workshop activities)</td>
</tr>
<tr>
<td></td>
<td>▪ Whiteboard with whiteboard markers and eraser or blackboard with chalk and eraser (needed for all workshop activities)</td>
<td>▪ Blank flipchart paper, markers and tape (needed for all workshop activities)</td>
<td>▪ Blank flipchart paper, markers and tape (needed for all workshop activities)</td>
</tr>
<tr>
<td></td>
<td>▪ Blank flipchart paper, markers and tape (needed for all workshop activities)</td>
<td>▪ Blank name tags (1 per trainee)</td>
<td>▪ Blank name tags (1 per trainee)</td>
</tr>
<tr>
<td>2. Review of Logistics</td>
<td>▪ Workshop Logistics (add the necessary information to complete the handout)</td>
<td>▪ Group Standards/Rules</td>
<td>▪ Workshop Agenda</td>
</tr>
<tr>
<td></td>
<td>▪ Workshop Agenda</td>
<td></td>
<td>▪ Achieve Your Goals Pre-Test, numbered from 1 to x (x = the number of trainees taking the test) in the upperright corner so that they can be matched with the Post-Tests at the end of the workshop.</td>
</tr>
<tr>
<td>3. Review of Agenda, Trainee Learning Needs and Pre-Test</td>
<td>▪ Workshop Agenda</td>
<td>▪ Achieve Your Goals Pre-Test, numbered from 1 to x (x = the number of trainees taking the test) in the upperright corner so that they can be matched with the Post-Tests at the end of the workshop.</td>
<td>▪ Sheets of paper with the title of each Learning Game (posted in the activity Introduction of the Objectives and Trainees)</td>
</tr>
<tr>
<td></td>
<td>▪ Achieve Your Goals Pre-Test, numbered from 1 to x (x = the number of trainees taking the test) in the upperright corner so that they can be matched with the Post-Tests at the end of the workshop.</td>
<td>▪ Blank sticky notes (3 per trainee) (or blank paper and tape)</td>
<td>▪ Blank sticky notes (3 per trainee) (or blank paper and tape)</td>
</tr>
<tr>
<td>4. Demonstrating Learning Game 1</td>
<td>▪ Copies of Learning Game 5 cut into its 4 steps—1 step per piece (1 copy per group)</td>
<td>▪ Learning Game Sign-up Sheet</td>
<td>▪ Stones, 3 per trainee</td>
</tr>
<tr>
<td>5. Demonstrating Learning Game 2</td>
<td>▪ Copies of Learning Game 5 cut into its 4 steps—1 step per piece (1 copy per group)</td>
<td>▪ Learning Game Sign-up Sheet</td>
<td>▪ Stones, 3 per trainee</td>
</tr>
<tr>
<td>6. Four Parts of a Learning Game and the Purpose of Each Part</td>
<td>▪ Copies of Learning Game 5 cut into its 4 steps—1 step per piece (1 copy per group)</td>
<td>▪ Four Parts of a Learning Game</td>
<td>▪ Four Parts of a Learning Game</td>
</tr>
<tr>
<td></td>
<td>▪ “Remove the number beside each step and place the steps in random order.”</td>
<td>▪ Four Parts of a Learning Game</td>
<td>▪ Four Parts of a Learning Game</td>
</tr>
</tbody>
</table>
## List of Preparations for Each Activity (continued)

<table>
<thead>
<tr>
<th>Activity</th>
<th>Handouts</th>
<th>Flip charts</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>7. How to Read a Learning Game</td>
<td>▪ Learning Game 1 (1 per trainee)</td>
<td></td>
<td>▪ Blank sheets of writing paper (1 per group)</td>
</tr>
<tr>
<td></td>
<td>▪ Questions About Standard Information in a Learning Game (1 per group)</td>
<td></td>
<td>▪ Achieve Your Goals: Manage Your Money Wisely Learning Games Facilitator’s Guide</td>
</tr>
<tr>
<td>8. Demonstrating Learning Game 3</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>9. Facilitation Skills: Open Questions</td>
<td></td>
<td>▪ Definitions</td>
<td>▪ Sheets of paper with the title of each Learning Game (posted in the Introduction of the Objectives and Trainees activity) with the sticky-note questions trainees wrote (posted in the Review of Agenda, Trainee Learning Needs and Pre-Test activity)</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>▪ Blank sticky notes (5 per group) (or blank paper and tape)</td>
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<tr>
<td>10. Demonstrating Learning Game 4</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>11. Youth Learn By . . .</td>
<td>▪ Five Youth Learning Principles</td>
<td>▪ Blank flip chart with the title: Youth Learn By…</td>
<td></td>
</tr>
<tr>
<td>12. Demonstrating Learning Game 5</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>13. Learning While Having Fun</td>
<td>▪ Blank flip chart with the title: We Had Fun When We . .</td>
<td></td>
<td>▪ Achieve Your Goals: Manage Your Money Wisely Learning Games Facilitator’s Guides (distributed in the How to Read a Learning Game activity)</td>
</tr>
<tr>
<td></td>
<td>▪ Four Parts of a Learning Game (posted in the activity Four Parts of a Learning Game and the Purpose of Each Part activity)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>14. Demonstrating Learning Game 6</td>
<td></td>
<td></td>
<td>▪ Beans (1 per trainee), stones (1 per trainee), bag or can for voting</td>
</tr>
<tr>
<td>15. Responding to Incorrect Answers</td>
<td>▪ Some questions . .</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>▪ Responding to Incorrect Answers</td>
<td></td>
<td></td>
</tr>
<tr>
<td>16. Demonstrating Learning Game 7</td>
<td></td>
<td></td>
<td>▪ Beans (1 per trainee), stones (1 per trainee), bag or can for voting</td>
</tr>
<tr>
<td>Activity</td>
<td>Handouts</td>
<td>Flip charts</td>
<td>Other</td>
</tr>
<tr>
<td>------------------------------------------------------------------------</td>
<td>--------------------------------------------------------------------------</td>
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<tr>
<td>17. Demonstrating Learning Game 8</td>
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</tr>
<tr>
<td>18. Demonstrating Learning Game 9</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>19. Translating Key Words</td>
<td>- Key Technical Words (1 per trainee)</td>
<td>- Blank flip chart with the title: Difficult Words to Translate</td>
<td></td>
</tr>
<tr>
<td>20. Characteristics of Effective Feedback</td>
<td>- Feedback Examples 1–3</td>
<td>- Blank flip chart with 2 signs</td>
<td>- Blank sheets of flipchart paper (1 per group)</td>
</tr>
<tr>
<td></td>
<td>- Blank flip chart with title: Difficult Words to Translate</td>
<td>- Feedback Principles and Guidelines</td>
<td></td>
</tr>
<tr>
<td>21. Preparing to Practice the Learning Games</td>
<td>- Learning Game Sign-up Sheet (posted in the Demonstration of Learning Game 2)</td>
<td></td>
<td>- Achieve Your Goals: Manage Your Money Wisely Facilitator’s Guide (distributed in the How to Read a Learning Game activity)</td>
</tr>
<tr>
<td>22. Practicing Learning Games</td>
<td>- Learning Game Sign-up Sheet (posted in the Demonstration of Learning Game 2)</td>
<td>- Feedback Principles and Guidelines (posted in Characteristics of Effective Feedback activity)</td>
<td></td>
</tr>
<tr>
<td>23. Workshop Evaluation, Post-Test Results and Favorite Moments</td>
<td>- Achieve Your Goals: Manage Your Money Wisely Post-Test (1 per trainee)</td>
<td></td>
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</tr>
<tr>
<td></td>
<td>- Achieve Your Goals: Manage Your Money Wisely Pre-Test (completed in the activity: Review of Agenda, Trainee Learning Needs and Pre-Test)</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>- Achieve Your Goals: Manage Your Money Wisely—Answer Key (1 per trainee)</td>
<td></td>
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<tr>
<td></td>
<td>- Workshop Evaluation (1 per trainee)</td>
<td></td>
<td></td>
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<tr>
<td></td>
<td>- Certificates (1 per trainee)</td>
<td></td>
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</tbody>
</table>
INTRODUCTION OF THE OBJECTIVES AND TRAINEES

<table>
<thead>
<tr>
<th>Objectives</th>
</tr>
</thead>
<tbody>
<tr>
<td>By the end of this activity, trainees will have:</td>
</tr>
<tr>
<td>1. Read the module objectives and topics of the Learning Games.</td>
</tr>
<tr>
<td>2. Named each trainee and the most important goal of the trainee when young.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Preparation</th>
</tr>
</thead>
<tbody>
<tr>
<td>▪ Have the flip chart with the module objectives in Step 1 posted at the front of the room before the activity begins. Have the “Information” and “Skills” sheets of writing paper posted on either side of the flip chart.</td>
</tr>
<tr>
<td>▪ Have the sheets of writing paper with the title of each Learning Game posted on the walls around the room, with equal space between each, before the activity begins.</td>
</tr>
<tr>
<td>▪ Flip chart for use in the following step:</td>
</tr>
<tr>
<td>‣ Step 1: Module Objectives</td>
</tr>
<tr>
<td>‣ Note: Do not write the title on the flip chart until you introduce the flip chart in Step 1.</td>
</tr>
<tr>
<td>▪ Other materials for use in the following steps:</td>
</tr>
<tr>
<td>‣ Step 1:</td>
</tr>
<tr>
<td>‣ Achieve Your Goals: Manage Your Money Wisely Learning Games for Youth Facilitator’s Guide (1 copy for demonstration)</td>
</tr>
<tr>
<td>‣ Sheets of writing paper, each with the title of one of the Learning Games written on it in large letters—1 title per sheet</td>
</tr>
<tr>
<td>‣ 2 sheets of writing paper, one with the word “Skills” and the other with the word “Information” written on it in large letters</td>
</tr>
<tr>
<td>‣ Step 2:</td>
</tr>
<tr>
<td>‣ Whiteboard with whiteboard markers and eraser or blackboard with chalk and eraser (needed for all workshop activities)</td>
</tr>
<tr>
<td>‣ Blank flipchart paper, markers and tape (needed for all workshop activities)</td>
</tr>
<tr>
<td>‣ Blank name tags (1 per trainee)</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Time</th>
</tr>
</thead>
<tbody>
<tr>
<td>40 minutes</td>
</tr>
</tbody>
</table>

Steps

1. Introduce module objectives and topics of the Learning Games – 10 minutes

Say,
Welcome to this 3-day workshop designed to help you facilitate education sessions that will help youth successfully make the transition from childhood to adulthood.

Hold up a copy of the Achieve Your Goals: Manage Your Money Wisely Facilitator’s Guide and say,
This is the guide that will be used to improve youths’ ability to achieve their long-term goals. It contains 9 simple sessions. We designed these sessions, called Learning Games, for a purpose. It is our hope that if participants attend all of these Learning Games, they will be able to (stand by the flip chart and read it aloud):

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

This is the purpose of the Achieve Your Goals: Manage Your Money Wisely Learning Games module. Another word for purpose is objectives.

Write the title “Module Objectives” at the top of the flip chart. Then say,

Your role is to support the participants in achieving these objectives by guiding them through the 9 Learning Games. The topic of each Learning Game is posted on the walls around this room (point to the sheets of paper with the title of each Learning Game and give trainees a minute to read them). Each topic is necessary to achieve the objectives. It is important that you deliver every Learning Game in the order in which it appears.

To facilitate these Learning Games you will need (point to the “Information” sheet of paper) additional information about the topic and you will need (point to the “Skills” sheet of paper) to learn and practice skills in order to implement the Learning Games effectively.

So, in this workshop, you will participate in activities to increase your knowledge about the topic and your skills as a facilitator. You will also observe a demonstration of each Learning Game and practice facilitating one yourself.

Note: Keep the Module Objectives flip chart and the sheets of paper with the title of each Learning Game posted throughout the workshop.

2. Introduce trainees to each other – 30 minutes

Say,
But, before we begin, let us get to know each other by learning each other’s name and sharing experiences with the topic. I am going to divide you into pairs and give you 2 questions to ask each other. You will have 5 minutes to talk.

Place the trainees in pairs, matching trainees from different regions, and write the following questions on the white/blackboard:

- What is your name?
- When you were younger, what was your most important goal?
After 5 minutes, say,

Please introduce your partner to the rest of the group. Tell us your partner’s name and most important goal as a young person. You have 2 minutes.

After all the trainees are introduced, say,

You will continue to work with each other in pairs and small groups throughout the workshop. I am distributing name tags. Please write your name on it and wear it for the next 3 days.

Distribute blank name tags, and markers to write, to the trainees.
REVIEW OF LOGISTICS

Objectives
By the end of this activity, trainees will have:
1. Clarified workshop logistics.
2. Listed group standards.

Preparation
- Add the necessary information to complete the Workshop Logistics handout.
- Flip chart:
  - Step 1: Group Standards/Rules
- Handout:
  - Step 1: Workshop Logistics (1 per trainee)

Time
15 minutes

Steps

1. Discuss workshop logistics and group standards – 15 minutes

Distribute the Workshop Logistics handout to each trainee and say,

Here is important information about the workshop.

Review the workshop logistics aloud with the trainees. Then ask:

➢ What questions do you have about the logistics?

Respond to questions. Then say,

It is my responsibility to make sure we do all the activities on the workshop’s agenda and to provide a comfortable learning environment. I turn off my cell phone and use it only during scheduled breaks and lunch hours so I will not be distracted from fulfilling my responsibilities. I am asking you to do the same.

Post the flip chart.

Group Standards/Rules

1. Turn off your cell phone

Say,
Many of you participated in workshops before.
What other standards help a workshop run smoothly?

As a trainee makes a suggestion, ask if others agree and, if they agree, add it to the Group Standards/Rules flip chart.

Note: Keep the Group Standards/Rules flip chart posted throughout the workshop.
Workshop Logistics

- Day begins: 8:30 a.m. and day ends: 5:00–5:30 p.m.
- Lunch begins: about 12:00 noon and lunch ends: about 1:00 p.m. (1-hour lunch)
- Bathrooms are located: _____________ (location)
- Transportation _____________ (will or will not) be provided to and from the training site.
  - *(If applicable)* Transportation details:
    - Pick-up: _____________ (time) and _____________ (location)
    - Drop-off: _____________ (time) and _____________ (location)
- *(If applicable)* Hotel bills, receipts and per diems will be resolved by _____________
  *(when and how they will be resolved)*
REVIEW OF AGENDA, TRAINEE LEARNING NEEDS AND PRE-TEST

Objectives
By the end of this activity, trainees will have:
1. Listed what they want to learn about a Learning Game.
2. Reconciled their expectations of the workshop with the proposed agenda.
3. Completed the Pre-Test.

Preparation
- Number the Achieve Your Goals Learning Games Pre-Test handouts from 1 to x (x = the number of trainees taking the test) in the upper-right corner so that they can be matched with the Post-Tests at the end of the workshop.
- Handouts:
  - Step 2: Workshop Agenda (1 per trainee)
  - Step 4: Achieve Your Goals Learning Games Pre-Test (1 per trainee)
- Other materials:
  - Step 1:
    - Blank sticky notes (3 per trainee)
    - Sheets of paper with the title of each Learning Game (posted in the activity Introduction of the Objectives and Trainees)

Time
45 minutes

Steps

1. Distribute sticky notes for listing trainee learning needs – 15 minutes

*Distribute 3 blank sticky notes to each trainee and say,*

Let us talk a bit about what most interests you about the Achieve Your Goals Learning Games and what you hope to learn in the next 3 days. The sheets of paper on the wall list the title of each Learning Game. Read each of them and stand by the title that most interests you. Please bring the sticky notes and a pen with you.

*When each trainee is standing by the title that most interests him or her, say,*

Please write up to 3 questions you have about the Learning Game you chose on your sticky notes—1 question per note. Post your questions near the title. Then review all the questions for that Learning Game with others standing with you. Remove any sticky notes duplicating questions so that the remaining questions are different from each other. You have 5 minutes.

*After 5 minutes, say,*

Circulate around the room and read everyone’s questions.
After trainees circulate and read all questions, say,

At the end of the workshop, we will revisit your questions to see whether the Learning Game provided the answers.

Note: Keep the sticky notes posted by the title of each Learning Game throughout the workshop.

2. Introduce the workshop agenda – 10 minutes

Distribute the Workshop Agenda handout to each trainee. Then say,

These are all the workshop’s activities. As I mentioned earlier, the Learning Games will be both demonstrated by me, the trainer, and practiced by you, the trainees. They are listed on the agenda as Demonstrating Learning Game 1, 2, 3, etc. and Practicing the Learning Games. There are also activities to provide additional information about the methodology of the Learning Games. They are “Four Parts of a Learning Game and the Purpose of Each Part,” “How to Read a Learning Game,” “Youth Learn By . . .” and “Learning While Having Fun.” Finally, there are activities that are designed to enhance your skills. They are Facilitation Skills: Open Questions and Facilitation Skills: Responding to Incorrect Answers.

➢ What questions do you have about the agenda?

Respond to questions.

3. Administer the Pre-Test – 20 minutes

Turn the pre-numbered copies of the Achieve Your Goals Learning Games Pre-Test handout face down and allow trainees to select any copy. Then say,

We ask that you take this Pre-Test at the start of the workshop, and a Post-Test at the end. This is a test of the trainer, not of you. It also helps us know whether the activities used during this workshop help you learn enough to facilitate the Achieve Your Goals: Manage Your Money Wisely Learning Games.

Do not be concerned if you do not know all of the answers. All of the information on the Pre-Test is going to be covered in the workshop.

Notice the number written in the top right corner of your Pre-Test. Please remember your number so that you can write the same number on your Post-Test at the end of the workshop. The numbers allow us to compare test results without knowing whose test it is. Test results will not be shared with anyone, unless you want to discuss your results with others.

You will have 15 minutes to take the Pre-Test. Feel free to ask for more information to clarify the questions or the methods used in the test questions.
What questions do you have about the Pre-Test instructions?

Respond to any questions. Then give trainees 15 minutes to complete the Pre-Test. Do not answer or correct the test questions for the trainees, since the correct answers will be provided during the workshop. Before collecting the Pre-Tests, remind trainees again to make note of the number at the top of their Pre-Test.
Workshop Agenda

Day 1
- Introduction of the Objectives and Trainees
- Review of Logistics
- Review of Agenda, Trainee Learning Needs and Pre-Test
- Demonstrating Learning Game 1
- Demonstrating Learning Game 2
- Four Parts of a Learning Game and the Purpose of Each Part
- How to Read a Learning Game
- Demonstrating Learning Game 3
- Facilitation Skills: Open Questions
- Demonstrating Learning Game 4
- Youth Learn By . . .
- Preparing to Practice the Learning Games

Day 2
- Demonstrating Learning Game 5
- Learning While Having Fun
- Demonstrating Learning Game 6
- Facilitation Skills: Responding to Incorrect Answers
- Demonstrating Learning Game 7
- Demonstrating Learning Game 8
- Demonstrating Learning Game 9
- Translating Key Words
- Characteristics of Effective Feedback
- Practicing the Learning Games

Day 3
- Practicing the Learning Games
- Workshop Evaluation, Post-Test Results and Favorite Moments
<table>
<thead>
<tr>
<th>Statements</th>
<th>Answers</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. You can set a goal for anything you want to have or do in the future.</td>
<td>True  False</td>
</tr>
<tr>
<td>2. Sometimes, when you are trying to achieve a goal, it is easier to . . . <em>(Circle the correct answer)</em></td>
<td>1. Divide it into steps that you can achieve one by one.</td>
</tr>
<tr>
<td>2. Sometimes, when you are trying to achieve a goal, it is easier to . . . <em>(Circle the correct answer)</em></td>
<td>2. Wait until you are ready to achieve your goal all at once.</td>
</tr>
<tr>
<td>3. There is only 1 way you can grow your savings.</td>
<td>True  False</td>
</tr>
<tr>
<td>4. Keeping your savings safe means protecting it from damage, loss, theft or your own or others’ temptation to use it.</td>
<td>True  False</td>
</tr>
<tr>
<td>5. One way to face unexpected expenses is to save for unexpected expenses separately from your savings for your goal.</td>
<td>True  False</td>
</tr>
<tr>
<td>6. When negotiating with a client, it is important to remind them why your products or talents are good for them.</td>
<td>True  False</td>
</tr>
<tr>
<td>7. To make good borrowing decisions, you must be sure that . . . <em>(Circle the correct answer)</em></td>
<td>1. You can afford the amount.</td>
</tr>
<tr>
<td>7. To make good borrowing decisions, you must be sure that . . . <em>(Circle the correct answer)</em></td>
<td>2. You have a reasonable purpose and you can afford the amount.</td>
</tr>
<tr>
<td>7. To make good borrowing decisions, you must be sure that . . . <em>(Circle the correct answer)</em></td>
<td>3. You have a reasonable purpose, you can afford the amount and you have a plan to repay.</td>
</tr>
<tr>
<td>8. One advantage of borrowing is you may have access to more money than you have in savings.</td>
<td>True  False</td>
</tr>
<tr>
<td>9. One advantage of using your savings when you need money is that you do not have to borrow from someone or feel stress to repay the money.</td>
<td>True  False</td>
</tr>
<tr>
<td>10. It is always better to . . . <em>(Circle the correct answer)</em></td>
<td>1. Use your savings when you need money instead of borrowing.</td>
</tr>
<tr>
<td>10. It is always better to . . . <em>(Circle the correct answer)</em></td>
<td>2. Carefully consider the advantages of using your savings or borrowing money to meet your financial needs.</td>
</tr>
</tbody>
</table>
DEMONSTRATING LEARNING GAME 1

Objectives
By the end of this activity, trainees will have:
1. Participated in the demonstration of the first Learning Game, playing the role of youth.
2. Shared their concerns and asked questions about Learning Game 1.

Preparation
- Step 2: Stones, 3 per trainee.

Time
45 minutes

Steps

1. Explain roles and re-arrange the trainees in a circle for the demonstration sessions – 5 minutes

I am going to demonstrate Learning Game 1: Steps to Achieving a Goal. During the demonstration, I am going to play the role of the facilitator: your role. I invite you to play the role of youth. Act like them, answer questions like them, and ask the types of questions they might ask you when you deliver the Learning Games for them. This is my demonstration to show you how to do it, so I encourage you to participate actively and stay focused, because later during this workshop and when you return to the field, you are going to facilitate these sessions yourselves.

➢ What questions do you have about your roles and my role during the demonstrations?

Answer the questions and say,
Before I start, I invite you to join me and form a circle. A circle or a half-circle is a good way to arrange the participants during the meetings so they can see each other and talk with each other easily.

Help them form the circle and encourage them to do the same during the meeting with their youth groups.

2. Facilitate Learning Game 1 – 30 minutes

Demonstrate Learning Game 1 using the Facilitator’s Guide.

3. Answer trainees’ questions about Learning Game 1 – 5 minutes

Say,
Thank you for participating in Learning Game 1.

➢ What questions or concerns do you have?
Answer trainees’ questions. If there are questions about anything that you are going to cover in other sessions, let them know that you will get back to their questions later during the workshop.

4. Discuss how to encourage youth to create achievable goals – 5 minutes

Say,
Some youth may name very lofty goals, such as “Become President” or “Be an international businesswoman,” in which case the steps to achieve this goal may be better classified as goals themselves. While it is good that youth not feel limited in what they can do, it is more appropriate for young people to name a more immediate goal, such as “Go to university,” and then think about very concrete steps that they can begin practicing immediately to achieve this goal.

➢ How might you respond if a youth names “Become President” as his/her goal?
   [Possible answer: “Thank you, that is a nice goal, something that could be achieved in the distant future. But think of some of the other goals you are going to need to achieve before becoming President. What is a more immediate goal you are going to work towards?”]

Some steps toward a goal that a young person names might also need follow-up and to be explored further.

➢ For example, if one of the steps to achieving their goal is to “Find Money,” what might you say?
   [Possible answer: “Thank you, that is very true, you are going to have to find money. But let us think about how you are going to find money. What might you do to earn money?”]

Thank you for your great ideas. Remember these tools when you are facilitating this Learning Game for youth.

➢ What further questions do you have?

Answer any remaining questions.
DEMONSTRATING LEARNING GAME 2

Objectives
By the end of this activity, trainees will have:
1. Participated in the demonstration of Learning Game 2, playing the role of youth.
2. Shared their concerns and asked questions about Learning Game 2.

Preparation
- Flip chart:
  - Step 3: Learning Game Sign-up Sheet

Time
40 minutes

Steps

1. Facilitate Learning Game 2 – 30 minutes

*Demonstrate Learning Game 2 using the Facilitator’s Guide.*

2. Answer trainees’ questions about Learning Game 2 – 5 minutes

*Say,*
Thank you for participating in Learning Game 2.

➢ What questions or concerns do you have?

*Answer trainees’ questions. If there are questions about anything that you are going to cover in other sessions, let them know that you will get back to their questions later during the workshop.*

3. Post the Learning Game Sign-up Sheet – 5 minutes

*Post the flip chart.*

<table>
<thead>
<tr>
<th>Learning Game Sign-up Sheet</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Title</strong></td>
</tr>
<tr>
<td>1. Steps to Achieving a Goal</td>
</tr>
<tr>
<td>2. Grow Your Savings</td>
</tr>
<tr>
<td>3. Keeping Your Savings Safe</td>
</tr>
<tr>
<td>4. Planning for Unexpected Expenses</td>
</tr>
</tbody>
</table>
### Learning Game Sign-up Sheet

<table>
<thead>
<tr>
<th>Title</th>
<th>Practice Group</th>
</tr>
</thead>
<tbody>
<tr>
<td>5. Borrowing Wisely</td>
<td></td>
</tr>
<tr>
<td>6. Exploring Your Borrowing Options</td>
<td></td>
</tr>
<tr>
<td>7. When You Should Borrow and When You Should Use Savings</td>
<td></td>
</tr>
<tr>
<td>8. Financial Negotiations</td>
<td></td>
</tr>
<tr>
<td>9. Reaching Your Goals</td>
<td></td>
</tr>
</tbody>
</table>

**Say,**

I am demonstrating all of the Learning Games so you can better understand how to facilitate each of them yourselves. Now is your chance to choose the Learning Game that you want to practice. There are not enough Learning Games for each person to practice alone in front of the full group, so you will work in small groups of ______ (calculate number of trainees for each small group by dividing the total number of trainees by the number of Learning Games).

All of you will help prepare the Learning Game and practice it in your small group. After the group has prepared for and practiced the Learning Game, we will draw names to select who will facilitate for the group. Only 1 person will practice it in front of all of us. Write your name beside the Learning Games you chose.

**Tell trainees how many Learning Games they should sign up for (this will depend on the total number of trainees). Give trainees several minutes to sign up.**

**Note:** Keep the Learning Game Sign-up Sheet flip chart posted through the Practicing the Learning Games activity.
FOUR PARTS OF A LEARNING GAME AND
THE PURPOSE OF EACH PART

Objectives
By the end of this activity, trainees will have:
1. Organized, correctly, the 4 parts of a Learning Game.

Preparation
- Flip chart:
  - Step 1: Four Parts of a Learning Game
- Handout:
  - Step 2: Copies of Learning Game 5: Borrowing Wisely cut into its 4 steps—1 step per piece (1 copy per group)
  
  Note: Remove the number beside each step and place the steps in random order.

Time
35 minutes

Steps

1. **Present the parts of a Learning Game – 5 minutes**

*Say,*

Let us examine the structure of a Learning Game. Each Learning Game has the same parts.

*Post the flip chart and explain the parts of a Learning Game:*

### Four Parts of a Learning Game

- **Participants review information, a skill and/or a commitment from the previous Learning Game.** In the first part, the facilitator helps participants review what was learned and/or the results of a commitment made in the previous Learning Game, and introduces the topic of the new Learning Game.
- **Participants receive new information or observe a demonstration of a new skill.** In the second part, the facilitator shares new information or a new skill with the participants.
- **Participants apply or check understanding of the new information or practice the new skill.** In the third part, the facilitator helps participants apply or remember the new information or practice the new skill.
- **Participants commit to using the new information or skill at home.** In the final part, the facilitator encourages participants to discuss how they will apply the new information or skill in their own lives.

*Say,*

It is important to understand these parts and we will continue to refer to them throughout the workshop. Now, let us see how this applies in an actual Learning Game.
2. Distribute copies of a Learning Game cut into its 4 steps – 30 minutes

Divide the trainees into 4 groups. Distribute a copy of Learning Game 5: Borrowing Wisely cut into its 4 steps to each group.

Note: Make sure the step numbers are removed and the steps are in random order.

Say,
This is a Learning Game. Each piece of paper represents 1 step in the Learning Game. Read each piece of paper and try to put the steps in the correct order. Use the flip chart Four Parts of a Learning Game to guide your decision-making. Be prepared to present your work and to explain why you chose to order the steps as you did. You have 10 minutes.

After 10 minutes, ask for 1 volunteer from each group to present and to explain why his/her group chose the order it did. If there are differences of opinion, help the groups reach agreement by saying:

Let us compare the steps to the 4 parts of a Learning Game.

- **How does this step help participants review information, a skill or a commitment (part 1), receive new information or observe a new skill (part 2), apply or check understanding of the new information or practice the new skill (part 3) or commit to using the new information or skill at home (part 4)?**
  
  [Possible answers: In step 1, participants review their commitments from the previous Learning Game and are introduced to the topic of borrowing. In step 2, the facilitator shares how to make good borrowing decisions through a game. In step 3, participants play a game to check their understanding of good and bad borrowing decisions. In step 4, participants commit to share what they have learned with their families.]

Thank the trainees for their ideas and ask:

- **What questions do you have about the sequence of the parts?**

Respond to questions, and then ask:

- **What would happen if you did the parts in a different order?**
  
  [Participants cannot receive new information or observe a new skill in part 2 if they have not reviewed what they learned in the previous Learning Game in part 1. Participants cannot apply or check for understanding of new information or practice a new skill in part 3 if they have not been introduced to it in part 2. Participants cannot make a commitment to use new information or a new skill at home in part 4 if they have not been given the chance to apply, practice or check for understanding of it in part 3.]
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 characteristic 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*; and
- 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 clap my hands and then 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.*

<table>
<thead>
<tr>
<th>Practice Statement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Statement</td>
</tr>
<tr>
<td>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.</td>
</tr>
</tbody>
</table>

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 borrowing 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.*

<table>
<thead>
<tr>
<th>Borrowing Game</th>
</tr>
</thead>
<tbody>
<tr>
<td>Statements</td>
</tr>
<tr>
<td>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.</td>
</tr>
<tr>
<td>2. You borrow money to help buy food during the rainy season. You do not have to repay until after the harvest.</td>
</tr>
<tr>
<td>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.</td>
</tr>
</tbody>
</table>
Handout  
Four Parts of a Learning Game and the Purpose of Each Part

<table>
<thead>
<tr>
<th>Statements</th>
<th>Answers</th>
</tr>
</thead>
</table>
| 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 weekend for 1 month. | Good decision—Jump!  
Your purpose [put your hands out to your sides with your palms facing up] 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. | Good decision—Jump!  
You have a plan [tap your index finger on your forehead] 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.
HOW TO READ A LEARNING GAME

Objectives

By the end of this activity, trainees will have:
1. Identified how to use the standard information contained in a Learning Game to prepare for and facilitate it.
2. Practiced reading and following the instructions contained in a Learning Game.

Preparation

- Handouts:
  - Step 1: Learning Game 1 (1 per trainee)
  - Step 2: Questions About Standard Information in a Learning Game (1 per group)
- Other materials:
  - Step 2: Blank sheets of writing paper (1 per group)
  - Step 3: Achieve Your Goals: Manage Your Money Wisely Learning Games for Youth Facilitator’s Guide (1 per trainee)

Time

40 minutes

Steps

1. Distribute a Learning Game – 5 minutes

Distribute Learning Game 1: Steps to Achieving a Goal to each trainee, and say,

Each Learning Game is designed so that you can read and facilitate it as written. For the next 40 minutes you are going to practice looking for the standard information in a Learning Game and following the instructions in a Learning Game.

Divide trainees into 4 groups and give them 5 minutes to read the Learning Game.

2. Ask questions to practice reading a Learning Game – 20 minutes

Say,

Each Learning Game begins with an information box, which is followed by the steps you must follow to facilitate the Learning Game.

Hold up the Questions About Standard Information in a Learning Game handout and say,

The questions on this handout will help you practice reading the information box and the steps in order to prepare to facilitate a Learning Game. You will have 10 minutes to answer the questions in your group. Write down your answers on a sheet of writing paper and be prepared to share them with another group.
Distribute a blank sheet of writing paper and the Questions About Standard Information handout in a Learning Game to each group.

After 10 minutes, pair each group with another group and ask them to take 5 minutes to compare their responses to each question.

After 5 minutes, invite the paired groups to share any points of disagreement with the full group. If necessary, provide the correct responses using the Answer Key below.

<table>
<thead>
<tr>
<th>Questions About Standard Information in a Learning Game—Answer Key</th>
</tr>
</thead>
<tbody>
<tr>
<td>➢ Where can you find the topic of the Learning Game?</td>
</tr>
<tr>
<td>[At the top of the first page, in the title]</td>
</tr>
<tr>
<td>➢ Where can you find the objectives of the Learning Game?</td>
</tr>
<tr>
<td>[At the top of the information box, under “Objectives”]</td>
</tr>
<tr>
<td>➢ Where can you find a list of what you need to prepare before facilitating the Learning Game?</td>
</tr>
<tr>
<td>[In the middle of the information box, under “Preparation”]</td>
</tr>
<tr>
<td>➢ Where can you find how much time the Learning Game should take to facilitate?</td>
</tr>
<tr>
<td>[At the bottom of the information box under “Time,” or by adding up the number of minutes for each step]</td>
</tr>
<tr>
<td>➢ Where can you find the number of steps in the Learning Game?</td>
</tr>
<tr>
<td>[The steps are found throughout the entire Learning Game]</td>
</tr>
<tr>
<td>➢ What does italics typeface indicate?</td>
</tr>
<tr>
<td>[Instructions for the facilitator]</td>
</tr>
<tr>
<td>➢ What does bold typeface, preceded by an arrow, indicate?</td>
</tr>
<tr>
<td>[Open question for the facilitator to ask the participants]</td>
</tr>
<tr>
<td>➢ What does normal typeface indicate?</td>
</tr>
<tr>
<td>[Specific information or instructions for the facilitator to read or closely paraphrase to the participants]</td>
</tr>
</tbody>
</table>

Ask:
➢ What could happen if you do not pay attention to this standard information?  
[Might not have the necessary materials to facilitate the Learning Game; might forget to facilitate 1 or more steps; or, might forget to or incorrectly follow instructions, ask questions or say script]

3. Demonstrate how to implement instructions – 15 minutes

Give trainees 5 minutes to read step 1 of Learning Game 1: Steps to Achieve a Goal.

After 5 minutes, say,
I want 1 volunteer to help me implement these instructions. The rest of you look at step 1 of Learning Game 1 and observe as we try to implement the instructions. Advise us if we are not following the instructions correctly.

After a trainee volunteers, ask the volunteer:

- **According to the instructions, what are we supposed to do first?**

Follow the volunteer’s instructions and then ask:

- **What are we supposed to do next?**

Follow the volunteer’s instructions and continue to ask what to do next. Continue until the instructions in Step 1 are completely implemented.

**Optional:** If there is time, give trainees 5 minutes to read step 2 of Learning Game 1 and then ask for a new volunteer. Follow the same process of following the volunteer’s instructions and asking what to do next, until all instructions in step 2 are completely implemented.

Ask:

- **What questions do you have about reading a Learning Game and following the instructions?**

Respond to questions. Finally, distribute an Achieve Your Goals: Manage Your Money Wisely Facilitator’s Guide to each trainee.
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 2 times 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.
Questions About Standard Information in a Learning Game

- Where can you find the topic of the Learning Game?
- Where can you find the objectives of the Learning Game?
- Where can you find a list of what you need to prepare before facilitating the Learning Game?
- Where can you find how much time the Learning Game should take to facilitate?
- Where can you find the number of steps in the Learning Game?
- What does italics typeface indicate?
- What does bold typeface, preceded by an arrow, indicate?
- What does normal typeface indicate?
DEMONSTRATING LEARNING GAME 3

Objectives
By the end of this activity, trainees will have:
1. Participated in the demonstration of Learning Game 3, playing the role of youth.
2. Shared their concerns and asked questions about Learning Game 3.

Time
35 minutes

Steps

1. Facilitate Learning Game 3 – 30 minutes

Demonstrate Learning Game 3 using the Facilitator’s Guide.

2. Answer trainees’ questions about Learning Game 3 – 5 minutes

Say,
Thank you for your participation in Learning Game 3.

➢ What questions or concerns do you have?

Answer trainees’ questions. If there are questions about anything that you are going to cover in other sessions, let them know that you will get back to their questions later during the workshop.
FACILITATION SKILLS: OPEN QUESTIONS

Objectives
By the end of this activity, trainees will have:
1. Summarized the difference between open and closed questions.
2. Practiced creating open questions.

Preparation
- Flip chart:
  - Step 2: Definitions
- Other materials:
  - Step 1: Half-sheets of blank flipchart paper (at least 6, plus a few extra)
  - Step 3:
    - Sheets of paper with the title of each Learning Game (posted in the Introduction of the Objectives and Trainees activity) with the sticky-note questions trainees wrote (posted in the Review of Agenda, Trainee Learning Needs and Pre-Test activity)
    - Blank sticky notes (5 per group)

Time
40 minutes

Steps
1. Invite trainees to ask the trainer questions – 10 minutes

   Sit in a chair in the center of the room so that the trainees are surrounding you, and ask:

   ➢ What questions do you have about me (or this workshop)?

   As trainees ask questions, write each question on a half-sheet of flipchart paper—1 question per paper—but do not answer the question. Stop after you have 3 open questions and 3 closed questions, or after 5 minutes.

   Post the open questions on the wall in 1 cluster and the closed questions on the wall in another cluster. First answer all the closed questions and then answer all the open questions.

2. Present a comparison of types of questions – 10 minutes

   Say,
   I put these questions into 2 different categories because they are 2 different types of questions.

   Category 1 is called “open questions” and category 2 is called “closed questions.”

   ➢ Why are these questions “open” and the others “closed”? (point to each cluster of questions)
Open questions take longer to answer and have many answers, and closed questions have a short answer or a “yes” or “no” answer.

Post the flip chart, and use it to further confirm or correct trainees’ responses.

<table>
<thead>
<tr>
<th>Definitions</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Closed Questions.</strong> Closed questions can be answered with either “yes” or “no.” An example is, “Do you save any money?”</td>
</tr>
<tr>
<td><strong>Open Questions.</strong> Open questions are likely to receive long answers. They cannot easily be answered with “yes” or “no.” An example is, “What do you do with your earnings?”</td>
</tr>
</tbody>
</table>

Ask:

- What do most of the open questions start with?

Make sure trainees mention the following: which, what, when, where, why, how. Then ask:

- Which category of questions is best for encouraging a dialogue among participants?
  - [Open questions]

Then say,

Although the Facilitator’s Guide recommends which open questions to ask, it is important to know how to spontaneously create open questions in order to stimulate dialogue and draw out information participants already know about the topic. You are going to practice doing this for the next 20 minutes.

*Note:* Keep the Definitions flip chart posted through the activity Practicing the Learning Games.

3. Divide trainees into practice groups to create open questions – 20 minutes

Say,

Meet with your practice group at the sheet of paper on the wall with the title of your Learning Game.

*Once all the groups are by the title of their Learning Game, say,*

Take 5 minutes to answer these questions in your group:

- Which of the questions on the sticky notes are open questions?
- How do you know they are open questions?

*After 5 minutes, listen to 1 example from each group.*
Note: Rewrite any closed questions so they become open questions.

Distribute 5 sticky notes to each group and say,

On these sticky notes, please write down your answers to this question:

- What are some other open questions you could ask to encourage a dialogue among participants about the topic of your Learning Game?

Post the new questions around the title of your Learning Game. You have 10 minutes.

After 10 minutes, have the groups circulate around the room looking at all the sticky notes. Then bring trainees back to the full group and ask:

- Which examples of open questions need clarification?

Clarify any confusing questions.
DEMONSTRATING LEARNING GAME 4

Objectives
By the end of this activity, trainees will have:
1. Participated in the demonstration of Learning Game 4, playing the role of youth.
2. Shared their concerns and asked questions about Learning Game 4.

Time
35 minutes

Steps

1. Facilitate Learning Game 4 – 30 minutes

Demonstrate Learning Game 4 using the Facilitator’s Guide.

2. Answer trainees’ questions about Learning Game 4 – 5 minutes

Say,
Thank you for your participation in Learning Game 4.

➢ What questions or concerns do you have?

Answer trainees’ questions. If there are questions about anything that you are going to cover in other sessions, let them know that you will get back to their questions later during the workshop.
Objectives
By the end of this activity, trainees will have:
1. Identified how the Learning Games use the youth learning principles.
2. Decided how they will demonstrate the youth learning principles when facilitating the Learning Games.

Preparation
- Flip chart:
  - Step 1: Blank flip chart with the title: Youth Learn By…
- Handout:
  - Step 2: Five Youth Learning Principles

Time
40 minutes

Steps
1. Ask questions about methods of youth learning – 10 minutes

You have participated in four Learning Games, playing the role of youth while I played the role of the facilitator. Imagine that you are youth who have participated in these 4 Learning Games.

Ask:
- What did you learn so far in these Learning Games?
  [Possible answers: How to divide a goal into steps you can achieve one by one; how to grow and protect your savings; how to plan for difficult times.]

After several responses, post the flip chart.

Ask:
- How did you learn this information?
  [Possible answers: You told us; we played a game; we asked each other questions; we shared information with each other in pairs; we acted out a story.]

Write trainees’ answers on the flip chart.
2. **Have small groups discuss the Five Youth Learning Principles – 30 minutes**

*Say,*

Each Learning Game is designed to help youth learn by following the five Youth Learning Principles.

This handout has five Youth Learning Principles that we follow when designing and facilitating Learning Games.

*Distribute a copy of the “Five Youth Learning Principles” to each trainee and divide participants into 5 groups. Assign 1 youth learning principle to each group. Then say,*

In your groups, you are going to focus on 1 youth learning principle and discuss how to answer the following question:

➤ **How does this principle relate to what you have observed during the demonstration of Learning Games 1 through 4?**

You have 10 minutes.

*After 10 minutes, invite groups to share. Then ask:*

➤ **What questions do you have about the Youth Learning Principles?**

*Respond to questions. Then say,*

In your group, take 5 minutes to discuss how you are going to demonstrate your youth learning principle when you facilitate the Learning Games.

*After 5 minutes, invite groups to share. Then thank trainees for participating.*
Five Youth Learning Principles

Dynamic
Young learners want to
- Engage their emotions and senses (touch, see, hear) through a variety of activities in order to focus on the learning.
- Learn through humor and interactive games.

Respect
Young learners want to
- Be respected for their ability to solve their own problems, make their own decisions or arrive at their own conclusions within a supportive environment where they are guided, praised and rewarded.
- Feel that their ideas and contributions will be valued—that they will not be ridiculed or belittled.

Useful Content
Young learners want to
- Learn skills and information they can use immediately in their daily lives.
- Address problems that they are experiencing in their lives.
- Recognize their needs, their hopes and their problems in the methods and materials that are used.

Participation
Young learners want to
- Actively participate in and have control over their learning.
- Develop a sense of self, which they can explore and clarify through conversations and questions.
- Get involved in peer discussions through small groups.

Inclusive of Families
Family members must
- Have the opportunity to connect with the program and understand its content in order to support young people in changing behaviors and meeting goals.
DEMONSTRATING LEARNING GAME 5

Objectives
By the end of this activity, trainees will have:
1. Participated in the demonstration of Learning Game 5, playing the role of youth.
2. Shared their concerns and asked questions about Learning Game 5.
3. Analyzed how participants learn while having fun during Learning Game 5.

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

Time
35 minutes

Steps
1. Facilitate Learning Game 5 – 30 minutes
   
   Demonstrate Learning Game 5 using the Facilitator’s Guide.

2. Answer trainees’ questions about Learning Game 5 – 5 minutes

   Say,
   Thank you for participating in Learning Game 5.

   ➢ What questions or concerns do you have?

   Answer trainees’ questions. If there are questions about anything that you are going to cover in other sessions, let them know that you will get back to their questions later during the workshop.
LEARNING WHILE HAVING FUN

Objectives
By the end of this activity, trainees will have:
1. Analyzed how participants learn while having fun during the Learning Games.

Preparation
- Flip chart:
  - Step 1: Blank flip chart with the title: We Had Fun When We . . .
  - Step 2: Four Parts of a Learning Game (posted in the Four Parts of a Learning Game and the Purpose of Each Part activity)
- Other materials:
  - Step 2: Achieve Your Goals: Manage Your Money Wisely Learning Games for Youth Facilitator’s Guide (distributed during the How to Read a Learning Game activity)

Time
55 minutes

Steps

1. Discuss having fun while participating in the Learning Games – 10 minutes

The activities in each Learning Game are different. In fact, not every Learning Game is truly a game. Some are skits, mimes, or cheers. However, each Learning Game is fun!

Post the flip chart.

We Had Fun When We . . .

Imagine again that you are a youth who participated in these Learning Games.

Ask:
➢ How did we have fun during the Learning Games?

List their suggestions on the flip chart. Summarize the trainees’ responses. Then say,

These are great examples of how participants have fun during the Learning Games. But while the participants are having fun, they are also learning. Let us discuss more about learning while having fun.
2. Discuss learning while having fun in Learning Game 1: Steps to Achieving a Goal – 10 minutes

*Hold up a copy of the Achieve Your Goals: Manage Your Money Wisely Learning Games and say,*

We call the activities in this guide Learning Games for a reason. The participants have fun during the activities, which is why we call the activities “games.” But the activities also help the participants learn, which is why instead of just calling them “games” we call them Learning Games. Let us look at 4 parts of a Learning Game again.

*Indicate the flip chart.*

### Four Parts of a Learning Game

- **Participants review information, a skill and/or a commitment from the previous Learning Game.** In the first part, the facilitator helps participants review what was learned and/or the results of a commitment made in the previous Learning Game, and introduces the topic of the new Learning Game.
- **Participants receive new information or observe a demonstration of a new skill.** In the second part, the facilitator shares new information or a new skill with the participants.
- **Participants apply or check understanding of the new information or practice the new skill.** In the third part, the facilitator helps participants apply or remember the new information or practice the new skill.
- **Participants commit to using the new information or skill at home.** In the final part, the facilitator encourages participants to discuss how they will apply the new information or skill in their own lives.

*Say,*

Each Learning Game uses fun activities to help participants review information, a skill or a commitment, receive new information or observe a demonstration of a new skill, apply or check understanding of the new information or practice the new skill or commit to using the new skill at home.

Let us look at Step 3 of Learning Game 1: Steps to Achieving a Goal.

- **What is the fun activity in Step 3 of Learning Game 1?**
  *(Possible answer: The participants create cheers in a group demonstrating how they break a goal into steps they can achieve one by one.)*

*Thank trainees for their responses. Then ask:*

- **How does this fun activity help participants apply or check understanding of the new information or practice the new skill?**
  *(Possible answer: The participants practice dividing their goals into steps they can achieve one by one.)*
Thank trainees for participating.

3. Have trainees analyze Learning Games in groups – 35 minutes

Divide trainees into 4 groups. Assign each group the following topics:
- Group 1: Step 2 of Learning Game 2: Grow Your Savings.
- Group 2: Step 3 of Learning Game 2: Grow Your Savings.
- Group 3: Step 3 of Learning Game 3: Keeping Your Savings Safe.
- Group 4: Step 1 of Learning Game 4: Planning for Unexpected Expenses.

Then say,

In your groups, discuss how to answer the following questions.

➢ What is the fun activity in this step of the Learning Game?

➢ How does this fun activity help participants in each of the 4 parts of a Learning Game (review information, a skill or a commitment from the previous Learning Game, receive new information or observe a demonstration of a new skill, apply or check understanding of the new information or practice the new skill or commit to using the new skill at home)?

Be ready to share with the rest of the group in 10 minutes.

➢ What questions do you have about this activity?

Respond to questions.

After 10 minutes, ask groups to share their answers. Use the answers in the following box to check trainees’ responses.

<table>
<thead>
<tr>
<th>Learning Game 2, Step 2</th>
</tr>
</thead>
<tbody>
<tr>
<td>➢ What is the fun activity in this step of the Learning Game?</td>
</tr>
<tr>
<td>[Acting out the stories of Aminata, Samuel and Isata.]</td>
</tr>
<tr>
<td>➢ How does this fun activity help participants receive new information or observe a demonstration of a new skill?</td>
</tr>
<tr>
<td>[By participating in the stories of Aminata, Samuel and Isata, participants learn about different savings strategies.]</td>
</tr>
</tbody>
</table>
Learning While Having Fun—Answer Key (continued)

Learning Game 2, Step 3

- What is the fun activity in this step of the Learning Game?
  [Game about growing your savings.]

- How does this fun activity help participants apply or check understanding of the new information?
  [By stepping forward or not stepping forward, participants check that they understand the new information about growing their savings.]

Learning Game 3, Step 3

- What is the fun activity in this step of the Learning Game?
  [The game about the order of more to less safe.]

- How does this fun activity help participants apply or check understanding of the new information?
  [By categorizing savings locations as more or less safe, participants apply the new information about how they can keep their savings safe.]

Learning Game 4, Step 1

- What is the fun activity in this step of the Learning Game?
  [The safe savings review game.]

- How does this fun activity help participants review information, a skill or a commitment from the previous Learning Game?
  [By reviewing the safety of savings locations as more or less safe, review the new information from the previous Learning Game.]

Thank trainees for participating.
DEMONSTRATING LEARNING GAME 6

Objectives
By the end of this activity, trainees will have:
1. Participated in the demonstration of Learning Game 6, playing the role of youth.
2. Shared their concerns and asked questions about Learning Game 6.

Preparation

Time
35 minutes

Steps

1. Facilitate Learning Game 6 – 30 minutes

Demonstrate Learning Game 6 using the Facilitator’s Guide.

2. Answer trainees’ questions about Learning Game 6 – 5 minutes

Say,
Thank you for your participation in Learning Game 6.

➢ What questions or concerns do you have?

Answer trainees’ questions. If there are questions about anything that you are going to cover in other sessions, let them know that you will get back to their questions later during the workshop.
FACILITATION SKILLS: RESPONDING TO INCORRECT ANSWERS

Objectives
By the end of this activity, trainees will have:
1. Distinguished between questions that check participants’ understanding of information and questions that help participants think about how they apply information.
2. Practiced responding to incorrect answers.

Preparation
- Flip chart:
  - Step 1: Some Questions . . .
  - Step 2: Responding to Incorrect Answers

Time
55 minutes

Steps

1. **Introduce the different types of questions in the Learning Games – 20 minutes**

   _Say,_
   The Achieve Your Goals Facilitator’s Guide contains many questions that you will ask participants as you facilitate the Learning Games. Some questions help you check that the participants understand the information. Some questions help participants think about how they apply the information in their own lives.

   _Post the flip chart and read it aloud._

   **Some Questions . . .**
   - Help you check that the participants understand the information.
   - Help participants think about how they apply the information in their own lives.

   _Say,_
   An example of a question that helps you check that the participants understand the information is:
   ➢ **What 3 things must you do in order to make good borrowing decisions?**

   An example of a question that helps participants think about how they apply the information in their own lives is:

   ➢ **How can making good borrowing decisions help you achieve your goal?**

   _Ask:_

   **Achieve Your Goals: Manage Your Money Wisely Learning Games for Youth**
   **Trainer’s Guide**
What questions do you have?

Respond to questions. Then, divide trainees into 4 groups. Assign group 1, Learning Game 1; group 2, Learning Game 2; group 3, Learning Game 3; and group 4, Learning Game 4. Then say,

In your groups, read your Learning Game and find examples of questions that help you check that the participants understand the information. You have 10 minutes.

After 10 minutes, ask:

What examples of questions that help you check that the participants understand the information has your group found in your Learning Game?

[Possible answers: In Learning Game 1, what steps does Kadie do one by one to achieve her goal? In Learning Game 2, how does putting some of her money aside help Aminata grow her savings? In Learning Game 3, what places in which youth save are the safest? In Learning Game 4, why is Abdul happy?]

After groups have shared, thank them and say,

Now take 5 minutes to find examples of questions that help participants think about how they apply the information in their own lives.

After 5 minutes, ask:

What examples of questions that help participants think about how they apply the information in their own lives has your group found in your Learning Game?

[Possible answers: In Learning Game 1, who else would like to share how they divide their goal into steps they can achieve one by one? In Learning Game 2, which of these ideas are you going to try to use to grow your savings? Why? In Learning Game 3, what can you do to keep your savings safe? In Learning Game 4, how are you going to save for unexpected expenses?]

After groups have shared, thank them and ask:

Which of these questions—those that help you check that the participants understand the information or those that help participants think about how they apply the information in their own lives—can have incorrect answers? Why?

[Possible answer: Questions that help you check that the participants understand the information can have incorrect answers because the participants may not have understood the information.]

2. Discuss strategies to ensure that participants have the correct information – 10 minutes

Now we are going to focus on the first category of questions. Sometimes when you ask a question to check that participants understand the information, a participant may give an
incorrect answer. It is important to be able to respond to incorrect answers in a way that demonstrates respect for the participants while also making sure that they have the correct information.

When a participant shares an incorrect answer, it is important to acknowledge what the participant has shared and to treat him/her with respect. Then, you can respond to their incorrect answer.

*Post and explain the flip chart.*

---

**Responding to Incorrect Answers**

When you are responding to a participant and the answer is incorrect, you can:

- Thank the participant for his or her contribution
- Rephrase or reformulate your question
- Ask clarifying questions
- Ask other participants to share their thoughts
- Give an example and then ask for other examples
- Provide the correct answer

➢ What other responses to incorrect answers would you like to add to this list?

As trainees suggest other responses to incorrect answers, lead a discussion to see whether the other trainees agree. If there is consensus, add the response to the flip chart. Then ask:

➢ What questions do you have about these responses to incorrect answers?

Respond to questions.

3. **Have trainees practice responding to incorrect answers – 25 minutes**

*Thank trainees for participating. Then say,*

Now you are going to practice responding to incorrect answers. You are going to return to your previous small groups and select one person to play the role of facilitator. The selected facilitator is going to ask questions that his or her small group identified as questions that help you check that the participants understand the information. The rest of the small group is going to play the role of participants giving wrong answers and the selected facilitator is going to practice responding. You have 5 minutes to practice and then your group is going to demonstrate in front of everyone.

After 5 minutes, say:

Now we are going to practice these role plays in front of the group so that we can see how facilitators might respond to various incorrect answers. Each group is going to demonstrate while
the rest of us observe. Then, we are going to discuss how the facilitator responded to the incorrect answers.

*Invite a volunteer from the first small group to practice responding to incorrect answers. Then, indicate the flip chart “Responding to Incorrect Answers” and ask:*

- **How well did the facilitator do in following the guidance we have on this flip chart?**

*Invite a few trainees to share how well the facilitator did in following the guidance on the flip chart, encouraging trainees to provide specific examples. Add any points not shared by others. Then, follow the same procedure for the other small groups. After all the small groups have practiced, say,*

I encourage you to continue following this guidance when you respond to incorrect answers while facilitating the Learning Games.
DEMONSTRATING LEARNING GAME 7

Objectives
By the end of this activity, trainees will have:
1. Participated in the demonstration of Learning Game 7, playing the role of youth.
2. Shared their concerns and asked questions about Learning Game 7.
3. Analyzed how participants learn while having fun during Learning Game 7.

Preparation
- Step 2: Beans (1 per trainee), stones (1 per trainee), bag or can for voting

Time
35 minutes

Steps

1. Facilitate Learning Game 7 – 30 minutes

_Demonstrate Learning Game 7 using the Facilitator’s Guide._

2. Answer trainees’ questions about Learning Game 7 – 5 minutes

_Say,_
Thank you for your participation in Learning Game 7.

➢ What questions or concerns do you have?

_Answer trainees’ questions. If there are questions about anything that you are going to cover in other sessions, let them know that you will get back to their questions later during the workshop._
DEMONSTRATING LEARNING GAME 8

Objectives
By the end of this activity, trainees will have:
1. Participated in the demonstration of Learning Game 8, playing the role of youth.
2. Shared their concerns and asked questions about Learning Game 8.

Preparation

Time
35 minutes

Steps

3. Facilitate Learning Game 8 – 30 minutes

Demonstrate Learning Game 8 using the Facilitator’s Guide.

4. Answer trainees’ questions about Learning Game 8 – 5 minutes

Say,
Thank you for your participation in Learning Game 8.

➢ What questions or concerns do you have?

Answer trainees’ questions. If there are questions about anything that you are going to cover in other sessions, let them know that you will get back to their questions later during the workshop.
### DEMONSTRATING LEARNING GAME 9

**Objectives**

By the end of this activity, trainees will have:

1. Participated in the demonstration of Learning Game 9, playing the role of youth.
2. Shared their concerns and asked questions about Learning Game 9.
3. Analyzed how participants learn while having fun during Learning Game 9.

**Time**

35 minutes

**Steps**

1. **Facilitate Learning Game 9 – 30 minutes**

   *Demonstrate Learning Game 9 using the Facilitator’s Guide.*

2. **Answer trainees’ questions about Learning Game 9 – 5 minutes**

   Say,
   
   Thank you for your participation in Learning Game 9.

   ➢ **What questions or concerns do you have?**

   *Answer trainees’ questions. If there are questions about anything that you are going to cover in other sessions, let them know that you will get back to their questions later during the workshop.*
TRANSLATING KEY WORDS

Objectives
By the end of this activity, trainees will have:
1. Identified key technical words that are difficult to translate into the local language.
2. Translated key technical words into the local language they work in.

Preparation
- Flip charts:
  - Step 1: Blank flip chart with the title: Difficult Words to Translate
- Handouts:
  - Step 2: Key Technical Words (1 per trainee)

Time
50 minutes

Steps

1. **Have trainees identify key technical words that are difficult to translate into the local language – 15 minutes**

In each Learning Game that you observed, there are technical words that may be difficult to translate into Krio or other local languages that you use in the villages in which you work. Sometimes the word’s meaning can be lost in the translation; it is important to think about the best way to translate these words before going into the field.

Take 10 minutes to read the Learning Game that you have signed up to practice. As you read the Learning Game, underline any technical words that may be difficult to translate into the local languages that you use in the villages in which you work.

*After 10 minutes, post the following flip chart:*

**Difficult Words to Translate**

*Then ask:*

- **What are some words that are difficult to translate into Krio or the local language?**

*Write all the words that trainees list on the flip chart.*

*Thank the trainees.*
2. Have trainees translate key technical words that are difficult to translate into local language – 35 minutes

Divide the group into 3–5 groups and distribute the Key Technical Words handout to each trainee. Make sure that members of the groups all work in the same local language. Then say,

You already have some technical words on this handout. In your groups, take the next 15 minutes to add any additional words from the Difficult Words to Translate flip charts and to translate all the words on the list. Discuss how you can best translate these words in the regions in which you work. If you have any questions about any words, I am here to clarify for you.

After 15 minutes, ask trainees to share with the entire group how they translated the difficult words. If there is any confusion or if they do not translate the words the same way as others, ask clarifying questions and facilitate a discussion until the group comes to a consensus.

Thank the trainees.
### Key Technical Words

<table>
<thead>
<tr>
<th>Word</th>
<th>Translation in __________ (write the name of the local language)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Goals</td>
<td></td>
</tr>
<tr>
<td>Savings</td>
<td></td>
</tr>
<tr>
<td>Savings locations</td>
<td></td>
</tr>
<tr>
<td>Savings for unexpected expenses</td>
<td></td>
</tr>
<tr>
<td>Savings account</td>
<td></td>
</tr>
<tr>
<td>Grow your savings</td>
<td></td>
</tr>
<tr>
<td>Save more</td>
<td></td>
</tr>
<tr>
<td>Borrowing decisions</td>
<td></td>
</tr>
<tr>
<td>Responsible borrower</td>
<td></td>
</tr>
<tr>
<td>Borrowing conditions</td>
<td></td>
</tr>
<tr>
<td>Negotiation</td>
<td></td>
</tr>
<tr>
<td>Microfinance institution</td>
<td></td>
</tr>
<tr>
<td>Reasonable purpose</td>
<td></td>
</tr>
<tr>
<td>Afford</td>
<td></td>
</tr>
<tr>
<td>Plan to repay</td>
<td></td>
</tr>
<tr>
<td>Investment opportunities</td>
<td></td>
</tr>
<tr>
<td>Talents</td>
<td></td>
</tr>
</tbody>
</table>
CHARACTERISTICS OF EFFECTIVE FEEDBACK

Objectives
By the end of this activity, trainees will have:
1. Recognized the characteristics of effective feedback.

Preparation
- Flip charts:
  - Step 2: Feedback Examples 1–3
    - Note: Write only examples of the Feedback Principle on the flip charts.
    - Feedback Principles and Guidelines
- Flip chart (or white/blackboard)
  - Step 1: Blank flip chart with 2 signs
- Other materials:
  - Step 2: Blank sheets of flipchart paper (1 per group)

Time
25 minutes

Steps

1. **Introduce kinds and purpose of feedback – 5 minutes**

   *Say,*
   As you drive through the streets of a city or large town, you will notice 2 kinds of signs.

   *On a blank flip chart or the white/blackboard, draw the following 2 signs:*

   ![Signs](image)

   *Ask:*
   - **What information does each kind of sign provide to drivers?**
     [Some signs give information to caution or correct drivers, such as a STOP sign, while other signs inform drivers that they are moving in the right direction.]
Then say,

After you, or your fellow practice group member, practice a Learning Game, you will receive comments and suggestions. These comments and suggestions are called “feedback.” Like the signs, there are 2 kinds of feedback. There is feedback that cautions you to stop doing something, such as a STOP sign. And there is feedback that affirms what you are doing so you know to continue, such as this sign (point to second sign). After you practice your Learning Game in front of the full group, you will give yourself feedback and then I and the rest of the trainees will give you feedback as well.

It is important to know how to give feedback. Let us look at that now.

2. **Post contrasting feedback options for discussion – 20 minutes**

*Divide the trainees into 3 groups. Then say,*

Imagine that a training expert was asked to observe your facilitation skills and provide feedback. The expert has a number of suggestions to make.

*Post the 2 flipcharts for Feedback Example 1.*

**Feedback Example 1:**

*(Feedback Principle: Be specific and provide suggestions for improvement)*

**Option a:** When you told the story, some of the participants could not hear you.

**Option b:** When you told the story, some of the participants could not hear you. Next time, arrange the participants into a circle and sit with them so they are closer to you.

*Say,*

Group 1, you are going to receive feedback on your storytelling skills. The expert has a choice in terms of how to phrase the feedback. You see the expert’s 2 options posted on the wall. Read each option and stand under the feedback that you would prefer to hear. Discuss why you chose the feedback you did. Be prepared to explain your choice to the full group.

Group 2, you are going to gather by Feedback Example 2. Read each option and stand under the feedback you would prefer to hear. Discuss why you chose the feedback you did and be prepared to explain your thinking to the full group. Group 3, please do the same for Feedback Example 3. You have 5 minutes.

➢ **What questions do you have?**

*Instruct participants to proceed to their Feedback Examples.*
Feedback Example 2  
(Feedback Principle: Discuss examples of what went well, not just what needs to be improved) 

<table>
<thead>
<tr>
<th>Option a:</th>
<th>Option b:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Let me tell you what skills you need to improve…</td>
<td>You demonstrated some good facilitation skills. Let us talk about them so you can remember to keep doing them and then talk about skills that you could improve.</td>
</tr>
</tbody>
</table>

Feedback Example 3  
(Feedback Principle: Understand the reasons for his/her actions) 

<table>
<thead>
<tr>
<th>Option a:</th>
<th>Option b:</th>
</tr>
</thead>
<tbody>
<tr>
<td>You should follow the steps as they are written in the activity.</td>
<td>What was your reason for leaving out the last 2 steps in the activity?</td>
</tr>
</tbody>
</table>

After 5 minutes, invite the groups to share their results. Summarize their comments. Then post the flipchart.

Feedback Principles and Guidelines

**Principles**
- Be specific and provide suggestions for improvement.
- Discuss examples of what went well, not just what needs to be improved.
- Understand the reasons for his/her actions.

**Guidelines**
1. The trainee who practiced the Learning Games says what he/she liked about his/her facilitation and what he/she will change the next time he/she facilitates.
2. Other trainees add comments in any of the following areas:
   - Implementing the 4 parts of the Learning Game in order.
   - Accurately presenting all key technical information.
   - Using open questions.
   - Responding to incorrect answers.
3. The trainer adds any comments they have in the areas listed under Guideline 2, which were not already mentioned, or ask questions.

Say,
When you give or receive feedback, try to follow the 3 principles of feedback, which were demonstrated by the feedback examples you saw, as closely as possible (read the Principles aloud).
Now listen to this brief explanation of the guidelines we will use for the feedback process (*read the Guidelines aloud*).

- **What are your questions?**

  *Respond to questions.*

  **Note:** *Keep the Feedback Principles and Guidelines flip chart posted through the Practicing the Learning Games activity.*
PREPARING TO PRACTICE THE LEARNING GAMES

Objectives
By the end of this activity, trainees will have:
1. Prepared to practice the Learning Games.

Preparation
- Flip chart:
  - Step 1: Learning Game Sign-up Sheet (posted in the Demonstration of Learning Game 2)
- Other materials:
  - Step 1: Achieve Your Goals: Manage Your Money Wisely Facilitator’s Guide (distributed in the Four Parts of a Learning Game and the Purpose of Each Part activity)

Time
45 minutes

Steps
1. Give trainees time to prepare to practice the Learning Games – 45 minutes

Say,
Now you are going to prepare to practice the Learning Game that you signed up for (point to the flip chart).

<table>
<thead>
<tr>
<th>Learning Game Sign-up Sheet</th>
<th>Practice Group</th>
</tr>
</thead>
<tbody>
<tr>
<td>Title</td>
<td>Practice Group</td>
</tr>
<tr>
<td>1. Steps to Achieving a Goal</td>
<td></td>
</tr>
<tr>
<td>2. Grow Your Savings</td>
<td></td>
</tr>
<tr>
<td>3. Keeping Your Savings Safe</td>
<td></td>
</tr>
<tr>
<td>4. Planning for Unexpected Expenses</td>
<td></td>
</tr>
<tr>
<td>5. Borrowing Wisely</td>
<td></td>
</tr>
<tr>
<td>6. Exploring Your Borrowing Options</td>
<td></td>
</tr>
<tr>
<td>7. When You Should Borrow and When You Should Use Savings</td>
<td></td>
</tr>
<tr>
<td>8. Financial Negotiations</td>
<td></td>
</tr>
<tr>
<td>9. Reaching Your Goals</td>
<td></td>
</tr>
</tbody>
</table>
When you practice the Learning Game, do so as though you are delivering it to a group of your participants. This means that you must prepare all of the materials for your Learning Game.

Everyone in your group will help prepare and practice the Learning Game, but only 1 person will practice it in front of all of us. We will draw the name of the person who is going to facilitate immediately before each group presents. It is important for all of you to be ready in case you are the presenter!

Please feel free to ask me any questions during your preparations. Remember to look at the Preparation materials in the box on the first page—you will be responsible for having these! You are going to have 45 minutes to prepare.

**Note:** Practice groups may require more than 45 minutes to prepare. If they need more than 45 minutes, encourage them to continue their preparations in the evening. How you draw names and/or organize groups to practice and deliver each Learning Game will depend on the number of participants in the workshop.

Provide assistance, as needed, to practice groups.
PRACTICING THE LEARNING GAMES

Objectives
By the end of this activity, trainees will have:
1. Practiced a Learning Game.
2. Provided or received feedback on Learning Games.

Preparation
Flip charts:
- Step 1: Learning Game Sign-up Sheet (posted in the Demonstration of Learning Game 2)
- Step 3: Feedback Principles and Guidelines (posted in the Characteristics of Effective Feedback activity)

Time
Approximately 45 minutes for each activity, including feedback

Steps (for each activity)

1. Introduce the practice group – 5 minutes

Check the Learning Game Sign-up Sheet for the practice group who signed up for the Learning Game.

<table>
<thead>
<tr>
<th>Learning Game Sign-up Sheet</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Title</strong></td>
</tr>
<tr>
<td>1. Steps to Achieving a Goal</td>
</tr>
<tr>
<td>2. Grow Your Savings</td>
</tr>
<tr>
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<tr>
<td>8. Financial Negotiations</td>
</tr>
<tr>
<td>9. Reaching Your Goals</td>
</tr>
</tbody>
</table>
Write the names of each of the members in the group on a slip of paper and put the names in a hat or bag. Ask a volunteer to take 1 slip of paper. Show the name drawn to the entire group and invite him/her to practice the Learning Game in front of the full group.

Call for the attention of the full group. Introduce the trainee who will practice the Learning Game, and his/her fellow practice group members, and announce which Learning Game the trainee will practice. Then say,

During the Learning Game I may take notes to be able to give you feedback afterwards.

2. **Observe the Learning Game – 30 minutes**

*Invite the trainee to practice the Learning Game.*

3. **Guide the feedback process – 10 minutes**

The feedback we give should be based on the skills and information introduced during this workshop. Here again are the principles and guidelines we will follow for giving feedback (*point to the flip chart and review it aloud*):

<table>
<thead>
<tr>
<th>Feedback Principles and Guidelines</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Principles</strong></td>
</tr>
<tr>
<td>- Be specific and provide suggestions for improvement.</td>
</tr>
<tr>
<td>- Discuss examples of what went well, not just what needs to be improved.</td>
</tr>
<tr>
<td>- Understand the reasons for his/her actions.</td>
</tr>
<tr>
<td><strong>Guidelines</strong></td>
</tr>
<tr>
<td>1. The trainee who practiced the Learning Game says what he/she liked about his/her facilitation and what he/she will change the next time he/she facilitates.</td>
</tr>
<tr>
<td>2. The trainer provides feedback in any 3 of the following areas:</td>
</tr>
<tr>
<td>- Implementing the Learning Game as written in the guide.</td>
</tr>
<tr>
<td>- Accurately presenting all key technical information.</td>
</tr>
<tr>
<td>- Using open questions.</td>
</tr>
<tr>
<td>- Responding to incorrect answers.</td>
</tr>
<tr>
<td>3. Other trainees add any comments they have in the areas listed under Guideline 2, which were not already mentioned, or ask questions. Feedback is limited to 3 trainees.</td>
</tr>
</tbody>
</table>

*Facilitate the feedback process, following the guidelines on the flip chart.*
WORKSHOP EVALUATION, POST-TEST RESULTS AND FAVORITE MOMENTS

Objectives
By the end of this activity, trainees will have:
1. Answered each other’s remaining questions
2. Completed the Post-Test and Workshop Evaluation.
3. Recalled their favorite memory of the workshop.

Preparation
- Handouts:
  - Step 1:
    + Achieve Your Goals: Manage Your Money Wisely Post-Test (1 per trainee)
    + Achieve Your Goals: Manage Your Money Wisely Pre-Test (completed in the Review of Agenda, Trainee Learning Needs and Pre-Test activity)
    + Achieve Your Goals: Manage Your Money Wisely Test—Answer Key (1 per trainee)
    + Workshop Evaluation (1 per trainee)
    + Certificates (1 per trainee)

Time
65 minutes

Steps
1. Review and answer sticky-note questions – 15 minutes

Say,
At the beginning of this workshop, I asked you what questions you had about the topics of the Learning Games. Please look at the sticky-note questions you put by the title of a Learning Game. Decide whether your questions were answered. If they were answered, place a checkmark beside each answered question, if there is no checkmark there already. You have 10 minutes.

After 10 minutes, ask:

➢ What questions are unchecked?

For each question a trainee says is unchecked—that is, not yet answered—ask:

➢ Who has an answer?

Confirm or correct trainees’ responses and answer any questions for which they do not have a response. If you cannot answer a question, commit to getting the answer and providing it to the trainees.
2. **Distribute the Post-Test and Workshop Evaluation – 30 minutes**

*Distribute the Achieve Your Goals: Manage Your Money Wisely Post-Test handout to each trainee and say,*

I am distributing a copy of the same test you took at the beginning of the workshop. Please take 10 minutes to redo the test. Then you will compare your answers to see how you progressed. To help you compare, please recall the number written in the top right corner of the Pre-Test you completed and write it in the top right corner of your Post-Test.

*After 10 minutes, return the completed Achieve Your Goals: Manage Your Money Wisely Pre-Tests to the trainees—so that each trainee has a Pre-Test and Post-Test with the same designated number. Then distribute the Achieve Your Goals: Manage Your Money Wisely Test—Answer Key handout to each trainee. Invite trainees to review their Pre- and Post-Test responses and compare them with the Answer Key. Ask:*

➢ **Who would like to share the difference in scores between the Pre- and Post-Tests?**

*After 2 or 3 trainees respond, collect all Pre- and Post-Tests from the trainees and distribute the Workshop Evaluation handout to each trainee. Say,*

Please complete this evaluation. It gives valuable feedback on the design and logistics of the workshop and on my performance as a trainer. You have 15 minutes.

*After 15 minutes, collect the Workshop Evaluations.*

3. **Ask trainees to recall a favorite moment from the workshop – 15 minutes**

*Arrange the trainees so they are sitting in a circle, able to see each other and not behind their desks or tables. Then say,*

It is time to bring the workshop to a close. Please take a few moments to look at everyone in the group and think about everything we went through together during the past 3 days.

There were moments of confusion, laughter and activity. Now, as you look at everyone 1 last time, think about a favorite memory you will take home with you from this workshop.

*After a few moments, invite anyone who wants to share a favorite memory to do so. Then share your favorite memory from the workshop.*

4. **Distribute certificates – 5 minutes**

Congratulations! You successfully completed this workshop on Achieve Your Goals: Manage Your Money Wisely Learning Games for Youth. Because of what you learned during this workshop, you now have the skills to effectively train facilitators to deliver these Learning
Games. I am going to present each of you with a certificate. It says that you are certified to train facilitators to deliver Financial Education to young people. The certificate says:

“_________ [name of organization] acknowledges that [name of trainee] has successfully completed the training workshop on the education module Achieve Your Goals: Manage Your Money Wisely Learning Games for Youth in [name of city/town, name of country]. Given with respect and affirmation on __________ [day, month, year].”

The certificate is signed by me. Please come up to receive your certificate when I call your name.

After you call the name of each trainee and give her the certificate, say,

Thank you and good luck. I am confident that you all will do a great job!

End the workshop by thanking the trainees for their hard work and participation.
Achieve Your Goals: Manage Your Money Wisely Post-Test

<table>
<thead>
<tr>
<th>Statements</th>
<th>Answers</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. You can set a goal for anything you want to have or do in the future.</td>
<td>True</td>
</tr>
<tr>
<td></td>
<td>False</td>
</tr>
<tr>
<td>2. Sometimes when you are trying to achieve a goal, it is easier to...</td>
<td>1. Divide it into steps that you can achieve one by one.</td>
</tr>
<tr>
<td><em>(Circle the correct answer)</em></td>
<td>2. Wait until you are ready to achieve your goal all at once.</td>
</tr>
<tr>
<td>3. There is only 1 way you can grow your savings.</td>
<td>True</td>
</tr>
<tr>
<td></td>
<td>False</td>
</tr>
<tr>
<td>4. Keeping your savings safe means protecting it from damage, loss, theft or your own or others’ temptation to use it.</td>
<td>True</td>
</tr>
<tr>
<td></td>
<td>False</td>
</tr>
<tr>
<td>5. One way to face unexpected expenses is to save for unexpected expenses separately from your savings for your goal.</td>
<td>True</td>
</tr>
<tr>
<td></td>
<td>False</td>
</tr>
<tr>
<td>6. When negotiating with a client, it is important to remind them why your products or talents are good for them.</td>
<td>True</td>
</tr>
<tr>
<td></td>
<td>False</td>
</tr>
<tr>
<td>7. To make good borrowing decisions, you must be sure that...</td>
<td>1. You can afford the amount.</td>
</tr>
<tr>
<td><em>(Circle the correct answer)</em></td>
<td>2. You have a reasonable purpose and you can afford the amount.</td>
</tr>
<tr>
<td></td>
<td>3. You have a reasonable purpose, you can afford the amount and you have a plan to repay.</td>
</tr>
<tr>
<td>8. One advantage of borrowing is you may have access to more money than you have in savings.</td>
<td>True</td>
</tr>
<tr>
<td></td>
<td>False</td>
</tr>
<tr>
<td>9. One advantage of using your savings when you need money is that you do not have to ask someone to borrow or feel stress to repay them.</td>
<td>True</td>
</tr>
<tr>
<td></td>
<td>False</td>
</tr>
<tr>
<td>10. It is always better to...</td>
<td>1. Use your savings when you need money instead of borrowing.</td>
</tr>
<tr>
<td><em>(Circle the correct answer)</em></td>
<td>2. Carefully consider the advantages of using your savings or borrowing money to meet your financial needs.</td>
</tr>
<tr>
<td>Statements</td>
<td>Answers</td>
</tr>
<tr>
<td>---------------------------------------------------------------------------</td>
<td>------------------------------------------------------------------------</td>
</tr>
<tr>
<td>1.  You can set a goal for anything you want to have or do in the future.</td>
<td>True</td>
</tr>
<tr>
<td></td>
<td>A goal is something you want to have or do in the future.</td>
</tr>
<tr>
<td>2.  Sometimes when you are trying to achieve a goal, it is easier to . . .</td>
<td>1. Divide it into steps that you can achieve one by one.</td>
</tr>
<tr>
<td></td>
<td>Dividing your goal into steps you can achieve 1 by 1 can make it easier to achieve your goal.</td>
</tr>
<tr>
<td>(Circle the correct answer)</td>
<td></td>
</tr>
<tr>
<td>3.  There is only 1 way you can grow your savings.</td>
<td>False</td>
</tr>
<tr>
<td></td>
<td>There are many ways to grow your savings. For example, 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, and save more when you have more money.</td>
</tr>
<tr>
<td>4.  Keeping your savings safe means protecting it from damage, loss, theft or your own or others’ temptation to use it.</td>
<td>True</td>
</tr>
<tr>
<td></td>
<td>To keep your savings safe, you must protect it from damage, loss, theft or your own or others’ temptation to use it.</td>
</tr>
<tr>
<td>5.  One way to face unexpected expenses is to save for unexpected expenses separately from your savings for your goal.</td>
<td>True</td>
</tr>
<tr>
<td></td>
<td>Creating a savings for unexpected expenses makes it easier to face difficult times.</td>
</tr>
<tr>
<td>6.  When negotiating with a client, it is important to remind them why your products or talents are good for them.</td>
<td>True</td>
</tr>
<tr>
<td></td>
<td>This is a step to do during a negotiation. After telling your price, listening to the client’s response, having a discussion with the client, you then remind the client why your products or talents are good for them. The final step is to then agree on a price that is still profitable for you.</td>
</tr>
<tr>
<td>7.  To make good borrowing decisions, you must be sure that . . . (Circle the correct answer)</td>
<td>3. You have a reasonable purpose, you can afford the amount and you have a plan to repay.</td>
</tr>
<tr>
<td></td>
<td>In order to make good borrowing decisions, you must be sure that you reasonable purpose, you can afford the amount and you have a plan to repay.</td>
</tr>
<tr>
<td>8.  One advantage of borrowing is you may have access to more money than you have in savings.</td>
<td>True</td>
</tr>
<tr>
<td></td>
<td>When you borrow, you may have access to more money than you have in savings. You may also have access to money when you need it for emergencies or to take advantage of investment opportunities.</td>
</tr>
<tr>
<td>Statements</td>
<td>Answers</td>
</tr>
<tr>
<td>---------------------------------------------------------------------------</td>
<td>------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>9. One advantage of using your savings when you need money is that you do</td>
<td><strong>True</strong></td>
</tr>
<tr>
<td>not have to borrow from someone or feel stress to repay the money.</td>
<td><em>When you use your savings, you do not have to borrow or feel stress to repay the money.</em></td>
</tr>
<tr>
<td></td>
<td><em>You also pay less in fees and interest than when you borrow.</em></td>
</tr>
<tr>
<td>10. It is always better to . . . <em>(Circle the correct answer)</em></td>
<td><strong>2. Carefully consider the advantages of using your savings or borrowing money to meet your financial needs.</strong></td>
</tr>
<tr>
<td></td>
<td><em>You should carefully consider the advantages of using your savings or borrowing to meet your financial needs and make the decision that is best for you and your situation.</em></td>
</tr>
</tbody>
</table>
acknowledges that

[Name of Participant]

has successfully completed the training workshop on the education module,

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

[in City/Town, Country]

Given with respect and affirmation on [day, month, year]
Workshop Evaluation

Please provide feedback on the workshop so that we can improve it for you and others in the future. This evaluation focuses on the content and logistics of the workshop as well as the trainer’s performance.

For each statement, check 1 of the boxes to indicate whether you “strongly agree,” “agree,” “disagree” or “strongly disagree.”

<table>
<thead>
<tr>
<th></th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. The trainer of the workshop was well-prepared.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. The trainer was knowledgeable about the topics presented.</td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>3. The trainer presented the information and activities clearly.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. The trainer introduced and summarized each activity.</td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>5. The trainer was effective in encouraging participation from the trainees.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6. The trainer’s behavior during this workshop demonstrated the 5 Youth Learning Principles for Learning Games.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7. The trainer encouraged us to apply our own experience and knowledge to the topics presented in the workshop.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>8. The activities the trainer used during this workshop helped us to absorb new information and practice skills.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>9. The trainer managed the time well.</td>
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</table>

How could the trainer have been more effective?
**WORKSHOP CONTENT**

This workshop was successful in improving my ability to:

<table>
<thead>
<tr>
<th></th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Place in correct order the 4 parts of a Learning Game and recognize the purpose of each part.</td>
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<tr>
<td>2. Facilitate the Learning Games as written and answer questions confidently and accurately.</td>
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<tr>
<td>3. Apply the Youth Learning Principles: dynamic, respect, useful content, participation and inclusive of families.</td>
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<tr>
<td>4. Recognize the difference between open and closed questions.</td>
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<tr>
<td>5. Respond to incorrect answers.</td>
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<tr>
<td>6. Identify fun activities in the Learning Games and recognize how they contribute to the learning process</td>
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</tbody>
</table>

If you disagreed or strongly disagreed with any of the above items, please suggest what we could do differently.

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________________________________________________________________________
LOGISTICS AND MATERIALS

<table>
<thead>
<tr>
<th></th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>The training site was conveniently located to transportation, lodging and food.</td>
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<td>2.</td>
<td>I could easily see and hear the trainer and visual aids.</td>
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<tr>
<td>3.</td>
<td>The training room had enough space to comfortably carry out the activities.</td>
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<td></td>
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</tr>
<tr>
<td>4.</td>
<td>The training room had the supplies and equipment required for the activities.</td>
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<tr>
<td>5.</td>
<td>The handouts were useful for the topics discussed.</td>
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<tr>
<td>6.</td>
<td>Accurate information about the workshop (e.g., dates, location, and requirements) was provided early enough for me to make adequate preparations.</td>
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<tr>
<td>7.</td>
<td>The workshop lasted the appropriate amount of time for the topics discussed.</td>
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<td>8.</td>
<td>The workshop started and ended on time each day.</td>
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<tr>
<td>9.</td>
<td>Sufficient time was provided for breaks and lunch.</td>
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</tbody>
</table>

➢ How could we have improved the logistics of the training?

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________________________________________________________________________
OPEN QUESTIONS

1. In general, what did you like most about this workshop and why?

________________________________________________________________________

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________________________________________________________________________

2. What did you like least about the workshop and why?

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________________________________________________________________________

________________________________________________________________________

Thank you!