

Rights
Responsibilities
Representation



3-R
Trainers'
Kit

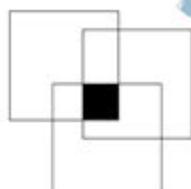


International
Labour
Organization

EMPOWERMENT FOR CHILDREN, YOUTH AND FAMILIES

Supporting Life Skills in Myanmar

Module 9: Smart Money Management



3-R Trainers' Kit

EMPOWERMENT FOR CHILDREN, YOUTH AND FAMILIES

Rights, Responsibilities and Representation

Supporting Life Skills in Myanmar

Module 9: Smart Money Management

Fundamental Principles and Rights at Work Branch
International Labour Organization

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■ MODULE 9

SMART MONEY MANAGEMENT

OVERVIEW

This module provides practical knowledge and tools on basic money management, financial decision-making and safe migration for older youth and adults, especially potential migrants and their families. The first unit helps them to develop basic skills in economics and budgeting. The second unit provides practical steps for setting goals in life, and learning how to budget and save to achieve them. In the third unit participants learn how to set priorities when spending money, and how to avoid and handle debts.

This module includes 3 units:

Unit 9.1 Handling Money

Unit 9.2 Budgeting for Achieving Life Goals

Unit 9.3 Saving and Handling Debts Wisely

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MODULE 9
OVERVIEW

UNIT 9.1 HANDLING MONEY	OBJECTIVES	TIME
Exercise 9.1.1 A smart spender	<ul style="list-style-type: none"> • To distinguish between needs and wants • To identify the importance of personal savings • To practice making spending decisions 	80 mins
Exercise 9.1.2 I go shopping	<ul style="list-style-type: none"> • To identify tips and techniques that will help participants to buy wisely 	60 mins
Exercise 9.1.3 I Keep Track of My Finances	<ul style="list-style-type: none"> • To learn how to keep track of income and expenses with a simple book keeping tool 	60 mins
UNIT 9.2 BUDGETING FOR ACHIEVING LIFE GOALS	OBJECTIVES	TIME
Exercise 9.2.1 Setting Goals in Life and Family Decision-Making	<ul style="list-style-type: none"> • To enable members of the family to set short and long-term goals • To find out about the different goals in families • To identify how families can take decisions in a fair and just manner 	130 mins
Exercise 9.2.2 Money In/Money Out: Making a Family Budget	<ul style="list-style-type: none"> • To create a family budget to: <ul style="list-style-type: none"> o Keep track of income and expenses o Benefit from remittances o Achieve family goals 	100 mins
Exercise 9.2.3 Money In/ Money Out: Making a Budget of a Young Worker	<ul style="list-style-type: none"> • To create the budget of a migrant worker • To adjust the budget to cover a budget shortfall 	120 mins

UNIT 9.3 SAVING AND HANDLING DEBTS WISELY	OBJECTIVES	TIME
Exercise 9.3.1 Making Choices	<ul style="list-style-type: none"> • To learn how to set priorities when spending money and to save money for emergencies • To become aware of the importance of managing and saving money for achieving goals in life 	90 mins
Exercise 9.3.2 Caught by Debt	<ul style="list-style-type: none"> • To understand the "circle of debt" • To discuss how to avoid getting into debts 	90 mins
TOTAL TIME IN MODULE 9: 12 HOURS 10 MINUTES		

■ UNIT 9.1 HANDLING MONEY



CONTENTS

This unit provides money management skills. The three exercises in this unit help participants to find ways to spend their money wisely. Participants learn how to set priorities when spending their income and how to shop for best buys. A simple book keeping form is introduced as a way to keep track of earnings and expenditures and understand what cash flow is.



KEY MESSAGES

- Be a smart spender: What are the things you really need to spend money on and what do you not actually need.
- Shop around to compare prices.
- Know how much you earn and how much expenses you have every month and plan in advance how to spend your money. Do not spend more than you earn as debts are difficult to get rid of.
- Make a priority list of expenses (from the most important to the least important) to help you decide how to spend your money.
- Keep control of your cash flow (money that comes in and goes out) by making notes or keeping an account book.



EXERCISES

- 9.1.1 A Smart Spender
- 9.1.2 I Go Shopping
- 9.1.3 I Keep Track of My Finances



RELATED UNITS

- 1.3 I Have a Dream
- 9.2 Budgeting for Achieving Life Goals

■ EXERCISE 9.1.1 A SMART SPENDER¹**OBJECTIVES**

- To distinguish between needs and wants
- To identify the importance of personal savings
- To practice making spending decisions

**TARGET GROUP**

Children, youth and adults

**DURATION**

80 minutes

**SEATING ARRANGEMENTS**

- Open space to move around inside or outside the room for steps 1 and 4
- Group seating on the floor or around tables for steps 2 and 3

**MATERIALS**

- A string or rope of around 5-6 meters long
- Flip chart paper, markers, newspapers, magazines, markers, glue stick, masking tape
- A soft ball

**TRAINING AIDS**

9.1.1 A: Wants and Needs Picture Cards

9.1.1 B: Child and Young Worker Stories

**SESSION PLAN STEPS**

1. Distinguish between wants and needs – 15 minutes
2. Debate whether personal savings is a need or a want – 20 minutes
3. Identify challenges child workers and their families face when making spending decisions – 30 minutes
4. List ways to be a smart spender – 15 minutes

¹ Adapted from: *Budget Smart – Financial Education for Migrant Workers and their Families: Training Manual* (ILO: Bangkok, 2011), session 3.2, pp.155-163.

PREPARATION

Before the session, for step 1 prepare one set of picture cards in A-4 size from Training Aid 9.1.1 A. You may want to glue each picture on thicker coloured paper or plasticize the pictures for easy re-use in the future. Leave out cards that are not relevant to your local context and add additional cards as needed. Be creative and feel free to use pictures from magazines or the internet to make a stack of picture cards of wants and needs relevant to the participants.

For step 2, select one of the stories from Training Aid 9.1.1 B, as most appropriate for the participants: Sandi (a girl working in a garment factory in a district town), Myat Aung (a boy working in a tea shop) or Myint Hla (a domestic worker who migrated for work to another country).

STEP 1 ▶ **DISTINGUISH BETWEEN WANTS AND NEEDS – 15 MINUTES**

Introduce the exercise by saying: Very few people in the world have so much income that they can pay for everything they want to buy or do. Most of us must make decisions, especially during times when our income does not cover all of our expenses. There are no perfect answers when it comes to prioritizing and choosing among expenses, but there are some general guidelines. Today we will talk about how you currently make these decisions, and we will highlight some ways to help you set financial priorities for yourself and your family. We start with a game called “Wants and needs.”

Invite participants to come stand at one side in the open space. Spread the selected picture cards (Training aid 9.1.1 A: Wants and Needs Picture Cards) on the floor so the participants can see them and pick them up. Lay the piece of string/rope on the floor horizontally in the open space.

Explain the rules of the game:

- There is a pile of picture cards that represent different items that cost money.
- As a group, you will have to decide which items you need and which things you want.
- If a picture card represents something you need, you will place the card above the line.
- If the picture card represents something you want, you will place the card below the line.

Encourage participants to work together to place the picture cards above and below the horizontal line. If there is a debate about whether a picture card is a want or a need, tell participants to put the card directly on the line. Explain that needs and wants may be different among people and within families.

At the end of the game, ask the group:

- What do you think is the difference between something you need and something you want? (A need is something that is a basic necessity you cannot do without. A want is something that is not needed for everyday survival.)

- Which of these expenses can be reduced or eliminated? (You can reduce or do away with wants. You can also change your habits and reduce some of your needs as well, such as reducing transportation costs by walking to school or work instead of taking a bus or reducing the amount of electricity you use every day.)
- What can you do with the money left over from reducing or eliminating expenses? (Use for an important investment like school books or school fees, save for an emergency in the future, for example, when you or a family member gets sick, or pay back debt faster.)

After some discussion, summarize:

- When you begin to receive a salary as a worker yourself or as parents of a child worker, you will become responsible for making spending decisions.
- Receiving income means you will have money in your pocket and will have many choices to spend the hard earned money. If you spend money on unnecessary expenses, the money will run out quickly and you may not be able to reach your goals.

STEP 2

DEBATE WHETHER PERSONAL SAVINGS IS A NEED OR A WANT – 20 MINUTES

Start a discussion about the finance of (child) workers. First, you may want to ask if any participants are (child) workers themselves or have a migrant worker in the family. Ask how (child) workers spend their income. Ask if any of them or any worker they know are able to save money. (Keep this discussion very brief.)

Child and young workers give most of the money they earn to their families. They do this because they want to provide for their families. They want to help their families purchase basic needs, pay back debt and invest in the family future. Sometimes child and adult workers feel bad saving money for their own personal needs and planning for their own future needs.

Tell participants that you will tell them a story about a child or young worker and see what happens when she or he does not think of her/his own needs. Read the story in a loud and engaging voice.

After finishing the story, ask participants:

- What happened to the main character?
- Why do you think she/he did not set aside money for her/himself?
- What could the main character have done differently?

After a few responses, instruct participants to form pairs and discuss the following question:

- Is personal savings a want or a need? Why?

After 5 minutes, invite 2 or 3 volunteers to share their views. Encourage the volunteers to explain why they believe savings is a want or a need. Invite them to draw on their personal experiences as much as possible.

Reconvene and summarize:

- Earning your own money is a result of your brave spirit to live away from your family and work hard for your money in jobs that require your time, skills and perseverance.
- Although we may need and want to support our families and provide for their needs, it is important for workers of all ages to set aside money for our own needs as well.
- Savings is important for all workers. Especially when you live away from home, you need to be able to take care of yourself if an emergency strikes. You also need to save to achieve the goals you have set yourself. When you achieve your goals, you will not only be better able to take care of yourself but also your family in the long run. So protect yourself (and your family) by setting up a savings fund.
- Workers can save in many ways. If you are an adult you can have access to formal financial institutions, such as banks or financial cooperatives. Parents or guardians can open a bank account for their children. Consider opening a bank account where you work and/or in your local bank back home, where you can easily access it. You can remit money to your own account directly.

STEP 3 IDENTIFY CHALLENGES CHILD WORKERS AND THEIR FAMILIES FACE WHEN MAKING SPENDING DECISIONS – 30 MINUTES

Explain that sometimes people feel pressure when making spending decisions because their families have needs and expectations. Start a discussion by asking the group:

- What are some of the challenges workers face when making spending decisions?
- Who tries to influence them? Why?

List their ideas on a blank flip chart. Some sample responses are provided below:

INFLUENCES ON SPENDING DECISIONS	
Expectations and challenges	Who
<ul style="list-style-type: none"> • Remit most or all salary home • Buy presents for families and friends when you come home • Spend on fashionable and trendy items • Spend on items to show improved financial status (e.g. show-off) 	<ul style="list-style-type: none"> • Parents, spouse • Parents, relatives, neighbours • Friends, work colleagues

Divide participants into 3 or 4 groups. Assign each group 1 expectation or challenge from your list. Instruct the groups to come up with 3 or 4 ways to deal with the pressure.

Encourage them to be creative. After 10 minutes, invite each group to present their responses. At the end, give a round of applause and thank them for their hard work. Summarize the main points. Highlight any additional points not covered in the previous discussion.

INFLUENCES ON SPENDING DECISIONS	
Expectations / Challenges	Solutions / Tips
<ul style="list-style-type: none"> • Remit most or all salary home • Parents or spouses think they have the right to spend all the money their children give them. • Buy presents for families and friends when you come home • Have a big party when you return • Spend on fashionable and trendy items • Spend on items to show improved financial status (e.g. show-off) 	<ul style="list-style-type: none"> • Make a migration plan • Agree how much you will remit before you depart • If you must buy gifts, buy smaller and less expensive gifts • Spend less on parties • Be confident to tell your friends that you are saving to reach your goals • Be confident that saving money is more important than showing-off • Carry less money or save money in a safe place so the temptation to spend is not there

STEP 4 ▶ LIST WAYS TO BE A SMART SPENDER – 15 MINUTES

Invite participants to stand up, move to the open space and stand in a circle. Tell them that we will now review what we learned in this session. Let's play a game called "fill-in-theblank." Practice the game by saying: "My favourite song is _____." Throw a softball to a volunteer. Ask the volunteer to repeat the phrase and fill in the blank. The first volunteer can now throw the ball to another volunteer and repeat the exercise. Ask the third volunteer to return the ball to the trainer.

Start the game by saying: "Now, let's play with a new question: "If I am a smart spender, then _____." Throw the soft ball to a new volunteer. Ask the volunteer to repeat the phrase and fill in the blank. The first volunteer can now throw the ball to another volunteer and repeat the exercise. Repeat this exercise for a few minutes and probe for additional information when needed. When around half of the participants have had a turn, ask a volunteer to return the ball to the trainer. Ask the last volunteer to return the ball to the trainer.

Ensure that the following key messages are mentioned in the game and remind the group about any missing ones:

- Spend on needs, and not on wants, and try to save a little money every day.
- Know how much you earn and how much expenses you have every month.

- Plan in advance how to spend your money. Do not spend more than you earn as debts are difficult to get rid of.
- Do not buy something new, if you already have an old one that works (mobile or bicycle).
- Talk with your family on how to spend money and try to agree on saving money for emergencies and realizing important goals in life.
- Do not send all your money home.
- Carry less money in your pocket and keep your money in a safe place.
- Look at your long-term goals and think about it everyday.



TRAINING AID 9.1.1 A: WANTS AND NEEDS PICTURE CARDS

Guidelines: Prepare one set of individual picture cards for Step 1. Leave out cards that are not relevant to the local context. Feel free to add more pictures of wants and needs that are relevant to participants.



1. FOOD



2. MOTORCYCLE (TRANSPORTATION)



3. Condoms



4. ATM card



5. ROOM (ACCOMMODATION)



6. CHILD'S EDUCATION



7. Electricity



8. Cosmetics



9. Healthcare



10. Water



11. TELEVISION



12. SHOES



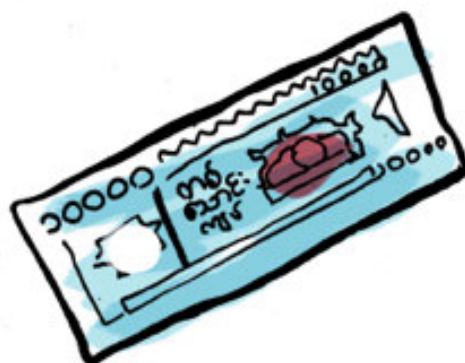
13. Smartphone



14. Soda drink



15. Beer



16. Cash



17. CIGARETTES



18. ICE CREAM



19. Stereo system



20. Sim Card



TRAINING AID 9.1.1 B: CHILD AND YOUNG WORKER STORIES

Sandi has an emergency

Sandi has been working in a small garment factory in a district town since she was 14. With her salary, she pays for the room she shares with other workers, for electricity and food and she sends more than half of it to her parents in the village. Last week, Sandi got very sick, she could not stop vomiting. She was scared because she wanted to go to the hospital but did not have any money. So she borrowed money from her friend. Payday is next week, so her friend lent her 10,000 Kyat and Sandi agreed to pay her back 13,000 Kyat on payday. She used the money to buy medicine. She feels better now, but worries how she will pay back the money. Her parents will be very unhappy if she sends less money home but she needs to eat and sleep otherwise she cannot do her job and may get fired.

Myat Aung wants to become a mechanic

Myat Aung has been working for over two years in a teashop in a small town. His employer comes from the same rural village as where he comes from. The first 2 years he never earned any money as he was paying off his family's debt, and he is provided with food, clothes and a place to sleep at the teashop. Last month Myat Aung became 15, and the teashop owner started to pay him a wage as he is a hard worker. Myat Aung had planned to save his salary because he wants to go back to school and become a car mechanic. However, on his birthday his parents phoned and urged him to send most of his wage home. Myat Aung finds that he spends the rest of his wage with his friends every pay-day. Myat Aung realizes he will never become a car mechanic if he continues like this.

Myint Hla can't touch her money

Myint Hla completed her two-year contract as a domestic worker in Malaysia. She is so happy because although she spent too much money in the beginning, she became careful not to waste it. She has been sending most of her salary to her husband so that they can start a small food business when she returns. When she returned home, she discovered something that broke her heart. Her husband is very friendly with a neighbour who became a widow. He says that they cannot use the money for the business anymore, because he has started to support the neighbour's children. Myint Hla is upset and goes to the bank to check and withdraw their savings. She realizes that the account is in her husband's name and she cannot withdraw even the little money that is left in the account. She is very unhappy.

■ EXERCISE 9.1.2 I GO SHOPPING

OBJECTIVES

To identify tips and techniques that will help participants to buy wisely

TARGET GROUP

Children, youth and adults

DURATION

60 minutes

SEATING ARRANGEMENTS

Large circle or U-shape seating for plenary with 6 tables side by side, leaving enough space to walk around in front of the tables

MATERIALS

- Flipchart paper, markers and masking tape for the 6 shopkeepers
- One photocopy set of play money (Training Aid 9.1.2 A) and a shopping list (Training Aid 9.1.2 C) for each participant
- A photocopy of the price lists for shopkeepers (Training Aid 9.1.2 B)
- Scissors, one pair for every 4-5 participants

TRAINING AIDS

9.1.2 A: Play Money
9.1.2 B: Price Lists for Shopkeepers
9.1.2 C: Shopping Lists

SESSION PLAN STEPS

1. Introduction – 5 minutes
2. Set up shops – 30 minutes
3. Discuss the shopping – 20 minutes
4. Round up – 5 minutes

PREPARATION

Evaluate the literacy level of participants. Check Training Aid 9.1.2 B for items for shopkeepers and consider whether you may need to prepare in advance items in picture form for low-literacy participants.

STEP 1 ▶ **INTRODUCTION – 5 MINUTES**

Briefly introduce the subject to participants with the help of a few questions:

- Do you shop often?
- What do you usually buy?
- Do you compare prices? Why? Why not?

STEP 2 ▶ **SET UP SHOPS – 30 MINUTES**

Ask 6 volunteers to be the shopkeepers. Tell them they will set up six shops as follows:

- 2 local groceries
- 1 supermarket
- 1 warehouse
- 1 fashion boutique
- 1 discount store.

Give each shopkeeper one set of play money (Training Aid 9.1.1 A), 100 points in total, and one price list (Training Aid 6.1.1 B; one shop price list per shopkeeper). Ask them to cut up the play money and set up his/her own shop. The shopkeepers can use flipchart paper to make/draw a kind of stand with the articles that are on their list on display with the prices. They are allowed to put only one item on sale with a maximum discount of 25% and they will discourage bargaining. Give them 5 minutes to prepare their stores in the room.

While the shopkeepers are setting up their shops, tell the other participants that they will be the customers. Give each participant one of the shopping lists (Training Aid 9.1.1 C) and one set of play money (Training Aid 9.1.1 A). Ask them to cut up the play money. When everybody is ready, explain the rules of the game:

- Each customer needs to buy the items on their shopping list. (For those who cannot read well, their friends can help reading the items on their shopping list.)
- They select the shop from which to buy each item.
- When a customer decides to buy something, s/he writes the price on the shopping list. The shopkeeper checks the price and ticks the sale of that item on the price list.
- The customer pays the bill and continues his or her shopping.
- Bargaining is not encouraged.
- All quantities (of vegetables, sweets, etc.) are the same but the quality can differ between shops.
- All shopkeepers have sufficient stock of all items to sell to participants what they want.
- When customers have bought all items on their list and have money left over they are allowed to buy something that is not on their list. Allow the customers to shop for 20 minutes.

**Tip for Trainers**

Participants may comment that the amount given and the prices for each item are not reflecting reality. If they do so, explain that this is not relevant in this exercise. The main message is not whether the amount of play money and prices are realistic but about making choices with a given amount of play money.

All participants should be able to buy all items in their shopping list, especially when they choose the cheapest products, but they most probably cannot if they selected more expensive items like a fashionable skirt from the boutique or a higher quality radio.

3-R
MODULE 9
UNIT 9.1

STEP 3 ▶ DISCUSS THE SHOPPING – 20 MINUTES

Discuss the shopping in plenary, using the following questions:

- Did the customers manage to buy all items on their list? If not, why not?
- Did some customers manage to buy additional things? If yes, what were these?
- How did the shopkeepers do? Was it easy to sell their goods? Why? Why not?
- What shops were more popular? Why?
- Did someone try to bargain? Do you bargain in real life? Why? Why not?
- What are the techniques you use to save money in your day-to-day shopping?

STEP 4 ▶ ROUND UP – 5 MINUTES

Summarize the shopping tips mentioned by participants and add the following points if they were not mentioned:

- Buy only things that you need and shop around to compare prices.
- Make a priority list of expenses (from the most important to the least important) to help you decide how to spend your money.
- Wait for a sale when you do not need a product immediately.
- Try to shop in stores that charge least for basic items like milk, rice, eggs, etc.
- Keep in mind that better quality often costs more but can be cheaper in the long run, especially for items like clothes or other durable goods.



TRAINING AID 9.1.2 A: PLAY MONEY

Guidelines: Make one photocopy of this page per participant. Ask the participants to cut it into separate billets and give each participant one set. This means that each participant, shopkeepers and customers will have a set of play money with a value of 100 points.

20	10
10	10
10	10
5	5
5	5
5	5



TRAINING AID 9.1.2 B: PRICE LISTS FOR SHOPKEEPERS

Guidelines: Photocopy this page, cut it into 6 lists and give each shopkeeper one list. They have to display their price list. They are allowed to put one item on sale but the discount can be maximum 25%. (For low literacy participants, it may be more effective to use pictures instead of words. Get pictures from shopping brochures, old magazines or from the internet.)

3-R
MODULE 9
UNIT 9.1

SHOP 1: LOCAL GROCERY		SHOP 2: LOCAL GROCERY	
Items available	Price	Items available	Price
Rice	35	Rice	30
Eggs (only per 10)	10	Eggs (only per 10)	15
Milk	10	Milk	10
Juice	25	Juice	30
Ice cream	30	Ice cream	30
Flour	5	Flour	10
Cookies	20	Cookies	15
Sweets	15	Sweets	15
Chewing gum	5	Chewing gum	10
Fruits	20	Fruits	30
Vegetables	10	Vegetables	15
Coffee	55	Coffee	45
Tea	5	Tea	5
Soap	10	Soap	20
Deodorant	30	Deodorant	30
Shampoo	50	Washing powder	50
SHOP 3: SUPERMARKET		SHOP 4: WAREHOUSE	
Items available	Price	Items available	Price
Juice	30	Sweets	25
Ice cream	35	Soap	20
Tea	10	Shampoo	20
Coffee	50	Deodorant	15
Cookies	30	Toilet paper	40
Sweets	10	T-shirt (medium quality)	50
Chewing gum	5	Blouse (medium quality)	70
Soap	15	Pants (medium quality)	85
Shampoo	25	Skirt (medium quality)	60
Deodorant	20	Toys	40
Toilet paper	45	Radio (excellent quality)	90
Washing powder	40		
Toys	30		
SHOP 5: FASHION BOUTIQUE		SHOP 6: DISCOUNT SHOP	
Items available	Price	Items available	Price
T-shirt (medium quality)	60	T-shirt (medium quality)	25
Blouse (medium quality)	80	Blouse (medium quality)	40
Pants (medium quality)	90	Pants (medium quality)	50
Skirt (medium quality)	80	Skirt (medium quality)	40
		Socks	5
		Toys	20



TRAINING AID 9.1.2 C: SHOPPING LISTS

Guidelines: Make enough photocopies of this page to have one shopping list for each participant (for example, 3 photocopies for 24 participants). Cut into separate lists. (You may adapt the lists or make new lists as appropriate for the local context, but make sure the type and number of the items on the lists are different. It is important for each list to have the "Paid" column for participants to record how much they buy each item for.)

✂		✂	
To buy	Paid	To buy	Paid
Skirt Sweets Deodorant		Pants Shampoo Chewing gum	
✂		✂	
To buy	Paid	To buy	Paid
Milk Eggs Vegetables Fruits Soap Toilet paper		Radio Flour Milk Eggs Rice	
✂		✂	
To buy	Paid	To buy	Paid
Radio Chewing gum Socks		Toy Cookies Coffee	
✂		✂	
To buy	Paid	To buy	Paid
T-shirt Socks Vegetables Milk Soap		Blouse Cookies Tea	
✂		✂	

■ EXERCISE 9.1.3 I KEEP TRACK OF MY FINANCES



OBJECTIVES

To learn how to keep track of income and expenses with a simple book keeping tool



TARGET GROUP

Youth and adults



DURATION

60 minutes



SEATING ARRANGEMENTS

U-shape or circle



MATERIALS

- One photocopy of the book keeping form (Training Aid 9.1.3 A) for each participant
- Photocopy of the book keeping form on a transparency or on a flipchart



TRAINING AIDS

9.1.3 A: Book Keeping Form



SESSION PLAN STEPS

1. Do book keeping exercise – 30 minutes
2. Discuss book keeping – 20 minutes
3. Summary – 10 minutes

STEP 1 ▶ **DO BOOK KEEPING EXERCISE – 30 MINUTES**

Introduce the topic by asking participants what they know about book keeping. Do they keep track of the money they spend? Hand out the book keeping form. Explain all columns one by one. Ask them to fill in the form for the last week as far as they remember.

**Tip for Trainers**

When you see your participants over a period of time, for example, once a week it is better to explain the form and ask them to keep track of their (or their families') income and expenditures for a week. During the next meeting you discuss their forms and continue the exercise.

STEP 2 ▶ **DISCUSS BOOK KEEPING – 30 MINUTES**

Discuss the form in plenary using the following questions:

- What were the problems you had with completing the form?
- Can you give examples for 'money in'?
- Can you give examples for 'money out'?
- Can you think of advantages of keeping track of your income and expenses?
- What are some disadvantages?

Explain that book keeping means that you keep track of your cash flow, the money that comes in and goes out:

- How much you receive (incoming money)
- How much you spend (outgoing money)
- How much other people owe you
- How much you owe other people.

The total of incoming money minus the total of outgoing money is the balance. This balance is negative if there is more outgoing than incoming money in a certain period. The balance is positive if there is more incoming than outgoing money in a certain period.

Summarize the advantages and disadvantage:

Advantages

- Book keeping helps you to control your cash. You can easily see how much money you have.
- It warns you when you are spending more than you have.
- It helps you to plan. You can easily see how you spent your money. You can find out if your expenditures are needed and what you can save.
- It gives an overview about what you owe others and what others owe you.

Disadvantage

- You have to be precise. Everything you spend, even the smallest item, needs to be written down otherwise the balance is not correct. This costs time.

Ask the participants if they use alternative ways of keeping track of their finances. In cities, participants who earn income may use a checking or savings bank account. Some participants may be a member of a savings and credit club. Others may pay big expenses, such as rent or petrol, as soon as they receive their salary, or pay for their monthly rent in weekly installments if their income comes in irregularly. If they come up with alternatives, discuss these and the advantages and disadvantages.

STEP 3 **SUMMARY – 10 MINUTES**

Mention once more that keeping track of your incoming and outgoing money is a wise thing to do:

- It helps you to control your cash
- You can easily see on which items you spend your money.
- It can help you to plan future expenditures and can help you to save.
- You can easily see who gets money from you and who owes money to you.
- Keep control of your cash flow (money that comes in and goes out) by keeping a record of your finances.
- Make a schedule of regular payments and expenses (such as rent, transportation, food and utilities) that you have for each month to make sure that you have enough to cover them.



TRAINING AID 9.1.3 A: BOOK KEEPING FORM²

Guidelines: Make enough photocopies of this page to have one for each participant in Step 1. Copy the form on a flipchart for the explanation in plenary.

[illegible]

² Adapted from: *GET Ahead for Women in Enterprise: Training Package* (ILO: Bangkok, 2004), p. 254.

■ UNIT 9.2 BUDGETING FOR ACHIEVING LIFE GOALS



CONTENTS

This unit helps children, youth and their families to set short- and long-term goals in life. Participants will find out about the various goals of the members in the family and how to contribute to fair decision-making within families. They will learn how to make a family budget and make a budget of young migrant workers in different occupations.



KEY MESSAGES

- Think about and set your goals. All girls and boys, men and women have a right to set their goals in life and work towards achieving them.
- Family members need to discuss and take fair and just decisions about family and individual goals within the family. Families need to seek compromises to respect the goals of all family members.
- Budgeting helps you to reach your goals in life.
- Planning your budget in advance helps you to keep track of your income and expenditure: Make a schedule of regular payments and expenses (such as rent, transportation, food and utilities) that you have for each month and make sure that you have enough to cover them
- It is tempting to use up savings but they are needed to deal with emergencies and achieve life goals



EXERCISES

9.2.1 Setting Goals in Life and Family Decision-Making

9.2.2 Money In/Money Out: Making a Family Budget

9.2.3 Money In/Money Out: Making a Budget of a Young Worker



RELATED UNITS

1.3 I Have a Dream

4.1 Who Is Doing What Work and Who Has a Say in the Family?

2.3 My Rights and Responsibilities

5.4 Friend or Foe

■ EXERCISE 9.2.1 SETTING GOALS IN LIFE AND FAMILY DECISION-MAKING³**OBJECTIVES**

- To enable members of the family to set short- and long-term goals
- To find out about the different goals in families
- To identify how families can take decisions in a fair and just manner

**TARGET GROUP**

Children, youth and their families

**DURATION**

130 minutes

**SEATING ARRANGEMENTS**

- Space to move around for step 2
- Group seating on the floor or around tables for the other steps

**MATERIALS**

- Flip chart papers, markers, masking tape, paper
- 3 strings or ropes of around 10 meters long with one end knotted

**TRAINING AIDS**

9.2.1 A: My goals

9.2.1 B: Roles for role-plays on family-decision making

**SESSION PLAN STEPS**

1. Identify short- and long-term goals – 15 minutes
2. Compare goals – 30 minutes
3. Role-plays on family decision-making – 40 minutes
4. Identify tips for making fair family decisions – 30 minutes
5. Sum-up ball game – 15 minutes

³ Adapted from: *Budget Smart – Financial Education for Migrant Workers and their Families: Training Manual* (ILO: Bangkok, 2011), sessions 1.1 and 1.2, pp. 44-54.

PREPARATION

Before the session:

- Photocopy the balloon in Training Aid 9.2.1 A (3 for each participant) for step 2.
- Photocopy and cut up two sets each of role-play 1 and role-play 2 in Training Aid 9.2.1 B.

STEP 1 IDENTIFY SHORT- AND LONG-TERM GOALS – 15 MINUTES

Introduce the session by explaining that success in work and life starts with having a specific goal. A goal is something people want to achieve in the future. Today we will identify and practice setting short- and long-term goals. We start with reading a story together about the dreams of children, youth and their families, when they think about looking for a job or migrating for work. Make sure to read the story using a loud and engaging voice.

The story of Moe and Mya

Moe and Mya are twins of 13 years old and live in a rural fishing village with their family. They are both smart. They did well at primary school and want to continue their education. They have big dreams. Moe wants to build boats and Mya wants to become a teacher. But now they have to leave school and start working. Their father had a big accident on a fishing boat. He was operated in the hospital and cannot yet work well, as his wounds are only slowly healing. Their mother has started to work as an agricultural day-labourer to feed the family, but their parents have built up a large debt ever since the accident on the fishing boat. One day their former neighbours pass by to ask if the twins can come to work in Yangon, Moe can work in the car repair shop at the outskirts of Yangon and Mya can work as domestic worker in the neighbour's house in the centre of the city. First, the twins are excited, they can live in a big city and earn some money so they can buy a telephone and pay to go to an evening school. But then their parents tell them that they will not be paid for the first 2 years as they will have to pay off the family debt first.

After reading the story, ask:

- What are the twin's goals?
- Which of these goals can be met within a short period of time?
- Which goals take a longer time?

After some responses explain that some goals are accomplished in a short period of time. Other goals are about the future and your goals in life. These are life goals. Let's now talk more about your own goals. Ask participants: How many of you have a dream for the future? Encourage participants to raise their hands if they have a dream. Invite a few volunteers to briefly share their dreams in plenary.

STEP 2 ▶ **COMPARE GOALS – 30 MINUTES**

Place three ten-meter-long pieces of string/yarn/rope in three different locations in the training room or open space. These strings represent timelines. Knot one end of the string to indicate short-term goals and the other un-knotted end will indicate long-term goals. Ensure that there is enough space for participants to move. Indicate that one location is for girls, the second location is for boys and the third location is for their families. If family members do not participate in the session, you can split the group in boys and girls; if the group is large split the group in 2 groups of boys and 2 groups of girls. Distribute three copies of the balloon (Training aid 9.2.1 A) to each participant.

Explain the instructions for the game:

- The string represents a timeline for your goals.
- Think about three things you want to achieve in the next few years – these are your goals. Some will be short-term goals, which may require only a few weeks or months to save the money you need to reach the goal. Others may be long-term goals, and might require a year or more of time or saving money.
- Write or draw one goal on each balloon and your name.
- When you have finished, place the balloons along the timeline string. The knotted end of the string represents the short-term, while the other end represents the long-term.

Allow 5 minutes for writing and posting goals. Ask participants to review the goals that they identified. Encourage them to walk around the training room, and look at the balloons of the other groups.

When ready, ask the group the following questions:

- Are the majority of your group's goals short-term or long-term goals?
- Which are the common short-term goals?
- Are the goals of the girls the same or different from the goals of the boys?
- Are the goals of the children and youth the same or different from the goals of their parents and other family members?
- What was challenging in identifying your goals?

After a few responses, summarize their main findings and say:

- Goals may be different between family members as young and older people are at different stages in their lives, or in other words in their life cycle. The life cycle is made up of all the expected events you can anticipate in your life as you grow older from studying, getting a job, marriage, having a family, investing in a home, sending your children to school, and retirement.
- Goals of men and women (husbands and wives, fathers and mothers, and sons and daughters) may also be the same or different, depending on their age, how men and women are educated and what families and society expect from them. If the gender roles of men and women are very different and they are expected to do very different things in life and at work, some goals may be the same and others may be different.

STEP 3**ROLE-PLAYS ON FAMILY DECISION-MAKING – 40 MINUTES**

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Tell participants that deciding what a child or other family member should do or whether or not they should migrate for work is an important decision. In many families some people have more power than others. Who has the power in families can differ from one family to another, and it also varies in time within families. For example, if children are small, their parents will take all decisions for them. If children grow older and become youth and adults, their parents will gradually give them more responsibility to take decisions, but there are also families where parents expect their children to obey long after they have become adults. In many societies and families, girls and women are at a disadvantage because they are given less power than boys and men in making decisions on their life and work. As families make important decisions that affect the well being of each of the family members, we will now learn about how to take decisions within your family.

Introduce the role-plays on family decision-making situations. Divide the participants into four groups. Give two groups role-play 1 and the other two groups role-play 2 and explain the rules for the role-plays:

- The groups will have 10 minutes to prepare their role-play.
- Each role-play group should take 2 to 3 minutes.
- Each group will get an envelope to guide the role-play. There are four pieces of paper in each envelope. Each piece of paper describes the personality and opinion of a family member.
- Each character should be played by one group member in the role-play. Study their personalities and create the dialogue for a role-play.
- Each group will decide whether or not the main character should migrate or not.

Allow about 10 minutes for the groups to prepare their role-play, no more than 4 minutes for each role-play presentation, and up to 10 minutes for follow-up discussion at the end.

After the role-plays, convene in plenary and ask the following questions:

- What happened in the role-plays?
- In your view, did all family members have an equal say in the family's decision making? Why or why not?
- Who dominated the decision making process? Why did they dominate the process? In your view, is that fair? Why or why not?
- How do you think the main characters felt during the decision-making process? Why did they feel that way?

Congratulate all groups for their excellent acting skills, and say we will now move to findings tips to make family decisions in a fair way.

STEP 4 IDENTIFY TIPS FOR MAKING FAIR FAMILY DECISIONS – 30 MINUTES

Tell participants to move to an open space. Place a piece of string on the floor horizontally. Place a sign labeled "1" (easy) on one end and a sign on the opposite end labeled "10" (difficult). Tell participants that you are going to ask them a question. At the signal (for example, a clap), tell participants to run and stand next to the number on the scale that represents how they feel. Explain that "1" represents easy and "10" represents difficult.

Ask: "On a scale of 1-10, how easy or difficult is it for you to talk about issues related to money with your family?" Invite a few volunteers to share their views while they are standing in line. Summarize:

- As a young woman or young man, it may be hard to communicate with your parents about your goals because your parents may not want to listen and believe you should always obey them. This may often be even more difficult for girls than for boys as girls are often expected to be more obedient than boys in traditional societies and families.
- For some parents, talking about money and life decisions causes stress and arguments, especially if they are poor and one spouse, often the husband in traditional societies, may dominate the other.
- If you can prepare ahead of time for discussions with your parents about life decisions, you may find it easier to talk with them and gain their support.

Reconvene in plenary and ask: "What are some challenges you face when making family decisions on life goals and money matters?" List participants' answers on a flip chart. Some answers to challenges in family decision-making on life goals and money matters may include:

- Finding the time to discuss important matters.
- Lack of willingness to listen to others.
- Strong hierarchies in families with the older and/or male family members wanting to make all decisions.
- Some members are shy and may not feel free or safe to express their opinion, for example, women and/or children may have low self-confidence.
- Seems there is only one "right" solution.
- Lack of tolerance for different views and opinions among family members.
- There is no respect and equality among family members.

After listing challenges, distribute 3 stickers to each participant. Ask them to place their stickers on the top 3 challenges they face. If stickers are not available, you can ask each participant to use a marker and make 3 tick marks. Select the 4 highest rated challenges for the following group work activity.

Divide participants in 4 groups, using the counting method (1-2-3-4). Assign each group one challenge to discuss and tell them that they must discuss three possible solutions to this challenge and write down or make a drawing of their answers. Distribute a flip chart paper and markers to each group. Allocate 10 minutes for discussion. Then invite the representative from each group to present their challenge and solutions.

Using the outcomes of the presentations, draw up a list of tips (key messages) for setting goals and fair family decision-making:

- Think carefully about what you want – and the reasons you want it – before you talk with your family. It will give you more confidence to speak.
- All girls and boys, men and women, young and old, have a right to set their goals in life and work towards achieving them.
- Do not be afraid to talk about your goals and set aside sufficient time to discuss important family matters.
- Treat all family members with respect.
- Encourage each family member to express their opinion, irrespective of their sex and age.
- Listen to the opinion of every family member without interruption.
- If there is a disagreement, examine the issue and identify more than one possible solution.
- Look for compromise solutions that will benefit all family members. There is no need for one or more family members to sacrifice all for other family members.

STEP 5

SUM-UP BALL GAME– 15 MINUTES

Invite participants to stand up, move to the open space and stand in a circle. Tell them that we will now review what we learned in this session. Let's play a game called "fill-in-theblank." Practice the game by saying: My favorite colour is _____.

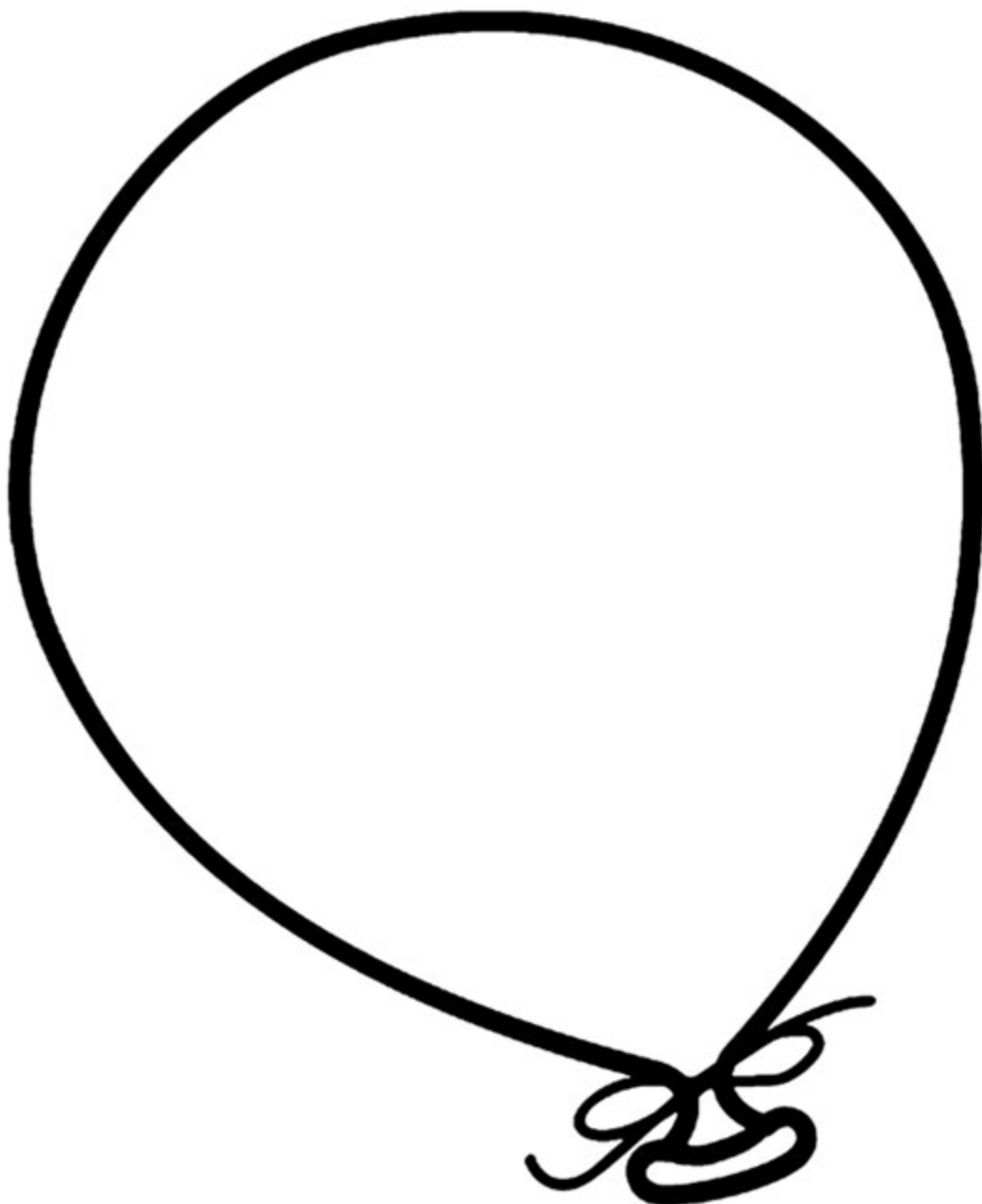
Throw a soft ball to a volunteer. Ask the volunteer to repeat the phrase and fill in the blank. The first volunteer can now throw the ball to another volunteer and repeat the exercise. Ask the third volunteer to return the ball to the trainer.

Do 3 more rounds in the same way with the following 3 questions:

- The most important thing I learned today is _____.
- If family decisions involve all family members, regardless of sex and age, then_____.
- One thing my family and I can do to improve our family decision-making process is_____.



TRAINING AID 9.2.1 A: MY GOALS





TRAINING AID 9.2.1 B: ROLES FOR ROLE-PLAYS ON FAMILY DECISION-MAKING

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Role-play 1	Myint Thin's family
Father	<ul style="list-style-type: none"> • a very confident man who does not like to listen to others • firmly believes that his daughter, Myint Thin, should migrate to the city • does not think that Myint Thin should have a say in the decision
Mother	<ul style="list-style-type: none"> • a sweet woman • does not think her daughter Myint Thin should migrate to the city because she fears that Myint Thin will be lonely • does not think it is fair that Myint Thin works so hard and her son does not work that much • is shy but tries to express how she feels to her son and her husband
Brother	<ul style="list-style-type: none"> • feels it is easy for women to migrate to the city to find jobs in garment factories • really wants his sister Myint Thin to migrate to the city • expects that her remittance will be used to pay for a motorbike
Myint Thin	<ul style="list-style-type: none"> • quiet and does not share her opinion because she is afraid that her father should make the decision • would prefer to work at an internet café where she can learn more computer skills instead of a garment factory which is where her father wants her to work • hopes her father will change his mind
Role-play 2	Soe's family
Father	<ul style="list-style-type: none"> • a very nice and respectful man • his family is short of money and he is trying to consider ways to generate more income so he can invest in his farm • convenes a family meeting to discuss options and wants to hear everyone's views • one option is for his daughter, Soe, to migrate to work in the city as garment factory worker
Mother	<ul style="list-style-type: none"> • a sweet woman • does not think that Soe should migrate because she heard that there are fewer jobs this year because of an economic downturn
Brother	<ul style="list-style-type: none"> • does not want his sister to migrate because he will miss her • knows that Soe is a good student and wants her to finish secondary school because she is very smart • wants his sister to be happy
Soe	<ul style="list-style-type: none"> • a confident woman not afraid to express her views to her family members • would like to migrate to the city but thinks it is wiser to work in an internet café where she can learn computer skills • would like to migrate if she can save some money to attend vocational training in the future

■ EXERCISE 9.2.2 MONEY IN/MONEY OUT: MAKING A FAMILY BUDGET⁴**OBJECTIVES**

To create a family budget to:

- Keep track of income and expenses
- Benefit from remittances
- Achieve family goals

**TARGET GROUP**

Children, youth and their families

**DURATION**

100 minutes

**SEATING ARRANGEMENTS**

Group seating on the floor or around tables

**MATERIALS**

Flip chart papers, markers, masking tape, around 100 A4 sheets

**TRAINING AIDS**

9.2.2 A : The Budget of Their's Family: Budget Sheets

9.2.2 B : The Budget of Their's Family: Story

**SESSION PLAN STEPS**

1. Introduce the concept of budgeting – 5 minutes
2. Define the terms “budget” and “remittance” – 15 minutes
3. Estimate total income of Their's family – 30 minutes
4. Calculate the expenses of Their's family and possible savings to achieve family goals – 30 minutes
5. Identify ways to save more of your remittance – 15 minutes
6. Round up – 5 minutes

⁴Adapted from: *Budget smart – Financial Education for Migrant Workers and their Families: Training Manual* (ILO: Bangkok, 2011), session 3.3, pp. 164-169.

PREPARATION

Before the session:

- Photocopy Training Aids 9.2.2 A and 9.2.2 B. One for each participant.
- Copy the budget sheet (Part 1 of Training Aid 9.2.2 A) on a flipchart.

STEP 1 **INTRODUCE THE CONCEPT OF BUDGETING – 5 MINUTES**

Start the session with a quick energizer with the following instructions:

- I will read a series of statements.
- If the statement is true for you, stand up.
- If it is not true, stay seated or sit down quickly.

Check understanding with three statements, building up speed: "Stand up if you ____."

- Like to eat ice cream
- Are wearing anything blue today
- Plan to spend any money today.

Read the following statements in quick succession: "Stand up if you ____."

- Have any money saved now
- Have saved for something in the past
- Wish you had money saved
- Know how much money you have in your pocket right now
- Like to spend money
- Plan ahead for how you will spend the money you have
- Wish you had more money
- Know the amount of money you need for the week
- Know the amount of money you need for the month
- Have confidence that you can reach your priority savings goal.

After reading the statements, tell participants that all of these statements should make them think about managing their income. In this session, they will learn about a tool for managing income called budgeting. A budget will help them decide how to spend their money in a way that helps them achieve their goals.

STEP 2 **DEFINE THE TERMS "BUDGET" AND "REMITTANCE" – 15 MINUTES**

Tell participants to raise their hands if they know what a "budget" is (from previous exercise 9.2.1). After a few responses, explain that a budget is a plan that lays out what you will do with your money. Do the same with "remittance": the money that migrant workers send to their family or friends in their home community.

Distribute a copy of of Part 1 of Training Aid 9.2.2 A: The Budget of Their's Family: Budget Sheet, one copy to each participant and put up the flipchart with the budget sheet for Their's family. Ask the group:

- What are the three main parts of this budget? (Income, expenses, and savings.)
- What are the different sources of income? (Farm income (sell fruits and vegetables), business income (sell jam), and remittance.)

- Why do you think it is important to record the remittance as a separate source of income? (To help you reduce your dependency on the remittance and keep better track of how you spend your remittance.)

Continue with the following questions (needs and wants are explained in Exercise 9.1.1):

- What are expenses that are necessary (needs)? (Utilities, food, transportation, health care/medicine.)
- What are the expenses that are optional (wants)? (To always have the newest model of mobile phone, big birthday party.)

Ask participants if they have any other questions about the main parts of a budget, and answer them.



Tip for Trainers

For low-literacy groups, the trainer can read the full story out loud and then tell participants to help fill in the budget on the flipchart. Read out the income items one by one and ask where they should go. If the participants are literate, ask participants to work in pairs, distribute Part 1 of Training Aid 9.2.2. A and Training Aid 9.2.2 B to each participant. Tell them to read the story and fill in the budget accordingly. Read out part 1 of the story (from Training Aid 9.2.2 B):

STEP 3 ESTIMATE TOTAL INCOME OF THEIN'S FAMILY– 30 MINUTES

The budget of Thein's family – Part 1

At the end of each month, Thein's parents estimate their income and how they will spend it in the following month. The next month, August, is usually a good month for harvesting and business. Therefore, they estimate they will earn 100,000 Kyat from selling fruits and vegetables. They also plan to earn 30,000 Kyat from the sale of pineapple jam. Yesterday, mother spoke to Thein and she promised to send 150,000 Kyat next month.

Stop the story, call for a volunteer to write the amount on the flipchart and ask:

- When do Thein's parents complete the budget? (At the end of each month, they estimate the family income and how they will spend it in the following month.)
- How much income do Thein's parents estimate they will earn next month from farm income? (100,000 Kyat)
- How much income will Thein's mother earn from selling jam? (30,000 Kyat)
- How much is Thein planning to send her parents next month? (150,000 Kyat)
- How much money in total is Thein's family planning to earn during the month of August? (280,000 Kyat)
- How did you calculate that amount? (100,000 + 30,000 + 150,000 Kyat)

Make sure all the participants are able to calculate the amount. At the end of this step, the flip chart should look like the example in Part 2 of Training Aid 9.2.2 A.

STEP 4**CALCULATE THE EXPENSES OF THEIN'S FAMILY AND POSSIBLE SAVINGS TO ACHIEVE FAMILY GOALS – 30 MINUTES**3-R
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Using the same methodology as above, tell participants we are going to calculate how Thein's parents are planning to spend the family's income during the month of August.

The budget of Thein's family – Part 2

When Thein's parents estimate their income for the month of August, they start planning how they will spend that money. They first set aside 40,000 Kyat for food and 100,000 Kyat to pay back a loan. For utilities they estimate spending 10,000 Kyat, for transportation 10,000 Kyat, and for medicines 20,000 Kyat. Even though the parents know buying new electronics is a luxury, Thein's father really wants to have a new phone with a colour screen that costs 40,000 Kyat. Their youngest son is turning 5 years old, so Thein's mother wants to have a birthday party which costs 10,000 Kyat.

Tell participants to calculate the total family expenses of Thein's parents planned for August.

- What is the total amount that Thein's parents plan to spend during the month of August? (230,000 Kyat)
- How did you calculate this amount? (40,000 + 100,000+ 10,000+ 10,000+ 20,000+ 40,000+ 10,000 Kyat)
- How much do Thein's parents plans to spend on their needs? (180,000 Kyat)
- How did you calculate this amount? 40,000+ 100,000+ 10,000+ 10,000+ 20,000 Kyat)
- How much do Thein's parents plans to spend on their wants? (50,000 Kyat)
- How did you calculate this amount? (40,000 + 10,000 Kyat)
- How much do Thein's parents hope to earn for the month minus the amount they plan to spend for the month? (50,000 Kyat)
- How did you calculate this amount? (280,000 Kyat – 230,000 Kyat)
- How much will they be able to save? (50,000 Kyat)
- How much could they save, if they would only spend money on necessary household spending? (100,000 Kyat)

Make sure all the participants are able to calculate the amount. At the end of this step, the flip chart should look like the example in Part 3 of Training Aid 9.2.2 A. Answer participants' questions and clarify any points as necessary.

STEP 5 IDENTIFY WAYS TO SAVE MORE OF YOUR REMITTANCE– 15 MINUTES

Ask participants what savings are for and what challenges they face in saving money? Write down participants' answers on a blank flip chart. After several responses, summarize the points. Savings are needed to pay for emergency expenses and to reach goals in life.

Common challenges in saving money for families are:

- The income is barely enough to feed the family and pay for basic needs.
- I only receive remittances irregularly.
- There is always one emergency or another that prevents saving.
- I am tempted to use up all my savings.
- I like to buy new things.
- My friends and family ask me for money because they know my child sends money home.

STEP 6 ROUND UP– 5 MINUTES

Ask participants how they would overcome such challenges? After several responses, summarize and ensure the following key messages are discussed:

- Budgeting helps you to reach your goals in life.
- It is difficult but important to balance income and expenditure.
- Planning your budget in advance helps you to keep track of your income and expenditure: Make a schedule of regular payments and expenses (such as rent, transportation, food and utilities) that you have for each month and make sure that you have enough to cover them.
- Making a difference between needs and wants helps to set priorities.
- It is tempting to use up savings but they are needed to deal with emergencies and achieve life goals.



TRAINING AID 9.2.2 A: THE BUDGET OF THEIN'S FAMILY: BUDGET SHEET

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Part 1

The budget of Thein's family	
Income	Amount (Kyat)
Farm income (sell fruits and vegetables)	
Business income (sell pineapple jam)	
Sub-total	
Remittance	
Other ...	
Total income	
Expenses	
Necessary household spending (needs)	
• Food	
• Loan repayment	
• Utilities	
• Transportation	
• Healthcare/medicine	
• Communication (phone)	
• Other ...	
Sub-total (needs)	
Optional spending (wants)	
• New mobile phone	
• Birthday party	
• Other ...	
Sub-total (wants)	
Total expenses	
Income – expenses	
Savings	

Part 2

The budget of Thein's family	
Income	Amount (Kyat)
Farm income (sell fruits and vegetables)	100,000
Business income (sell pineapple jam)	30,000
Sub-total	130,000
Remittance	150,000
Other ...	
Total income	280,000
Expenses	
Necessary household spending (needs)	
• Food	
• Loan repayment	
• Utilities	
• Transportation	
• Healthcare/medicine	
• Communication (phone)	
• Other ...	
Sub-total (needs)	
Optional spending (wants)	
• New mobile phone	
• Birthday party	
• Other ...	
Sub-total (wants)	
Total expenses	
Income – expenses	
Savings	

Part 3

The budget of Thein's family	
Income	Amount (Kyat)
Farm income (sell fruits and vegetables)	100,000
Business income (sell pineapple jam)	30,000
Sub-total	130,000
Remittance	150,000
Other ...	
Total income	280,000
Expenses	
Necessary household spending (needs)	
• Food	40,000
• Loan repayment	100,000
• Utilities	10,000
• Transportation	10,000
• Healthcare/medicine	20,000
• Communication (phone)	
• Other ...	
Sub-total (needs)	180,000
Optional spending (wants)	
• New mobile phone	40,000
• Birthday party	10,000
• Other ...	
Sub-total (wants)	50,000
Total expenses	230,000
Income – expenses	50,000
Savings	50,000

**TRAINING AID 9.2.2 B: THE BUDGET OF THEIN'S FAMILY: STORY****The budget of Thein's family – Part 1**

At the end of each month, Thein's parents estimate their income and how they will spend it in the following month. The next month, August, is usually a good month for harvesting and business. Therefore, they estimate they will earn 100,000 Kyat from selling fruits and vegetables. They also plan to earn 30,000 Kyat from the sale of pineapple jam. Yesterday, mother spoke to Thein and she promised to send 150,000 Kyat next month.

**The budget of Thein's family – Part 2**

When Thein's parents estimate their income for the month of August, they start planning how they will spend that money. They first set aside 40,000 Kyat for food and 100,000 Kyat to pay back a loan. For utilities they estimate spending 10,000 Kyat, for transportation 10,000 Kyat, and for medicines 20,000 Kyat. Even though the parents know buying new electronics is a luxury, Thein's father really wants to have a new phone with a colour screen that costs 40,000 Kyat. Their youngest son is turning 5 years old, so Thein's mother wants to have a birthday party which costs 10,000 Kyat.

■ EXERCISE 9.2.3 MONEY IN/MONEY OUT: MAKING A BUDGET OF A YOUNG WORKER⁵

OBJECTIVES

- To create a budget of a young worker
- To adjust the budget to cover a budget shortfall

TARGET GROUP

Young workers and their families

DURATION

120 minutes

SEATING ARRANGEMENTS

- 6 workstations in the training room with a tables and seats or open space on the floor to seat 6 small working groups
- Group seating in u-shape in the middle of the room.

MATERIALS

- Flip chart paper, at least 12 markers, cards, masking tape
- 5 flipchart stands or space to hang flipcharts on the walls

TRAINING AIDS

9.2.3 A: Portraits of Workers
9.2.3 B: Workers' Income Sources and Expenses
9.2.3 C : Monthly Budget of Worker

SESSION PLAN STEPS

1. Identify and categorize incomes and expenses – 30 minutes
2. Compare incomes and expenses – 30 minutes
3. Make a budget – 30 minutes
4. Adjust a budget to cover a shortfall – 20 minutes
5. Review the concept of budgeting – 10 minutes

⁵ Adapted from: *Budget Smart – Financial Education for Migrant Workers and their Families: Training Manual* (ILO: Bangkok, 2011), Session 3.4, pp. 170-179.

PREPARATION

Before the session:

- For step 1: Set up 6 workstations in different corners of the training room.
 - Each workstation should have one piece of flip chart paper and a few markers.
 - Place a number and a portrait of a worker on each workstation (Training aid 9.2.3 A: Portraits of Workers.)
 - Prepare 80 cards by cutting up A-4 paper into cards into 4 pieces and provide each workstation with 20 cards.
- For steps 2 and 3:
 - Photocopy Training Aid 9.2.3 B: Workers' Income Sources and Expenses, one for each participant.
 - Prepare one flipchart each with Training Aid 9.2.3 B: Workers' Income Sources and Expenses and Training Aid 9.2.3 C: Monthly Budget of Worker _____.

STEP 1 IDENTIFY AND CATEGORIZE INCOMES AND EXPENSES – 30 MINUTES

Tell participants that we will look at the budgets of young migrant workers in this session. To make a budget it is important to know "money in" (income) and "money out" (expenses). This activity will help them identify the main income and expense categories for different occupations.

Invite everyone to stand up and introduce the 6 workstations:

- Workstation 1 represents Naw Law Eh, a young woman who works as a garment worker.
- Workstation 2 represents Saw Kwar Gay, a young man who works as a garment cutter.
- Workstation 3 represents Mi Chan, a girl who works as a shrimp/fish cleaner.
- Workstation 4 represents Min Banyar, a boy who works as a carrier at a fish and seafood market.
- Workstation 5 represents Ma Khin Oo, a girl who works as a domestic worker
- Workstation 6 represents Mg Tin Tun, a boy who works as a domestic worker.

Continue by saying:

- Look at the portraits of each migrant worker, and think about which migrant worker you can relate to.
- In 30 seconds, when I clap my hands, run to the workstation you would like to work in.
- There should be no more than 4-6 (depending on the total group size) people per work station, so if your workstation is full by the time you get there, please go to another workstation where there are less than 4-6 participants.
- Ready, set, go! (Trainer claps hands).

When participants have found their workstation, tell them to:

- Draw a picture of their main character in the middle of the flipchart
- Discuss what their worker's main income sources are (e.g. wages, tips, and/or overtime) per month (or per week as most common in the job).

- Agree on the main income sources of the worker within the group and then write or draw each source of income on one card.
- Place these cards to the left of your migrant worker on the flipchart with masking tape.

When participants are ready, tell them to list their character's main expenses (e.g. loan repayment, housing, food, transport, medicines, remittance to family). Write or draw one expense per card for all expenses and place these cards on the right side of their migrant worker on the flipchart paper with masking tape.

When the groups are ready, after around 5 minutes, ask all participants to move to one workstation. Invite a volunteer from that workstation to introduce their worker and her or his main income sources and main expenses. Do the same for the other workstations.

STEP 2 ▶ COMPARE INCOMES AND EXPENSES – 30 MINUTES

Put the flipchart with Training Aid 9.2.3 B in front of the six groups so that everybody can see it, and distribute a copy of the Training Aid, one to each participant. Tell them we will now compare the different types of income sources (wage, overtime, part-time job, tips, bonuses, in-kind payments, gifts, etc.) for each of the young migrant workers. Start by asking:

- Which types of income sources did each worker have?

Tell the participants from each workstation to review their worker's income sources and have one volunteer place a check mark into the appropriate row on the flipchart. For example, if Naw Law Eh gets a salary, overtime and bonuses, place a check mark in the three appropriate boxes on the flipchart. When the volunteers are ready, ask:

- Why do the income sources vary between the workers? (The income sources vary depending on type of occupation. For example, garment and other factory workers may receive a salary and overtime pay while domestic workers seldom get overtime pay.)

Explain that some income sources are regular, in other words, are steady from month to month, and other sources are irregular, in other words, they change from month to month. Continue the discussion with the following questions:

- What income sources are regular, in other words, are steady from month to month for each worker? (Salary or wage is the most common regular income source for migrant workers.)
- What income sources are irregular? (e.g. overtime, part-time jobs, tips, bonuses, gifts.)

Ask the groups to discuss which income sources are regular and which are irregular for their worker. When they are ready, ask a volunteer from each workstation to come to the front to mark a star ★ on regular income sources that are steady from month to month, and a crescent ☾ on irregular income sources.

Tell participants we will now compare the types of expenses of the workers. Ask:

- What are the different types of expenses for migrant workers? (e.g. loan repayment, housing, food, electricity, remittance, transportation, phone credit, medicine, cosmetics, recreation, wedding gifts, religious/cultural celebration.)
- Which types of expenses did each worker have?

Tell the participants from each workstation to review their worker's expenses and have a volunteer place a check mark into the appropriate row on the flipchart. For example, if Naw Law Eh needs to pay for accommodation, food and utilities, place a check mark in the three appropriate boxes on the flipchart.

Continue by asking:

- Why do the types of expenses vary between the workers?

After a few responses explain that the expenses may vary in different occupations. In some jobs, workers will have to pay for basic needs such as housing and food. In other jobs, the employer will pay for basic needs such as lodging and food but then deduct these expenses from the workers' wage.

Discuss which expenses are regular, in other words, steady from month to month, and which expenses are irregular or change from month to month. Ask the group:

- What expenses are regular – or “steady” – from month to month? (Loan repayment, housing and food are the most common expense sources for migrant workers.)
- What expense sources are irregular? (Phone credit, medicine, transportation.)

Ask the groups to discuss which types of expenses are regular and which are irregular for their worker. When they are ready, ask a volunteer from each workstation to come to the front to mark a star ★ on regular expenses that are steady from month to month, and a crescent ☾ on irregular expenses.

STEP 3 ▶ MAKE A BUDGET – 30 MINUTES

Explain that once you know your income and expenses, you are ready to develop a budget, and we will now develop a budget together. Ask participants to raise their hand if they remember the definition of “budget” (from Exercises 9.2.1 and 9.2.2). Take a few responses and recall: A budget is a plan that lays out what you will do with your money.

Show the flipchart with Training Aid 9.2.3 C: Monthly Budget of Worker _____ in front of the group so that everybody can see and ask:

- What are the three main parts of this budget? (Income, expenses, and savings.)
- What are the different sources of income? (Salary, overtime, part-time job, bonuses, tips.)

- Why do you think it is important to record the remittance as a separate expense category? (To keep better track of how much you remit to your family.)

Instruct participants to make a monthly budget for their worker using Training Aid 9.2.3 C:

Monthly budget of Worker _____ on a flipchart. Instruct them to:

- Copy the training aid onto a flipchart, and put the name of their worker on the top of the flipchart.
- List the relevant sources of income and the expenses in the first column on their flipchart.
- Estimate how much each item is worth and write it in the second column on their flipchart.



Tip for Trainers

Check in advance of the session whether participants would know the actual income and expense levels of the young workers in the various occupations. They may not know the precise amounts but should be able to come up with guesstimates. If the participants do not know, the trainer should get figures for one young worker in one occupation, and fill in one budget sheet in plenary with the participants.

When all the items in the budget have been given amounts, ask the participants to add all the incomes and expenses, and write down the sum of all the income sources and all the expenses.

Then explain that the second last line is among the most important on the budget form: This line represents the difference between income and expenses. When the amount is positive, this means there is surplus, in other words, money is left over. When the amount is negative, this means there is deficit, in other words, there is not enough money. Ask each workstation to calculate whether their worker has a monthly surplus or a deficit.

Tell the workstations to reconvene in plenary. Ask:

- Which workers had a surplus and which ones had a deficit? And why?
- Why is it important to keep a record of your income and expenses?

Summarize with the following points:

- Keeping a record of your income and expenses helps you to know where your money goes.
- If you have extra, or a surplus, you can save it to achieve your migration goals.
- If your budget tells you that you won't have enough money to pay for your expenses, or a deficit, you need to cut back on some expenses.
- A budget helps you to pay for what you need and save for your goals.

STEP 4 ▶ **ADJUST A BUDGET TO COVER A SHORTFALL – 20 MINUTES****Tip for Trainers**

Continue with the results from Step 3. If the budget in some workstations shows a surplus, invent an emergency expenditure amount for each workstation that will create a deficit.

Ask the workstations:

- Whose worker had a surplus?
- What can (worker's name) do with the money he or she has left over – the surplus? (Save it, give it to his or her parents to help with family expenses, re-pay a debt, spend it.)

After some responses, tell these workstations that their worker unexpectedly has to pay for an emergency hospital bill of a family member so that he or she has a deficit.

Continue the discussion by saying that it looks like the workers in each workstation have run into a problem and do not have enough to cover their expenses for the month. Ask the groups to return to their workstation to solve their young worker's deficit. The group that comes up with the most suggestions in 3 minutes wins!

After 3 minutes, ask a volunteer from each workstation to report on the ideas they discussed. Write down the suggestions on a flip chart with two columns, (adjustments to expenses and adjustments to income), as shown below:

BUDGET ADJUSTMENTS		
GROUP	ADJUST INCOME	ADJUST EXPENSES
Group 1		
Group 2		
Group 3		
Group 4		

Count the ideas from each group to determine which group wins the prize. You can reject ideas that are unrealistic. Summarize and highlight the two main ways to balance a budget:

- Increase your income.
- Reduce your expenses.

STEP 5 REVIEW THE CONCEPT OF BUDGETING – 10 MINUTES3-R
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Invite participants to a game and give the game instructions.

Tell them to:

- Form 2 lines opposite one another. Each line is a team.
- The two teams will play against each other.

Explain to participants how to play the game:

- You will represent your team one by one. I will ask a question which can be answered by either team. If you think you have the answer raise your hand. The person who raises their hand first will be invited by the trainer to give the answer.
- The "responder" may discuss with their teammates, but only the "responder" can give the answer.
- After you have had your turn as "responder" you will step aside, and someone else from your team can respond to the next question.
- Each correct answer earns one point. Each wrong answer loses one point, so be quick with your answer but think carefully!
- The team with the most points at the end wins! Are you ready?

Start by reading the questions below one by one. After each question, award the team that answers correctly one point, but also reward alternative good answers. Allow for differences of opinion if there are any.

Questions:

1. The only information you can find in a budget is a list of expenses. True or false? (False)
2. What is the definition of a budget? (A budget is a plan that lays out what you will do with your money.)
3. Why is it important to plan your budget in advance? (To keep track of your income and expenditure and make sure that you have enough income to cover your expenses)
4. At what point in time do you create your budget: A. When you start earning money. B. When you get your pay. C. When you have no more money left. (A)
5. Expenses are the same for all young workers. True or false? (False)
6. When you have a deficit in your budget, what are the two options for solving this problem? (Increasing income, decreasing expenses)
7. Name the three main parts of a budget. (Income, expenses and savings)
8. Name two different things that you could do with a surplus. (Save it, spend it, give it to a family member for household expenses, pay off a debt)
9. Using a budget can help you to achieve your _____. (e.g. migration goals, study goals, life goals)
10. Why are savings important? (To deal with emergencies and achieve life goals)

At the end of the game, congratulate the winners as well as all participants for doing a wonderful job!



TRAINING AID 9.2.3 A: PORTRAITS OF WORKERS

Guidelines: Prepare one set of worker portraits in A-4 or A-3 size for Step 1.

Naw Law Eh

(young female sewing machine operator in garment factory around 18 years)



Saw Kwar Gay

(young male sewing machine cutter in garment factory around 18 years)



Mi Chan

(girl shrimp peeler/fish cleaner worker at sea/river market around 15 years)



Min Banyar

(boy fish and seafood carrier at sea/river market around 15 years)



Ma Khin Oo
(girl domestic worker around 15 years)



Mg Tin Tun
(boy domestic worker around 15 years)





TRAINING AID 9.2.3 B: WORKERS' INCOME SOURCES AND EXPENSES

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Income Sources

Income sources	Naw Law Eh	Saw Kwar Gay	Mi Chan	Min Banyar	Ma Khin Oo	Mg Tin Tun
Wage/Salary						
Overtime						
Part-time job						
Tips						
Bonuses						
In-kind payment						
Gift						
Other: _____						
Other: _____						



Expenses

Income sources	Naw Law Eh	Saw Kwar Gay	Mi Chan	Min Banyar	Ma Khin Oo	Mg Tin Tun
Loan repayment						
Housing						
Electricity						
Food						
Remittance						
Transportation						
Phone credit						
Medicine						
Recreation						
Wedding gifts						
Religious ceremonies						
Other: _____						
Other: _____						


TRAINING AID 9.2.3 C: MONTHLY BUDGET OF WORKER _____

Monthly Budget of Worker _____	
Income	Amount (Kyat)
Wage/Salary	
Overtime	
Part-time job	
Tips	
Bonuses	
In-kind payment	
Gift	
Other: _____	
Other: _____	
Sub-total	
Total income	
Expenses	
Necessary spending (needs)	
- Loan repayment	
- Housing	
- Electricity	
- Food	
- Remittance	
- Transportation	
- Phone credit	
- Medicine	
- Other: _____	
- Other: _____	
Sub-total (needs)	
Optional spending (wants)	
- Recreation	
- Wedding gifts	
- Religious ceremonies	

- Other: _____	
- Other: _____	
Sub-total (wants)	
Total expenses	
Income – expenses = Surplus (+) or deficit (-)	
Surplus (+) or deficit (-)	

■ UNIT 9.3 SAVING AND HANDLING DEBTS WISELY



CONTENTS

This unit discusses the risks of getting into a cycle of debt. It shows how to manage money wisely and avoid debts. It points to the necessity of saving money to deal with unexpected emergencies, and underlines the importance of making a written contract when getting a loan to ensure accurate and fair repayment practices.



KEY MESSAGES

- Always keep in mind that you should not spend more than you earn as debts are difficult to get rid of.
- Save money for emergencies and expenses that help you to achieve your goals in life.
- Always make a note when you borrow money from someone or when someone borrows money from you, so that both of you will not forget and have a problem in the future.
- Do not send all of the money to your family or others. Always keep some money for yourself for emergencies and to achieve your goals in life.
- When taking a loan, make sure that a contract with all terms and conditions is made and signed by both parties on every page and preferably with somebody you can trust as a witness.



EXERCISES

- 9.3.1 Making Choices
- 9.3.2 Caught by Debt



RELATED UNITS

- 1.3 I Have a Dream
- 9.2 Budgeting for Achieving Life Goals
- 10.1 A Smart Migrant
- 10.2 A Smart Job Seeker
- 11.2 Rights at work

■ EXERCISE 9.3.1 MAKING CHOICES



OBJECTIVES

- To learn how to set priorities when spending money and to save money for emergencies
- To become aware of the importance of managing and saving money for achieving life goals



TARGET GROUP

Youth and adults



DURATION

90 minutes



SEATING ARRANGEMENTS

4 tables in a row on one side of the room with a wall behind to tape flipchart papers, leaving a lot of space to move around in front of the tables



MATERIALS

- Flipchart paper, markers and masking tape
- One photocopy of Play Money (Training Aid 9.1.2 A in Exercise 9.1.2) and the Book Keeping Form (Training Aid 9.1.3 A in Exercise 9.1.3) for each participant
- Scissors, one pair for every 4-5 participants



TRAINING AIDS

9.3.1 A: Preparation for Making Choices Game

9.1.2 A: Play Money (in Exercise 9.1.2)

9.1.3 A: Book Keeping Form (in Exercise 9.1.3)



SESSION PLAN STEPS

1. Set up the game – 10 minutes
2. Round 1 – 10 minutes
3. Round 2 – 10 minutes
4. Round 3 – 10 minutes
5. Round 4 – 10 minutes
6. Round 5 – 10 minutes
7. Discuss the game – 25 minutes
8. Round up – 5 minutes

PREPARATION

Prepare for the exercise as instructed in Training Aid 9.3.1 A.

STEP 1 ▶ **SET UP THE GAME – 10 MINUTES**

Tell the participants that we will now do a game to help them budget their money and prioritize what to spend their money on when they receive their wages. Ask 4 volunteers to take place behind the four desks and explain that they will play a different role during each round of the game. Ask them to look at the flipchart behind their desk to familiarize them with their roles.

Give each of them a set of play money (Training Aid 9.1.2 A), 100 points in total. Give all other participants a photocopy of the Book Keeping Form (Training Aid 9.1.3 A) and also a set of play money (100 points). Ask everybody to cut up their play money.

Explain the rules of the game to participants:

- They are going to use the play money for various activities in 5 rounds.
- For each round, the trainer(s) will mention 4 choices and participants are free to decide what they want to do with their money.
- They can spend money at only one or more desks in each round.
- They can also choose to skip a round, if they do not want to spend anything on the choices. They have to keep track of each of their expenditures on their Book Keeping Form.
- The persons who play the roles as banker, landlord, restaurant cashier or cinema ticket seller, etc., behind the tables take the money from the participants according to the prices for the activities or transactions that are written on the flipchart paper.
- When there are no prices mentioned the participants decide for themselves how much they want to spend, for example, when buying a gift or a piece of cloth.
- It is up to the individual participants to decide how much money to deposit at the bank or transfer to their family. Also, they can only withdraw money from the bank, and not from the money transfer service.
- The minimum amount for all transactions is 5 points.

**Tip for Trainers**

Participants may comment that the amount given and the prices for each item are not reflecting reality. If they do so, explain that this is not relevant in this exercise. The main message is not whether the amount of play money and prices are realistic but about making choices with a given amount of play money.

STEP 2 ▶ ROUND 1 – 10 MINUTES

Read out the 4 desk roles for the whole group. Explain the situation and the 4 options participants have. Start Round 1:

- Desk roles: 1 - Bank, 2 - Money Transfer Service, 3 - Landlord, 4 Restaurant
- Situation: It is the last day of the month. You just got paid your first monthly wage (100 points) and you need to live on it until you receive your next wage at the end of the next month. Decide on how to spend your money. You can:
 - a) put money in the bank
 - b) send money to your family
 - c) pay your rent
 - d) take your friends out for a drink to celebrate your first month salary.
- You can do one, two, three or all four or none of these, as you like.
- Write the actions down on your book keeping form.

STEP 3 ▶ ROUND 2 – 10 MINUTES

Continue with Round 2. Again read out the 4 desk roles. Explain the situation and the 4 options participants have:

- Desk roles: 1 - Gift Shop, 2 - Park, 3 - Cinema, 4 - Landlord
- Situation: It is the 4th day of the month. It is the birthday of your girl friend/boyfriend (change into husband/wife or first child if participants are married and have children).
You can:
 - a) buy a birthday present
 - b) take your friend to the park
 - c) take your friend to the cinema
 - d) if you did not pay the rent in round 1, you MUST pay the rent now because the deadline for paying the rent for this month is the 5th.
- You have to do d) but you can choose to do any or none of the other choices.
- Write the actions down on your book keeping form.

STEP 4 ▶ ROUND 3 – 10 MINUTES

Continue with Round 3. Again read out the 4 desk roles. Explain the situation and the 4 options participants have:

- Desk roles: 1 – Shopping Mall, 2 – Cell Phone Shop, 3 – Restaurant, 4 - Party
- Situation: It is the 15th of the month. There is going to be a big party with lots of friends at work or friends from the hometown. You can:
 - a) buy new clothes
 - b) buy a cell phone
 - c) eat something first at a restaurant
 - d) go to the party.
- You can do one, two, three or all four or none of these, as you like.
- Write the actions down on your book keeping form.

**Tip for Trainers**

When the exercise is done in rural areas you can adjust Round 3. Change the cell phone shop to a festival ground with free entrance and make the party place a fancy fair with attractions that cost 5 points. The situation will be: It is the 15th day of the month and there is a festival in your community. You can:

- a) buy new clothes for the festival
- b) go and watch the festival activities for free
- c) go out with your family and eat in a restaurant
- d) go to the fancy fair and enjoy the attractions.

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STEP 5 ▶ ROUND 4 – 10 MINUTES

Continue with Round 4. Again read out the 4 desk roles. Explain the situation and the 4 options participants have in plenary:

- Desk roles: 1 – Bus station, 2 - Money Transfer Service, 3 – Bank, 4 - Friends
- Situation: Somebody is sick at home, what to do?
 - a) go home by bus
 - b) send money you have right away
 - c) withdraw some money from your bank account (Only IF you have put money in the account earlier) and send some money home
 - d) borrow money from friends to send home because you do not have any money left.
- Decide what to do and act accordingly or you can do nothing.
- Write the actions down on your book keeping form.

STEP 6 ▶ ROUND 5 – 10 MINUTES

Continue with Round 5. Again read out the 4 desk roles. Explain the situation and the 4 options participants have in plenary:

- Desk Roles: 1 – Doctor's Office, 2 – Pharmacy, 3 – Friends, 4 - Apartment
- Situation: How unlucky, now you became sick as well, what to do?
 - a) see a doctor
 - b) buy medicine from a pharmacy
 - c) call some friends to borrow money from to see a doctor (Watch out: if you borrowed already in round 4 you are not allowed to borrow again)
 - d) stay home and rest.
- You can do one, two, three or all four or none of these, as you like.
- Write the actions down on your book keeping form.

STEP 7 ▶ **DISCUSS THE GAME – 25 MINUTES**

Ask all participants to sit down and start a discussion in plenary. If there is time, quickly scan two or three book keeping forms to see what the participants exactly did and use these forms as a starter for the discussion, using the following questions:

- Did you enjoy the game?
- Did you have problems in keeping track of all your actions on the book keeping form?
- Did you have enough money to play until the last round? If not, why not?
- Who has money left over? How much, and why do you have money left over?
- Can you give an example of a difficult decision, and explain why it was difficult?
- What was an easy decision and why?
- Who deposited money in the bank? Why? Why not?
- Who had to borrow money and why? Do you think this was a wise thing to do?
- In real life: are you sometimes short of money? If so, what is the main reason for that?
- What do you do in such a situation?
- What are wise things to do with your money?
- If you have to give advice to your friend to spend money wisely, what will be your advice?

STEP 8 ▶ **ROUND UP – 5 MINUTES**

Summarize the discussion and conclude with the following points:

- Be aware of how much you earn and how much expenses you have per month.
- Plan in advance how to spend your money. Always keep in mind that you should not spend more than you earn and debts are difficult to get rid of.
- Make a schedule of regular payments and expenses (such as rent, transportation, food and utilities) you have for each month and make sure that you have enough to cover these.
- Make a priority list of expenses (what is the most important to the least important of expenses) to help you decide how to spend the money.
- Keep control of your cash flow (money that comes in and goes out) by making notes or keeping an account book.
- Always make a note when you borrow money from someone or when someone borrows money from you, so that both of you will not forget and have a problem in the future.
- Do not send all of the money to your family or others. Always keep some money for yourself for emergencies and to achieve your goals in life.



TRAINING AID 9.3.1 A: PREPARATION FOR MAKING CHOICES GAME

3-R
MODULE 9
UNIT 9.3

Guidelines: Set up a row of 4 tables in front of the room, about one foot apart from one another with a wall or boards/flipchart stands behind the tables. Assign a number to each table (Table 1 ... Table 4). Put a chair behind each table for a person to sit.

Prepare four flipcharts as given below. Make them attractive and creative, for example, for the Bank use a logo and name of a local Bank, paste some pictures from advertisements in magazines next to the gift shop and shopping mall, or give an address for the apartment. Tape the flipcharts behind the corresponding tables at the wall, board or flipchart stands.

<p>Flipchart Desk 1</p> <p>1 - Bank - Opening hours: Rounds 1 and 4 only</p> <p>2 - Gift Shop</p> <p>3 - Shopping Mall</p> <p>4 - Bus Station - Ticket: 5 points</p> <p>5 - Doctor's Office - Visit: 20 points</p>	<p>Flipchart Desk 2</p> <p>1 - Money Transfer Service</p> <p>2 - Park</p> <p>3 - Cell Phone Shop - Installment: 20 points Every month: 10 points</p> <p>4 - Money Transfer Service</p> <p>5 - Pharmacy</p>
<p>Flipchart Desk 3</p> <p>1 - Landlord - Rent: 25 points</p> <p>2 - Cinema - Ticket: 5 points</p> <p>3 - Restaurant - Meal: 20 points Drink: 10 points</p> <p>4 - Bank - Opening hours: Round 1 and 4 only</p> <p>5 - Friends</p>	<p>Flipchart Desk 4</p> <p>1 - Restaurant - Meal: 20 points Drink: 10 points</p> <p>2 - Landlord - Rent: 25 points</p> <p>3 - Party - Entrance: 5 points</p> <p>4 - Friends</p> <p>5 - Apartment</p>

■ EXERCISE 9.3.2 CAUGHT BY DEBT



OBJECTIVES

- To understand the 'circle of debt'
- To discuss ways of how to avoid getting into debts



TARGET GROUP

Youth and adults



DURATION

90 minutes



SEATING ARRANGEMENTS

Circle or semi-circle seating



MATERIALS

Markers, masking tape and flipchart or wall to show the circle of debt



TRAINING AIDS

9.3.2 A: Cards for the Circle of Debt



SESSION PLAN STEPS

1. A young woman's story – 15 minutes
2. 'Circle of debt' – 10 minutes
3. Discussion – 15 minutes
4. Another circle of debt – 10 minutes
5. Risks of borrowing money – 15 minutes
6. How to be smart about loans – 20 minutes
7. Round up – 5 minutes

STEP 1 ▶ **A YOUNG WOMAN'S STORY – 15 MINUTES**

Start this session with a story about a young woman who lives in a city far from her village. Give her a name and explain that she is working hard to send her family back home a certain amount of money every month. She keeps a little for her own costs but does not manage well because the family in the village asks for more and more money, but she can only send so much because her income is very limited. Her family spends the money often on consumer items like a radio or television and sometimes have trouble to pay for all daily expenses. A few months ago they were really short of money and had to borrow money from the village moneylender against a high interest rate. Now they have a debt.

Start a brief discussion about debts using the following questions:

- Does this situation happen to people you know?
- What does having a debt mean?
- What is the meaning of interest rate? (The amount of money that a borrower pays to the lender in addition to the loan amount, for the use of the loan of the lender. Interest is usually calculated as a percentage of the loan amount)
- Do you or your family have debts? Why?
- Do you know where you can borrow money?

STEP 2 ▶ **'CIRCLE OF DEBT' – 10 MINUTES**

Use the 5 picture cards to explain the "circle of debt" as shown in Training Aid 9.3.2 A as follows:

- Start with showing Picture 1 by introducing the woman (give her a name). Place the picture at a place where everybody can see it clearly.
- Next, explain that the woman lives in a rural village with her husband, elderly mother and three children. She dreams of having her own business but she has very little money. She borrows from a money lender in the village. (Show Picture 2 and place it under Picture 1 and draw an arrow pointing from Picture 1 to Picture 2.)
- Unfortunately her husband becomes ill and she has to use the money for his treatment instead of for her business. So, she does not earn any money from her business to pay back the loan to the moneylender. She has no other way but to work for the moneylender to pay back the loan in labour. (Show Picture 3 and place it under Picture 2 a little to the right and draw an arrow pointing from Picture 2 to Picture 3.)
- Paying the loan back in labour means the woman does not get paid for doing the work at all. Because she has no income from her business and does not get paid for her work, she has no money. (Place Picture 4 of the woman having no money underneath Picture 3 and draw an arrow pointing from Picture 3 to Picture 4.)
- Having no income and her husband still seriously ill, the woman has to ask the moneylender for a new loan just to pay for daily expenses. (Place Picture 5 showing the woman borrowing money from the moneylender below Picture 4 to the left and draw an arrow pointing from Picture 4 to Picture 5.)
- Without income and her debt getting bigger and bigger, the woman

has to take two of her children out of school to work with her for the moneylender to help paying off the loan. (Place Picture 6 of the woman working together with two children above the moneylender to the left. Draw an arrow pointing from Picture 5 to Picture 6.)

- Once again, the family is left with no money. (Place Picture 7 above Picture 6.) The woman and her children are still working for the moneylender to pay off the loan. They have no cash but need to pay for the medical treatment of the husband. The woman has no choice but to return to the moneylender to ask for yet another loan. (Draw an arrow to close the circle, from Picture 7 to Picture 2.)
- This will be a never-ending story because the family has no earnings and cannot pay back the loan to the moneylender.

STEP 3 DISCUSSION – 15 MINUTES

Discuss the situation using the following questions:

- What do you think of this situation?
- Do you think the woman has another option to get money?
- Can you think of other cases in which people end up in a “circle of debt”?
- Does one of these situations occur in your neighbourhood?

Explain that the woman in the story is in a very dangerous situation. Her debt is becoming bigger and bigger. She does not only have to provide her own labour, but also the labour of her children to pay off the debt. If her husband does not get better and cannot go out to work, it will be very difficult for this family to get out of debt.

STEP 4 ANOTHER CIRCLE OF DEBT – 10 MINUTES

Ask participants to draw another situation of circle of debt they have seen in their community.

STEP 5 RISKS OF BORROWING MONEY – 15 MINUTES

Discuss with the participants what risks they face if they borrow money.

- Can you think of situations in which you or others may need a loan?
- Can you think of problems for paying back this loan?
- Can you think of what to do to avoid getting a loan?
- Can you think of what to do if it is really necessary to get a loan?

People in poverty often do not have money for emergencies: when somebody in the family gets sick or has an accident, or for social events such as a marriage or funeral, during festival periods or for farmers to buy seeds in the planting season. People in poverty often have problems paying back a loan as all their income is spent on food and other basic survival needs. For example, for farmers, it will be hard to pay back the loan if they have a bad harvest so they do not have enough products to sell, or they cannot sell their products at a good price because there is an oversupply of the same products.

STEP 6 HOW TO BE SMART ABOUT LOANS – 20 MINUTES3-R
MODULE 9
UNIT 9.3

Make a list with participants on what to do if they need to get a loan:

- Calculate the full costs of the loan repayment (the loan capital including interest, in other words, money charged for borrowing money, or any other fees).
- Determine how much time it will take to pay back the loan and whether and how you will be able to pay it back.
- Find information on available sources (persons or organizations) that give out loans and the interest rates, which may be high or low. Make sure that both you and the person/organization you take the loan from have a full understanding of the terms and conditions of the loan. Be aware that informal moneylenders often charge very high interest rates. Be very careful also when borrowing from friends and family members. Many friendships and family relationships sour or end because of misunderstandings and conflicts about money like loan repayments (or non-repayments).
- Find out about any community or government programs that may give out loans (which need to be paid back) or grants (which do not have to be paid back). Calculate and compare interest rates. Consider from what source you should ask for a loan or a grant.

Explain the importance of written contracts. Whenever someone takes a loan from a person or organization they should make sure that a contract with all terms and conditions is made and signed by both parties on every page, and preferably with a person they can trust as a witness. This can avoid situations like the example in this exercise

STEP 7 ROUND UP – 5 MINUTES

Summarize the discussion and conclude with the following points:

- Plan in advance how to spend money. Always keep in mind that you should not spend more than you earn and debts are difficult to get rid of.
- Always make a note when you borrow money from someone or when someone borrows money from you, so that both of you will not forget and have a problem in the future.
- Taking a loan is sometimes necessary to enable big investments such as buying a house or starting and expanding your business.
- When taking a loan make sure that a contract with all terms and conditions is made and signed by both parties on every page.

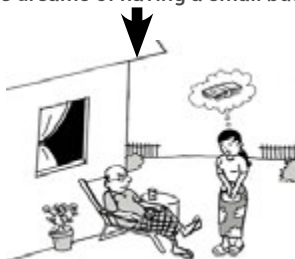


TRAINING AID 9.3.2 A: CARDS FOR THE CIRCLE OF DEBT

Guidelines: Photocopy the following 7 picture cards in A-4 or A-3 size for use in the exercise.



Picture 1: A woman lives with her husband, elderly mother and 3 children in a rural village. She dreams of having a small business.



Picture 2: She borrows money from the local moneylender.



Picture 7: Her husband has not recovered. The family has to eat and needs to pay back the loan woman uses the loan to pay for his medical. They are caught in a circle of debt.



Picture 3: Her husband becomes very ill, so the woman uses the loan to pay for his medical treatments. Left with no money, she has to work for the moneylender to pay off her debt.



Picture 6: Her older son and daughter have to quit school and also work for the moneylender to help pay back the loan.



Picture 4: Because she has no income and her husband cannot work, the family is left with no Money



Picture 5: Her husband is still very ill. So the woman asks the moneylender for a new loan.

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