

FINANCIAL LITERACY & HOUSEHOLD FINANCE SEMINAR

Curriculum Overview

This seminar is designed to help community members gain confidence managing household money, planning for predictable expenses, and making small, sustainable financial decisions — **without shame, judgment, or imposing Western budgeting systems.**

◆ Guiding Principles

- People are experts in their own lives.
- Most households already manage money — we help them name what they already do.
- Small steps are valid.
- We avoid moralizing (“good/bad spending”).
- We recognize systemic constraints: seasonal income, obligations, crises, cultural expectations, informal savings systems.
- We support dignity, not “fixing” people.

Lessons:

1. Understanding household money flow
2. Needs vs wants
3. Tracking daily spending
4. Income stability and preparing for seasonal money flow
5. Saving in an unpredictable economy
6. Household decision making and communication

LESSON 1: WHERE DOES OUR MONEY GO?

Understanding Household Cash Flow Without Shame

Time: 60 minutes

Purpose: Participants identify WHERE money comes from and WHERE it goes — using a no-shame, context-aware approach that honors informal systems of care and obligation.

MATERIALS

- Picture cards of income sources (farming, selling snacks, sewing, day labor, remittances, transport services, seasonal work)
 - Picture cards of expenses (food, medicine, transport, school fees, utilities, fuel/charcoal, clothing, debt repayment, unexpected events)
 - Large posters: **MONEY IN** and **MONEY OUT**
 - Tape
 - Blank paper and markers
 - “Household Map” worksheet (drawn house with spaces)
 - Interpreter
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IMPORTANT NOTES FOR YOUTH VOLUNTEERS

- This topic can cause embarrassment. Use only supportive language.
 - ✓ “Many families experience this.”
 - ✓ “You are not alone.”
 - ✓ “You already manage money every day — let’s understand that strength.”
 - Do NOT judge any expenses.
 - Do NOT imply Western budgeting habits are superior.
 - Always use interpreters for *every* sentence.
 - Always normalize irregular income (this is global, not local failure).
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SCRIPTED LESSON PLAN

0:00–0:05 — WELCOME & MINDSET SETTING

Volunteer Script

“Hello everyone. Today we will explore how money moves through our homes — not to judge, but to understand.”

(Pause for interpreter.)

“We will talk about real life: seasonal income, surprise expenses, obligations to family, and how we support one another.”

(Pause.)

“There are no wrong answers here. Every household is doing its best.”

Smile, open posture.

0:05–0:15 — ACTIVITY: “WHERE DOES MONEY COME FROM?”

Spread **income picture cards** on the floor/table.

Volunteer Script

“These pictures show different ways people earn money in communities like this. Please stand together and choose the cards that match your household or your neighbors.”

(Pause.)

Participants choose cards.

Guiding Questions (ask slowly, one at a time)

- “What are the common sources of income here?”
- “Is income the same every month?” → This is almost always **No**.
- “What months are hardest? What months are strongest?”

Expected answers:

- ✓ harvest seasons
- ✓ school-fee seasons
- ✓ rainy/dry cycles
- ✓ tourist seasons (site dependent)
- ✓ day-labor availability

Write insights on a poster titled SEASONS OF INCOME.

0:15–0:30 — ACTIVITY: “WHERE DOES MONEY GO?”

Spread **expense picture cards** on the floor.

Volunteer Script

“These pictures show things many households spend money on. Please choose the ones that happen most often in your home.”

(Pause for interpreter & movement.)

Tape cards to the poster labeled **MONEY OUT**.

Guiding Questions

- “Which expenses happen every day?”
— food, charcoal, transport, snacks
- “Which expenses come once or twice a year?”
— school fees, festivals, ceremonies
- “Which expenses are unpredictable?”
— illness, funeral contributions, weather damage, emergencies

Volunteer Reflection

“All households have predictable and unpredictable costs. This is normal everywhere in the world.”

(Pause.)

“There is no ‘perfect’ way — only understanding your own flow.”

0:30–0:45 — HOUSEHOLD MAP ACTIVITY

Hand out blank “Household Map” worksheets (a drawing of a house with labeled boxes: Food, Children, Transport, Work, Community, Savings, Emergencies — use icons for low literacy).

Volunteer Script

“Please draw or place symbols showing where your money goes in your home. It can be simple: circles, arrows, small drawings.”

(Pause.)

Walk around and encourage.

If shame appears, say:

- ✓ “This is strong work.”
- ✓ “Every family is different — that’s okay.”
- ✓ “You know your home better than anyone.”

Discussion Questions

Ask only when participants are comfortable:

- “What areas take most of your money?”
- “What expenses surprise you?”
- “What expenses make life heavy?” (Handled gently.)
- “What expenses help the family feel stable?”

You’re NOT trying to “fix” anything — you are helping people see their own patterns.

0:45–0:55 — GROUP REFLECTION: THE MONEY RIVER

Draw a river on a poster.

Volunteer Script

“Money flows through our lives like a river. Sometimes strong, sometimes slow, sometimes dry, sometimes flooded.”

(Pause.)

“What parts of your money river feel strong?”

“What parts feel unpredictable?”

This metaphor helps de-stigmatize irregular income.

0:55–1:00 — CLOSING

Volunteer Script

“You already manage money every day — today you named your strengths. Tomorrow, we will learn how to plan for predictable and unpredictable expenses.”

Interpreter closes.

LESSON 1 OUTCOME

Participants understand and map their own household income and expenses, without shame, judgment, or colonial framing.

LESSON 2: PREPARING FOR PREDICTABLE & UNPREDICTABLE EXPENSES

Understanding financial rhythms and building micro-plans

Time: 60 minutes

Purpose:

Participants identify predictable expenses, anticipate irregular ones, and explore culturally familiar micro-savings or planning tools.

MATERIALS

- “Expense Timeline” poster (blank year drawn in months or seasons)
 - Picture cards (school, repairs, medicine, festivals, agriculture, rent, ceremonies)
 - Colored stones, beans, or tokens (for planning)
 - Poster labeled:
 - **EVERYDAY EXPENSES**
 - **SOMETIMES EXPENSES**
 - **SURPRISE EXPENSES**
 - Interpreter
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IMPORTANT NOTES FOR YOUTH VOLUNTEERS

- Many households face daily financial stress — be gentle.
 - AVOID Western budgeting frameworks (weekly budgets, envelope systems) unless the community introduces similar systems *themselves*.
 - Honor existing cultural systems:
 - ✓ rotating savings groups (tanda, merry-go-rounds, susu, stokvel, etc.)
 - ✓ community support rituals
 - ✓ extended family networks
 - Avoid statements like “You should save X percent.”
 - Always ask: “What already works HERE?”
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SCRIPTED LESSON PLAN

0:00–0:03 — WELCOME

Volunteer Script

“Today we look at expenses we expect — and the ones that surprise us. This helps us feel more prepared, even when money is tight.”

(Pause.)

0:03–0:10 — SORTING ACTIVITY (EVERYDAY, SOMETIMES, SURPRISE)

Place the three posters on the wall.

Spread expense picture cards.

Volunteer Script

“Please come choose cards and place them where they belong.”

Interpret as needed.

Expected categories:

EVERYDAY:

food, charcoal, transport, snacks

SOMETIMES:

school fees, special clothing, farming inputs, rent, maintenance

SURPRISE:

illness, funeral costs, livestock loss, weather damage, urgent travel

Youth Volunteer Tips

If people disagree — that is GOOD.

Say:

- ✓ “Different households, different rhythms.”
- ✓ “There is no wrong category.”

0:10–0:25 — EXPENSE TIMELINE ACTIVITY

Show the “Expense Timeline” (use local months or seasons).

Volunteer Script

“Let’s map WHEN expenses happen in this community. We will place cards on the months or seasons when these costs are strongest.”

(Pause.)

Participants place cards on the timeline.

Ask Simple Questions

- “When are school costs highest?”
- “When is food most expensive?”
- “When do we earn little?”

- “When do ceremonies happen?”

Interpreter facilitates.

Youth Volunteer Reflection

Point out the relationship:

“When income is low AND expenses are high — that is a hard season.”

(Pause.)

“This is not because people made mistakes — it is because of the economic rhythm of the community.”

0:25–0:40 — MICRO-PLANNING ACTIVITY (“SMALL RIVERS”)

Give each group small stones/beans.

Volunteer Script

“These stones represent small amounts of money. Not big savings — small ones.”

(Pause.)

“In groups, move stones to the months when you know expenses increase.”

Give examples if needed:

- “One stone each week for school fees.”
- “One stone each market day for ceremonies.”
- “Two stones during high-income months.”

This mirrors *existing* systems in nearly every culture.

Youth Volunteer DO NOTs

- ✗ Do NOT say “save 10%”
- ✗ Do NOT imply people “fail to save”
- ✗ Do NOT impose budgeting templates

Say Instead:

- ✓ “Small amounts make big impact over time.”
 - ✓ “Your community already knows how to plan.”
 - ✓ “This honors your traditions.”
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0:40–0:50 — COMMUNITY FINANCIAL WISDOM SHARE

Ask:

Open Questions

- “What do people here already do to prepare for big expenses?”
- “Are there rotating savings groups?”
- “Do families help each other?”
- “What tradition helps people manage money together?”

Interpreter encourages stories.

Write strategies on a poster titled **COMMUNITY SYSTEMS THAT WORK.**

0:50–0:57 — PERSONAL MICRO-PREPARATION PLAN

Hand out simple sheets (icons only):

- ✓ School
- ✓ Clothes
- ✓ Medicine
- ✓ Repairs
- ✓ Ceremonies

Volunteer Script

“Choose ONE expense that is stressful. Write or draw one small step to prepare.”

Examples:

- “One coin every two days for medicine.”
 - “Save cooking oil bottle caps in a jar to mark progress.”
 - “Sell extra tomatoes during peak season to save for school fees.”
 - “Join a savings group.”
 - “Set aside profit from two items each week.”
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0:57–1:00 — CLOSING

Volunteer Script

“You already manage your homes with wisdom. Today you named the patterns. Tomorrow we explore how to strengthen money decisions — without shame, with confidence.”

Interpreter closes.

LESSON 2 OUTCOME

Participants map predictable expenses by time/season and create one micro-preparation plan that fits their reality and culture.

LESSON 3: Tracking Daily Spending

“Every coin has a story — let’s help you see it clearly.”

OVERVIEW

Total Time: 60 minutes

Main Goal:

Participants learn a simple DAILY spending tracker using symbols, not text, and practice with real-life examples.

Why this matters:

Many households operate on *immediate-use* systems, not monthly planning. This lesson respects that norm while offering a simple visibility tool.

MATERIALS

- Picture cards (food, transport, charcoal, phone credit, snacks, medicine, water, school supplies, etc.)
 - Fake money
 - Large poster: **Daily Tracker** with **icons only**
 - Individual mini-trackers
 - Stones/beans for counting
 - Interpreter
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IMPORTANT NOTES FOR VOLUNTEERS

- DO NOT imply that “not tracking” is a failure — in informal economies, tracking often isn’t customary or necessary.
 - Avoid saying “You should...”
 - Use: “Here is one way that *some people* find helpful.”
 - Emphasize flexibility, NOT strict accounting.
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Scripted Lesson Plan

0:00–0:04 — Warm Welcome

Volunteer:

“Today we explore where our money goes each day — not to judge, but to understand. When we see clearly, we can make strong decisions.”

Interpreter translates slowly.

0:04–0:10 — Warm-Up Activity: “Where Did the Money Go?”

Place 10–12 picture cards on the floor.

Invite participants to stand.

Volunteer:

“These pictures show common daily expenses. Some days we spend a lot, some days a little.”

(Pause.)

Volunteer:

“Choose *one picture* that you or your family paid for this week.”

Interpreter repeats.

Participants choose cards.

Ask a few:

- “Who buys this?”
- “How often?”
- “Why is this important?”

Praise EVERY answer.

0:10–0:15 — Introduce the Daily Spending Tracker

Show the large poster:

 Day	 What You Bought	 Money Out	Notes/Icons
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Volunteer:

“This simple tracker helps you see your daily spending. It uses drawings, not words.”

(Pause.)

Volunteer:

“You can use stones, beans, or marks. You do not need paper every day.”

Use symbols to demonstrate:

-  = food
-  = transport
-  = fuel
-  = phone credit
-  = baby needs
-  = school supplies

0:15–0:25 — Guided Example (Hands-On)

Lay out fake money.

Volunteer:

“Let’s imagine this day together.”

Write/draw a sample day:

- Bought charcoal
- Bought vegetables
- Paid school snack
- Paid for transport

Interpreter repeats.

Tell participants:

Volunteer:

“Use beans to show how much each thing cost.”

Participants place beans.

Volunteers help.

0:25–0:40 — Group Activity: “A Day in My Life”

In small groups:

1. Each person picks 3 picture cards
2. They arrange them in order of spending
3. They add bean counters

4. They calculate total spending (or approximate with “more/less” if literacy is low)

Guiding Questions:

- “Which expense happens every day?”
- “Which is only sometimes?”
- “Which could be reduced without harm?”
- “Which must stay the same?”

Keep the tone NON-JUDGMENTAL.

This is about increasing awareness, not changing behavior.

0:40–0:50 — Reflection Discussion

Ask:

1. “What surprised you?”
2. “Was anything more expensive than you expected?”
3. “Which costs are necessary?”
4. “Which costs could be planned for?”

Interpreter translates discussion.

Women may have different expenses than men — allow separate small-group discussion if appropriate.

0:50–0:58 — Individual Practice

Hand out mini-trackers.

Volunteer:

“Draw or place icons for three things you spent money on this week.”

Volunteers circulate and encourage.

0:58–1:00 — Closing

Volunteer:

“This tool is yours. You can use it daily or weekly — or only when you want to understand your spending more clearly.”

Smile warmly.

Interpreter closes with thanks.

Lesson Outcome:

Participants can use a picture-based spending tracker and identify daily spending patterns.

LESSON 4

INCOME STABILITY & PREPARING FOR SEASONAL MONEY FLOW

Interactive, low-literacy friendly, de-colonial, 60 minutes

GOAL OF THIS LESSON

Participants understand:

- Why income changes throughout the year
- How seasonal patterns affect spending, saving, and stress
- How to prepare for lean periods
- How to create a simple seasonal money map for their household

This lesson **avoids judgment**, assumes people already know their seasons well, and honors local wisdom.

MATERIALS

- Picture cards representing seasons (rainy, dry, harvest, holidays, school season, tourism season, etc.)
- Colored stones or tokens
- Large sheet labeled “SEASONAL MONEY MAP”

- Marker
 - “Income up / Income down” picture icons
 - Sticky notes or symbol cards
 - Interpreter
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VOLUNTEER REMINDERS

- Avoid Western assumptions about “saving.” Many communities use **informal savings**, livestock, reciprocal networks, or rotating savings groups.
 - Do NOT imply the community is “bad at planning.” Instead say:
 - ✓ “Many communities, including ours, experience seasonal changes.”
 - ✓ “We all adapt in different ways.”
 - ✓ “We want to learn from *your* expertise, too.”
 - Move at a slow pace and check for comprehension often.
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Scripted Lesson Plan

0:00–0:03 — WELCOME & CONNECTION

Volunteer:

“Today we talk about something every family understands: income changes throughout the year.”

(Pause for interpreter.)

“We all experience seasons when we have more money and seasons when we have less.”

Smile, nod.

Interpreter reinforces warmth.

0:03–0:08 — WARM-UP ACTIVITY: “WHEN IS MONEY EASY? WHEN IS MONEY HARD?”

Spread **season cards** on the ground.

Volunteer:

“Look at these pictures. They show different seasons in the year.

Please stand near the picture where money is usually *easier* in your community.”

Interpreter repeats fully.

Participants stand.

Then ask:

Volunteer:

“Now go stand where money is usually *harder*.”

Interpreter repeats.

✓ **Expected answers vary by site:**

- Tourism season → more money
- Harvest time → more money
- Rainy season → fewer customers
- School fee months → money is tight

Volunteer Responses:

“Great!”

“You know your seasons well.”

“We want to learn from your knowledge.”

(No correcting — only affirming.)

0:08–0:20 — GROUP DISCUSSION: WHAT CHANGES THROUGH THE YEAR?

Sit participants in a circle.

Ask **one question at a time**, interpreter repeats:

Question 1:

“When do people earn more money in this community?”

✓ Expected: harvest, fishing season, market days, holidays, planting season, tourist months

Question 2:

“When do people earn less?”

✓ Expected: rainy season, school months, drought, transport issues

Question 3:

“What expenses increase during certain seasons?”

✓ School fees, farming inputs, weddings, religious holidays, medicines

Volunteer Praise:

“These patterns are wise to understand. You already adapt every year.”

Write or draw icons on the **Seasonal Money Map** poster.

0:20–0:35 — ACTIVITY: “SEASONAL MONEY MAP”

Place a large sheet on the ground divided into **12 months** or **4 seasons** (depending on local preference).

Give each group:

- colored stones (represent income)
- small tokens (represent expenses)

Volunteer Instructions:

“Your group will make a map of the year.
Place stones when income is HIGH.
Place fewer stones when income is LOW.
Do the same for expenses.”

(Pause for interpreter.)

Youth volunteers circulate to help groups place stones.

✓ Low-Literacy Adaptation

Instead of words:

-  = rainy
-  = dry
-  = harvest
-  = school fees
-  = celebrations
-  = food prices
-  = sickness

Participants place stones/tokens on the symbols.

0:35–0:45 — DISCUSSION: “WHAT CAN WE PREPARE FOR?”

Once maps are finished, gather participants.

Ask **one question at a time**:

Question 1:

“In the months where money is low, what usually causes stress?”

✓ Expected: food costs, school fees, debt, weather, illness

Question 2:

“What things can people do during high-income months to prepare?”

Youth volunteers should LISTEN, not teach.

✓ Expected local strategies:

- Start small savings
- Join rotating savings groups
- Keep seeds or grain
- Buy fuel/oil in bulk
- Pay school fees early
- Diversify small side-business
- Prepare firewood
- Raise small animals

Volunteer:

“These are powerful strategies. Many people around the world use these ideas.”

Interpreter praises local wisdom.

0:45–0:55 — ACTIVITY: “MY HOUSEHOLD’S SEASON PLAN”

Participants receive paper with a simple template:

(4 boxes or 12 boxes depending on structure)

Inside each box, participants DRAW (not write) one thing:

- When money is higher
- When money is lower
- One way to prepare
- One support source (family, savings group, trade, etc.)

Youth volunteers walk around helping with drawing symbols.

0:55–1:00 — CLOSING

Volunteer:

“You know your seasons well. You have strong strategies. Today you created a map to guide your household.”

(Pause.)

“Tomorrow we learn about making financial decisions together and how families communicate about money.”

Interpreter closes warmly.

LEARNING OUTCOME

Participants create a simple, visual seasonal money map and list at least one realistic action they can take to prepare for low-income months.

LESSON 4: Saving in an Unpredictable Economy

“Saving is not about amounts — it is about protection.”

OVERVIEW

Total Time: 60 minutes

Main Goal:

Participants understand *why saving is protection*, not “extra,” and learn saving methods that match their context.

MATERIALS

- Picture cards: emergencies, school fees, broken tools, illness, harvest season, hunger gap
 - Three labeled baskets: **Daily Savings, Short-Term Savings, Emergency Savings**
 - Stones/beans
 - Envelopes or cloth bags
 - Interpreter
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IMPORTANT NOTES FOR VOLUNTEERS

- Saving is a sensitive topic — many people feel guilt or shame for “not saving.”

- In many cultures, saving small amounts is NORMAL and POWERFUL but often undervalued.
 - Do NOT compare cultures (“In the U.S. we do XYZ”).
 - Saving is difficult when income is unpredictable — validate that reality.
 - Use the phrase:
 “Saving is not about wealth — it is about reducing stress.”
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Scripted Lesson Plan

0:00–0:04 — Warm Welcome

Volunteer:

“Today we talk about saving — not saving big amounts, but saving *small amounts* that protect your family.”

(Pause.)

“Even saving the smallest amount can make big differences during hard times.”

0:04–0:10 — Warm-Up: “When Life Happens”

Spread picture cards of emergencies:

- Sick child
- Broken tool
- Transport for medical clinic
- School exam fees

- Unexpected funeral
- Lost livestock
- Storm damage

Ask:

Volunteer:

“Which of these have happened in your community?”

Interpreter gathers responses.

Then ask:

Volunteer:

“How did people manage the costs?”

Expected answers:

- Borrowed
- Family helped
- Sold something
- Took on debt
- Asked neighbors
- Delayed treatment

Respond with empathy and validation.

0:10–0:18 — Teaching: The 3 Types of Saving

Show three baskets:

1. **Daily Savings (small amounts)**
2. **Short-Term Savings (for predictable costs)**
3. **Emergency Savings (for shocks)**

Volunteer Script

“Saving is easier when we divide it into 3 types.”

(Pause.)

DAILY SAVINGS

“Very small amounts — even a coin.”

Examples:

- Money saved by walking instead of taking transport
- Saving leftover change
- Saving 1 unit from each sale

SHORT-TERM SAVINGS

“For things we KNOW will come.”

Examples:

- School fees
- Festival/holiday costs
- Seeds for planting
- Repairs

EMERGENCY SAVINGS

“For things we cannot predict.”

Examples: illness, death, broken tools.

0:18–0:30 — Group Activity: “Where Does This Belong?”

Give participants random picture cards:

- Medicine
- School supplies
- Broken tool
- Phone repair
- Market trip
- Clothes for kids
- Seeds
- Snacks

Participants place cards into baskets:

- ✓ Daily
- ✓ Short-term
- ✓ Emergency

Volunteers help if needed.

Interpretation and discussion follow.

0:30–0:40 — Practical Saving Strategy: “The Beans Method”

Give each participant:

- 10 stones/beans
- Small bag or envelope

Volunteer Script

“Each day, put one bean in this bag. When the bag has 7 beans, that is one week of saving.”

(Pause.)

Demonstrate putting a bean in daily.

Volunteer:

“Even the SMALLEST amount is powerful when it is consistent.”

0:40–0:50 — Household Adaptation Discussion

Ask:

1. “What saving methods work in *this* community?”

Expected:

- ✓ Rotating savings groups
- ✓ Women’s savings circles
- ✓ Saving in livestock
- ✓ Saving in grain
- ✓ Saving in mobile money
- ✓ Hiding money in a safe spot

2. “What makes saving difficult?”

3. “What helps families save even small amounts?”

Encourage culturally rooted strategies.

0:50–0:58 — Individual Plan

Participants choose:

1. A DAILY saving goal (bean method)
2. A SHORT-TERM saving goal
3. An EMERGENCY saving plan (even very small)

Volunteers help everyone create a plan.

0:58–1:00 — Closing

Volunteer:

“Saving is protection. Even the smallest amount can ease stress and support your family. You are doing strong work.”

Interpreter closes.

LESSON OUTCOME:

Participants learn culturally-flexible saving strategies that work even with small, unpredictable income.

LESSON 6

HOUSEHOLD DECISION-MAKING & COMMUNICATION

Respectful, de-colonial, culturally sensitive, 60 minutes

GOAL OF THIS LESSON

Participants understand:

- Why money decisions work best when shared
- How household members can communicate respectfully
- How to discuss financial goals even with limited time or gender restrictions
- How to resolve conflicts related to money in a positive way

NOTES:

This lesson must be handled with *extreme cultural respect*. We are not trying to change gender dynamics but to promote peaceful, empowering communication within the household structure the community already values.

MATERIALS

- Picture cards of family members (adult women, men, grandparents, teenagers, children)
- Scenario cards (e.g., “school fee month,” “someone is sick,” “house roof leaks”)

- Emotion picture cards (happy, stressed, confused, worried)
 - “Household Decisions Map” poster: *Needs / Goals / Responsibilities*
 - Paper and pencil
 - Interpreter
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VOLUNTEER REMINDERS

- NEVER imply participants’ marriages or culture are wrong.
 - NEVER say “You should...” or “Your husband/wife should...”
 - ALWAYS use phrases like:
 - ✓ “In many families...”
 - ✓ “Some households choose to...”
 - ✓ “One peaceful option could be...”
 - Create safety by keeping examples neutral and hypothetical.
 - Encourage participation from women, men, and youth equally.
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DETAILED SCRIPT

0:00–0:04 — WELCOME

Volunteer:

“Today we talk about how families make decisions together about money.”

(Pause.)

“This lesson is about support, teamwork, and reducing stress.”

Interpreter reinforces positivity.

0:04–0:10 — WARM-UP ACTIVITY: “WHO MAKES WHICH DECISIONS?”

Spread picture cards of:

- food
- school supplies
- medicine
- farming tools
- clothing
- transport
- livestock
- household repairs

Volunteer Instructions

“Each group will choose a picture and place it next to the family member who usually decides about that expense in your community.”

(Pause.)

Use picture cards of:

- adult woman
- adult man
- elders
- shared decision

- children/youth

✓ Expected Patterns

Varies by culture — volunteers must observe without judgment.

Volunteer Response:

“Every family organizes differently. Thank you for showing us how it works here.”

(Interpreter affirms.)

0:10–0:20 — TEACHING: WHY COMMUNICATION MATTERS

Use emotion picture cards (smiling, stressed, confused, arguing, peaceful).

Volunteer Script

“In many households around the world, money causes stress.”

(Pause.)

“But talking early and talking kindly helps families avoid conflict.”

Show “peaceful” emotion card.

Volunteer:

“When people share information — even simple information — the whole family benefits.”

(Pause.)

Ask simple questions:

Engagement Question 1:

“What helps people talk about money calmly?”

✓ Expected: privacy, respect, tone, timing

Engagement Question 2:

“When is a bad time to talk about money?”

✓ Expected: when tired, when angry, after work, late at night

Youth volunteer tip: Smile and affirm every answer.

0:20–0:35 — ACTIVITY: HOUSEHOLD DECISION SCENARIOS

Give groups scenario cards:

- A child needs school fees
- Someone is sick
- A roof leak needs repair
- A customer hasn't paid yet
- Unexpected visitors
- A chance to buy seeds in bulk

Volunteer Script

“In your group, look at the picture.

Discuss:

1. What decision must be made?
2. Who usually decides this in the community?
3. How can the conversation be peaceful and respectful?”

(Pause for interpreter.)

✓ **Low-Literacy Structure**

Participants do not need to write.

They can:

- draw emotion icons
- act out the conversation
- place decision cards next to family cards

Youth volunteers circulate gently, supporting discussion.

0:35–0:45 — TEACHING: BASIC COMMUNICATION TOOLS

Introduce the concept of “**PEACEFUL MONEY TALK**” with four steps:

Step 1 — Choose a calm time

“Not during stress or conflict.”

Step 2 — Speak kindly and slowly

“Use soft words and soft voice.”

Step 3 — Share information, not blame

“We have ___ amount. We need ___ this month.”

Step 4 — Agree on one small next step

“Let’s decide one small thing today.”

Interpreter repeats step-by-step.

Engagement Question:

“What are gentle phrases people use in this community when discussing serious things?”

Interpreter lets participants generate culturally rooted phrases.

0:45–0:55 — ACTIVITY: HOUSEHOLD DECISION MAP

Participants draw three boxes or symbols:

1. **Needs** (food, medicine, school, shelter)
2. **Goals** (save for something, repair something, grow business)
3. **Responsibilities** (who does what?)

Volunteer Script

“Draw or place symbols showing one need, one goal, and one responsibility for your household.”

Youth volunteers help without judgment.

Encourage culturally safe adaptations:

- “Family elders advise”
 - “Mother manages food money”
 - “Father handles roof repair”
 - “Teenagers help with school costs”
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0:55–1:00 — CLOSING

Volunteer:

“You all have strong knowledge of how families work here. Today you used that knowledge to think about peaceful communication.”

(Pause.)

“Your household decision map shows teamwork and respect.”

Interpreter closes warmly.

LEARNING OUTCOME

Participants identify culturally appropriate ways to discuss financial decisions peacefully and create a simple household decision map.