

Session 7 MOTIVATION TO SAVE & MAKING A BUDGET WITH OUR MONEY

INTRODUCING THE SESSION

Welcome to Session Seven of the Healthy Homes Parenting Program for Parents and Adolescents!

Session Seven focuses on how everyone in the family can understand and identifies ways to manage money and reduce stress about money.

In Session 7, we focus on the following core skills and principles:

- Having goals can help us save money
- Budgeting – or making plans around money and saving – shows what our choices are when it comes to money
- Reducing stress about money can reduce family stress

Parents and adolescents discuss how families can better manage the household income. Having enough money for day to day living is important for every home.

We use money to buy food, clothes, pay for our children's education, pay for transport for us to go to and from work and to meet a number of other needs.

The expenses are many!

If we do not manage our money well, we find ourselves struggling month on month to make ends meet. Without budgeting the family expenses can become more than the amount of money that is available affecting how families live. We find ourselves not having enough money to buy food, take the children to school and even get medication for when we fall sick.

Adolescents are also affected! They might be forced to leave school due to the lack of income at home and expose them to other forms of harm. Some people take advantage of these situations and offer our children especially adolescent girls money in exchange for sex putting our children at risk of falling pregnant and contracting sexually transmitted diseases.

Sometimes when the main breadwinners at home are unable to work the income in the house becomes less. Sometimes sickness or not having a job or even death can affect the ability of a parent or caregiver to support their family.

That is why it is important that as families we know how to use the available money effectively and work together when such challenges come up. In this session, we are also going to talk about some of the ways that are available to assist families to increase household income and ensure that their children are protected from harm due to lack of income.

SESSION 7 PREPARATIONS & OUTLINE

Goal of the session	In this session parents and adolescents will learn on how to identify ways to manage money and reduce stress about money.
Core Principles	<ul style="list-style-type: none"> Managing how money for the family is spent is an important to ensure that parents are able to provide for their children Budgeting together as a family helps you to reflect on the important things that are most important to the family. Better management of money reduces family stress
Training materials & resources	<ul style="list-style-type: none"> Flip chart, paper, pens, markers, prestik Attendance register Name tag materials Needs & Wants Game Cards Printed copies of Session Illustration “Ambuya Sara”
Venue Preparations:	<ul style="list-style-type: none"> Make sure that the workshop venue is clean. Set up chairs where the participants will sit in a circle Prepare all the materials that you will use during the group session

COMPONENT	TIME	ACTIVITIES
Welcome & Session Preparation	40 mins	<ul style="list-style-type: none"> Facilitators take attendance. Participants settle down Welcome, thank everyone for coming and praise time keeping Home activity discussion
Session overview for the day	30 mins	<ul style="list-style-type: none"> Framing the day Song: Nikapeza Ndalama Nikagule Activity: “Needs & Wants
Core Lesson	60 mins	<ul style="list-style-type: none"> “The story of Ambuya Sara Discussion about the story of Ambuya Sara Maize & Bean Visual Budgeting Discussion: Visual Budgeting Story of Ambuya Sara (Part 2) Introducing Money emergency Discussion: Money Emergencies Energizer: Head and shoulders
Session Close	20 mins	<ul style="list-style-type: none"> Preparing for Home Activity <p>Home activity for the week</p> <ul style="list-style-type: none"> ◆ Make a visual budget with your family. ◆ Visit your Healthy Homes Friend at least once a week ◆ Complete a physical exercise once a day Today’s session review Reminder of next session date and thank & close Make sure you leave the room in order Share your observations in facilitator report



1.1 FACILITATORS TAKE ATTENDANCE

As participants arrive, invite them to sit down. Remember to take attendance as each new person arrives.

1.2 WELCOME PARTICIPANTS & CIRCLE SHARE

At the beginning of the session, invite the participants to go around the circle and share how they are feeling today in one word.

1.3 THANK AND PRAISE EVERYONE FOR COMING

Remember you want to model positive behavior – including providing praise!

1.4 HOME ACTIVITY DISCUSSION

Guide a discussion about the previous week's home activity. As a reminder, last week participants were asked to practice problem-solving at home. Home activity discussions are opportunities to share successes, reinforce core principles, and problem solve ways of overcoming challenges:

- Brainstorm solutions with participants
- Practice applying the solution.
- Evaluate how it worked

When challenges are being discussed, try to encourage the participants to come up with solutions and support them.

Remember that you can use **Who? What? Where? Why? When? How?** during the discussion.

Always give big praise and applause to everyone brave enough to share.



2.1 FRAMING THE DAY

In this session we build on the problem-solving skills we learnt in the last session. Remember the six steps to problem-solving?

1. Identify the problem (Where is the fire? What is the problem?)
2. Brainstorm solutions (What are the different solutions?)
3. Figure out what the consequences of each solution would be (What are the pluses and minuses?)
4. Choose one solution (Which solution should we chose?)

5. Try it (Try it out!)

6. Reflect on whether it worked (Did our solution work?)

These problem-solving steps will help us for today's session.

Today we will talk about one very specific kind of problem – money. Money can sometimes make all of us feel worried and sad. It can make us feel stressed when we don't have enough, and happy when we do. Thinking about money during a stressful time, whether that's suddenly having to pay for a funeral or having to think ahead about how to support children or grandchildren because someone in the family has died, can be especially difficult.

Dealing with problems around money can help to reduce stress in families.

In today's session we will focus on a very particular and important kind of stress: stress about money.

- We will discuss why it might be important to save money.
- We will learn how to plan carefully with the money we have.
- We will learn how to make a "budget" with our money. "Budgeting" means making plans around money and it makes it easier for us to avoid running out of money from one grant day or pay day to the next.

Facilitators emphasize that this is a safe space where we can feel free to talk about difficult things like money.

2.2 SONG & EXERCISE

SONG: NIKAPEDZA NDALAMA NIKAGULE

This song talks about money management

Nikapedza ndalama x2
Nika gule Ng'ombe
Yolimila munda.

Nikapedza ndalama x2
Nika lipile sukulu

Nikapedza ndalama x2
Nika sunge banja

Repeat as necessary. Feel free to dance along!

PHYSICAL EXERCISE

Encourage participants to do their physical exercises once a day! Lead them through the head-to-toe stretch that we introduced in the first session.

Ask if anyone did the exercise at home and praise them for trying!

2.3 ACTIVITY

ACTIVITY: NEEDS ANDS WANTS

We all sometimes struggle to get from one grant day or pay day to the next without running out of money at the end of the month.

This game will help us to think very carefully about how we spend our money from the first day on.

We start by thinking about “needs” and “wants”.

- Can anyone describe what “needs” and “wants” are?
- How they are different from each other?

Facilitator to write these down on a flipchart.

GUIDELINES: Facilitating the Needs and Wants Game

1. Participants stand in a circle.
2. Facilitator throws a ball or points at a participant and writes a word from the list below on the flipchart.
3. The participant explains to the others why he/she thinks the item is a “need” or a “want”.
Facilitator reminds participants there is no right or wrong answer.
4. Facilitator asks the other participants whether they agree or disagree. Encourage a discussion.
5. Once participants have agreed, facilitator draws a circle around “need” or draws a square around “want” on the flipchart.
6. The participant throws the ball at another person in the circle who then gets a new word.
7. Repeat steps 3, 4, 5 and 6.
8. Discuss how this activity relates to participant’s relationship to money.

3.1 THE STORY OF AMBUYA SARA

Facilitator reads the following story to the participants:

You remember in Session two we were introduced you to the Mudenda family. Remember Amai, Atate, Mutinta, Luyando and Michelo.

Today we are going to meet Ambuya Sara who is Atate's Amai. Ambuya Sara lives with her grandchildren, Beauty and Mapalo who are Mutinta, Luyando and Michelo's cousins. Beauty is 18 and has great marks in school. Mapalo has just turned 16 and has many friends who admire him a lot.

Ambuya Sara has looked after her grandchildren since their parents died of AIDS when the children were still very young.

They struggle, but Ambuya receives a small amount of money of K200 through Social Cash Transfer Fund to assist her in the caring for the children. Combined with the income that Ambuya Sara makes from selling vegetables at the market, she can almost make ends meet. Especially the last days of each month – those days tend to be tough!

One day, as she watches her grandchildren come in from school, she thinks:

“Beauty is so clever! She will pass her Grade 12 next year and surely go to study at the University of Zambia! She will need all those books for university!

And Mapalo, he is just like his grandfather, honest and serious and responsible. Soon he will go to secondary school! But he will need a new uniform and transport money to get to school! And food!”

Ambuya Sara then thinks to herself: “Times are so tough, but I want the best possible future for my grandchildren. They deserve all of the happiness and success in the world. I don't know how; I don't know where the money will come from. I could borrow the money, from a loan shark (Kaloba), but they are so dangerous and paying them back is so expensive. I must make money and save but how?”

This is why we are all here today. Sometimes in life there are times when it feels impossible to save money, or to avoid borrowing more and more money from other people.

In the last session we talked about how we can solve problems together. Money can often feel like a problem that needs to be solved!

Ambuya Sara's goal is to make sure her grandson can go to secondary school and her granddaughter could fulfil her dream of going to university. Let's think together about how she can solve the problem of saving a lot of money with the little money she has?

Facilitator takes a big poster and starts drawing a visual budget for Ambuya Sara's situation:

- How much does Ambuya Sara earn each month with her social cash transfer fund and small business?
- What does Ambuya Sara have to spend money on each month?
- Group to give input and facilitator to draw circles for the things that Ambuya Sara uses the money for e.g. food, school fees, transport, etc.

Facilitator then draws one additional circle and says:

This circle is for savings. Ambuya Sara will put a little bit of money in here every month. This is money that Ambuya Sara does not spend but holds back for her grandson's secondary school and her granddaughter's university education.

Facilitator reads the next part of the story.

It will take Ambuya Sara a long time to save up for her two grandchildren that is why it is important to plan well how she will save. First she sits down and makes a budget – a plan for how she could save her money. Then she will begin to save just a little bit of money at a time – she has even joined a village banking or Chilimba savings groups.

She works with Mapalo and Beauty to choose little things that they could spend on just a little bit less on each week. The kids are great at helping her to think about the things they don't need.

And over the next few years as her children grow, she is finally able to fulfill her dreams. Without borrowing any money from friends or loan sharks (ba Kaloba), she manages to pay for Mapalo's secondary school costs and save some money for Beauty's university expenses. She could not have been more proud.

3.2 DISCUSSION ABOUT THE STORY OF AMBUYA SARA

Questions to ask about the story:

- Why did Ambuya Sara need to intervene in order to help support her grandchildren?
- How did Ambuya Sara help with her grandchildren's future goals?
- How do you think Ambuya Sara felt when she finally saved enough?
- What are your and your family's saving goals?

3.3 MAIZE AND BEAN VISUAL BUDGET

Before we begin this exercise, let's talk about budgeting. What is a **budget**?

Participants to give ideas about what a budget is.

Here are some ways to start thinking about what a budget is:

- A budget describes how we decide what we spend our money on.
- A budget helps us to find out how much money we can spend on our needs and wants.

Who remembers one of the needs that we have talked about earlier today? And how much does this cost? You have just made your first budget!

GUIDELINES: Facilitating the Visual Budgeting Exercise: Part One

1. Adolescents and parents pair up.
2. Each parent & adolescent is given a big piece of paper, markers, and crayons. Parents and adolescents discuss and adolescents draw.
3. Now we are all going to draw our budget together. Start by making circles for all the things that your family spends money on in each month
4. Four things to think about for making your budget:
 - What are all the needs for your family and for your household?
 - How much do these needs cost?
 - What are wants for your family?
 - How much do these wants cost?

The goal of this exercise is to practice making a budget with “fake” money.

Facilitator to walk around and check for understanding. Remind participants to spread their drawings out.

5. Who wants to tell us what things your family budget includes? Does anyone want to add something?



Facilitator writes down the answers on the flip chart. Give participants the opportunity to add anything they missed to their visual budget.

1. Explain the following scenario

Now imagine today is cash transfer day and there is income from a small business.

We are going to give you maize seeds and beans and you will pretend that this is your income. The beans are worth more money. That means, with the beans you can buy more expensive things – for example you can use them to pay for school fees. Maize seeds are worth less money. That means that you use the maize seed to buy cheaper things – for example rice, washing powder, or pay for Zamcab to carry their goods to the market.

Facilitators to distribute maize and beans bags to each team. Every bag contains 5 beans and 10 Maize seeds.

Every bean is worth K20, and every maize seeds is worth K10, so beans are worth more money and maize seeds are worth less money.

2. Now let's make a budget – a plan – with our beans and maize money.

Pretend that the maize seeds and beans in your bag are all the money that you have available for the next month. You have already drawn all of the things you spend money on in the month.

Now you will start to think about how many things you want to buy and how many beans and maize you have.

3. Participants put maize seeds and beans on the circles that they have drawn on their visual budgets.

You buy an expensive thing by putting down a bean on the circle; you buy a less expensive thing by putting down a maize on the circle. Two things to think about when making these choices:

- Which things are most important to you as a family?
- Which things do not mean too much to you?

4. Participants play around with the “fake beans and maize money” to create a family visual budget.

Let's keep in mind that with the money we have, we all have to make choices between different things. And sometimes these choices can be very difficult. Facilitator to check for understanding and remind participants that this is a game and they should play around with the beans and maize to find the best budget.

Facilitators should walk around and support participants who have difficulties with this exercise and praise the decisions that are being made in each of the groups.

3.4 DISCUSSION: VISUAL BUDGETING

Let's discuss why we did this activity:

- Why do you think we asked you to make a visual budget?
- Did we learn anything about how to handle our money? The activity may have helped participants to think about how to spend their money without being stressed.

Also, the exercise may have helped participants to think of things that they spend money on that they might want to change.

- Adolescents, what did you learn about how your parents spend money?
- Did we have enough maize seeds and beans to cover our needs? What about our wants?
- What things could you try to spend less money on as a family?
- Are there ways to try and earn more?
- Did parents and adolescents want to spend money on the same things?

3.5 THE STORY OF AMBUYA SARA (PART TWO): INTRODUCING MONEY EMERGENCIES

Facilitator reads the next part of the story.

Now let's think back to Ambuya Sara. One night there was a horrible storm outside of Ambuya Sara's house. The wind blew, and blew so hard that the little house was shaking. And all of a sudden the roof flew off. After the terrible storm, Ambuya Sara suddenly had to find money as quickly as possible to get her roof fixed. First she had to support her grandchildren after the deaths of their parents, and now this! Times were really tough!

Facilitators can use Ambuya Sara illustration here.

3.6 DISCUSSION: MONEY EMERGENCIES

Things like this can happen to all of us and they usually come very unexpectedly. Can you think of other things that could cause money stress?

Participants to give ideas. The list could include:

- Funeral
- Severe illness of a friend or family member
- Robbery

Let's imagine that all of us have just experienced the same thing as Ambuya Sara – our roof being destroyed.

The facilitator will now go around and take one bean and two maize seeds from all participants to put away for an emergency. Facilitator to walk from group to group and draw a separate circle that is labelled “emergency”.

One bean and two maize seeds are then put on this circle. Now that you have less money, take another five minutes to move around your maize and beans and change your visual budget.

Think about the way you have just changed your budgets:

- If there is an emergency, where can we take the money from to cover the costs?
- How could savings help us in a situation like Ambuya Sara's?

3.7 ENERGISER

ENERGISER: NDAFIKA BEYIDUDULA NAME NDAYIDUDULA

Ndafika beyidudula name ngayidudula X4

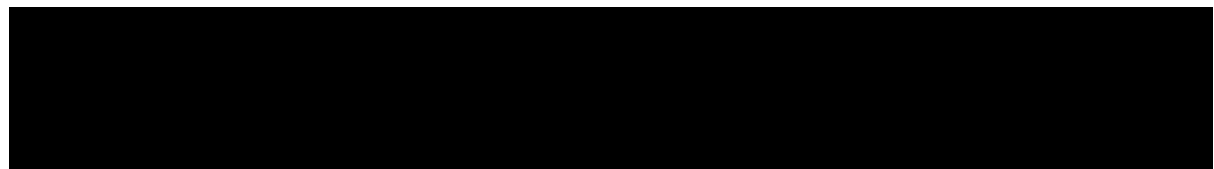
Ndafika beyidonsa name ndayi donsosa X 4

Ndafika beyihleka name ndayihleka X4

Ndafika be jayiva nam ndajayiva X 4

Participants can add their own things.

Remember to use energizers when participants need a break or when adolescents need to stretch their legs!



4.1 PREPARING FOR HOME ACTIVITY

Think about Ambuya Sara and how she finally managed to save some money for her grandchildren's future.

Now think about your own visual budget for each month. Look at the maize and beans that you have allocated. Would it be possible for you to save some maize each month? Why might it be important to put away some maize each month? (e.g. for emergencies, for the future, for big events like a wedding or a funeral etc.)

Parents and adolescents sit together to think about the need for saving. Facilitator walks around and checks for understanding.

Facilitators should remember to praise whatever suggestions the participants make.

HOME ACTIVITY

Take some maize seeds and beans home with you and try to make a visual budget together with the whole family. Think about how much money your family has available each month and think about where this money comes from. Then think about how this money can cover all of your family's “needs” for the whole month.

Try to include savings in your budget and in your plan.

VISIT YOUR HEALTHY HOMES FRIEND AT LEAST ONCE A WEEK

Share some of the things you have learned while doing your home budget and plan!

COMPLETE A PHYSICAL WARM-UP ONCE A DAY

Participants can either use the physical exercise we did at the beginning of the session, or they can invent their own.

4.2 REVIEW TOPICS COVERED

Ask participants if they remember any of the topics we covered today?

Ask if the participants can remember any of the core principles from this session?

Let participants repeat the core principles after the facilitator:

- Reducing stress about money can reduce family stress
- Having goals can help us to save money
- Budgeting – or making plans around money and saving – shows what our choices are when it comes to money

Use the illustrations from this session to review the topics covered with participants. This is a good way for them to be involved in remembering what we covered in this session.

4.3 REMIND PARTICIPANTS ABOUT NEXT SESSION AND HOME ACTIVITY

In the next two sessions, we will explore how we can solve problems such as when we have a lot of money stress, trouble at school, or fighting and conflicts in our family.

In the next session, we separate into adolescent-only and parent-only groups for the core lesson.

But before then, please remember to do your home activities!


Facilitators remind participants about time and location of next session. It's important to stress that they meet at the same time, even though the group will separate into smaller adolescent-only and parent-only groups for the core lesson.

4.4 THANK AND PRAISE PARTICIPANTS


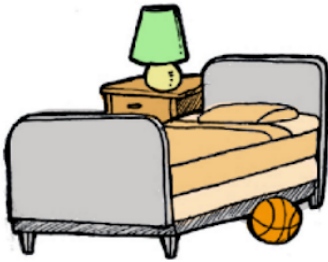






Invite one of the participants to close the session with a song.

Handout: ILLUSTRATIONS FOR SESSION 7

Needs and Wants cards...

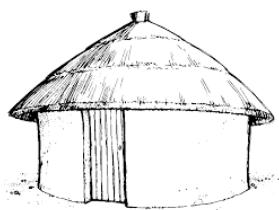
Needs	Wants
<p>Clean Air</p> 	<p>Fashionable Cloths</p> 
<p>Clean Water</p> 	<p>Mobile phone</p> 
<p>Shelter</p> 	<p>Money to Spend as you like</p> 
<p>Going to school</p> 	<p>TV</p> 

Ambuya Sara and her grandchildren...

Needs	Wants
<p>Medical Care</p> 	<p>Bed</p> 
<p>Food</p> 	<p>A Radio</p> 
<p>Church</p> 	<p>A Bicycle</p> 
<p>Right to Express your Opinion</p> 	<p>Drinks</p> 



Bibi Sara and her grandchildren are happy.



Healthy Homes Parenting Program HOME VISIT

Guardian's Name _____
Adolescent's Name _____
Date _____ **Group** _____
Facilitator's Name _____

Session Seven: MOTIVATION TO SAVE & MAKING A BUDGET WITH OUR MONEY

Goal: Everyone in the family to understand and identify ways to manage money and reduce stress about money.

Overview: In today's session we build on last week's discussions around problem solving. We focus on a very particular problem and important kind of stress: stress about money.

- We discuss why it might be important to save money.
- We learn how to plan carefully with the money we have.
- We learn how to make a "budget" with our money.

"Budgeting" means making plans about money and it makes it easier for us to avoid running out of money from one grant day or pay day to the next.

Illustration: Ambuya Sara (& story); Needs & Wants cards

Core Lesson: Using the Ambuya Sara illustration, go through the steps of making a budget.

Think about all the things your family spends money on in each month:

1. What are your household needs? How much do they cost? *Use Needs & Wants cards*
2. What are your household wants? How much do they cost? *Use Needs & Wants cards*
3. Where does your household get its income from every month? How much is this income?
4. Are there ways of distributing this money to cover all of the monthly household needs?
5. Are there ways of distributing this money to cover all of the monthly needs and wants?
6. Are there ways of distributing this income to cover needs and wants and to save for an emergency or long-term goal?

Home activity: Try to make a budget together with the whole family. Try to include savings in your budget and in your plan. You can either write or draw your budget.

Attending sessions can be difficult. Is there anything we can do to help you attend sessions? *It is important to have a non-blaming attitude about attendance!*

Did any other members of the household participate in this Home visit? If yes, who?