

1. I have been taking care of my grandchildren since their parents died when they were young. My granddaughter is 16 and my grandson is 12.
2. We struggle with money. I work when I can, and we get a small grant. But things always got tough at the end of the month.
3. One day, as I watched my grandchildren, I thought:

“Amina is so clever! She will graduate next year and need books and money for university!

And Baraka, he is so honest and serious. Soon he will go to high school - but he will need uniform and transport money!”

1. I thought “Times are so tough, but I want the best future for my grandchildren. They deserve happiness. I don’t know where the money will come from. Loan sharks are dangerous and paying them back is so expensive. I must save but how?”
2. Sometimes saving feels impossible. It made me very stressed that I could not provide for my children. My goal was to make sure my grandson could go to high school and my granddaughter could reach her dream of university. How could I save a lot of money with the little money I had?
3. It was important to plan well. First, I sat down and made a budget – a plan for how I could save my money. Then I began to save just a little bit of money at a time – I even joined a savings and loans group.
4. I talked with my grandchildren to choose things that they could spend just a little bit less on each week. They helped me think of things we want but don’t need.
5. Over the next few years as my grandchildren grew, I was finally able to reach my dreams! I didn’t borrow any money from friends or loan sharks. By saving a tiny bit each week, I managed to pay for Baraka’s high school and save some money for Amina’s university. I am so proud of this.
6. One night there was a horrible storm. The wind blew so hard that the roof flew broke. Everything was flooded. I suddenly had to find money to fix the roof. I just felt defeated.