

a + b = 3 PROGRAMME EXAMPLES

Below is an exercise extracted from one of our financial education packages. Each package consists of modules with one main topic on personal finance (**spending, earning, saving and planning**) and **business**. The modules combine **highly interactive** games addressing both financial **techniques** and money related **behavioural issues**. Money Basics™ and Business Basics™ use lots of **pictures**, colourful toy banknotes for activities with calculations and targets **pre-literate adults**. Money Essentials™ and Business Essentials™ target low income literate adults and use a slightly higher level of **maths** and more words. Money Starters™ targets teenagers and **young adults**, mostly living in cities, and consists of a role play. Money ABC™ targets school **children**. Personal Enrichment™ combines financial literacy with **confidence** and **negotiation** skills and is aimed at low income women.

FINANCIAL NEGOTIATIONS – “Looking and Acting Confident” extract from PERSONAL ENRICHMENT™

Objectives: By the end of this session, participants will have:

- 1) Gained tips of how to look and act confident
- 2) Practiced acting confident

Preparation & Material required: none

Time: 20-30 minutes

Steps:

1. Tell participants that looking and acting confident has a direct impact on the outcome of a financial negotiation. Explain that we will look at ways to look more confident. When we look more confident we naturally also feel more confident.
2. Divide participants into five groups. Give a Confidence card to each group. Ask participants to discuss how they can demonstrate to the group how to implement the tip on their card. They can do this by acting out an example of when this behaviour is being used and one example of when it is not being used. Do an example yourself: introduce yourself while biting lip/pulling hair and without. Give participants 5 minutes to prepare.
3. Ask each group to present, and write down each tip on the board.
4. At then end review the five tips (Posture: Stand up straight, Voice: Speak loud and clearly, Gesture: Use your hands effectively, Eyes: Look into the eyes of the person you are talking to, Smile).

Then ask participants:

- **What other tips do you have on how to look and feel confident?**

Note down participant’s responses on the board as an addition to the five tips given.

$a + b = 3$ FINANCIAL EDUCATION PROGRAMMES

$a + b = 3$ is a **social enterprise** designing **financial education** programmes and providing **Training the Trainer** programmes, primarily in **Asia**.

Our **vision**:

1. Money is more than adding up numbers. A big part of financial education is about behaviour and values. Our courses integrate all these aspects.
2. Financial education should start early – that’s why we offer courses for children and adults. Advertisers don’t wait children to be in their 20s to start educating them into consumers...
3. We are independent from any financial institution and from financial advisors.

Our **goals**:

1. Raise awareness that financial education is key to improve people’s lives.
2. Provide tools for communities and organisations to implement effective financial education programmes.
3. Develop high quality training programmes addressing each community’s financial education gaps and needs.

Where are we? Our Asian office is in Hong Kong. Our partners are organisations who implement $a + b = 3$ tailor-made programmes. They operate in **Hong Kong**, **Cambodia** and the **Philippines**. We are also starting in **China** and in the **USA**. Our partners include Enrich, Children of the Mekong, Salabai, Christian Action, Pioneer Foundation, churches and mosques...

Our achievements: our programmes have reached **1,500 people**, of which 22% are **children** and 70% are **low income** adults. A post-course survey on our course for Migrant Workers in Hong Kong (Good Habits with Money™) shows that 89% of students declared the course helped them better manage their expenses, 57% have increased their saving since the course, while 53% reduced their debts.

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