

$a + b = 3$ PROGRAMME EXAMPLES

Below is one exercise extracted from our **standard** 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.

1. BUDGETING – Activity Reference: 4.15 Money Basics™

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

- 1) Practised ways to plan weekly expenses
- 2) Explored how to allocate and prioritise necessary and unnecessary expenses in order to ensure that the income received on day 1 can cover the expenses over seven days and still save money









Time: 30 minutes

Preparation & Materials: \$600 toy banknotes and weekly plan. Name and story can be adapted.










Steps:

1. Remind participants about Aya's story. What happened (answer: she ran out of money, she could not pay necessary expenses). Tell participants that they are going to help her better manage her money. Point out the key word from the previous activity "PLAN".
2. Tell participants: "Aya goes to the market once a week to sell her bags and vegetables. So she gets money once a week. But before the end of the week, even when she tracks it, it seems to disappear and she never manages to save money. She never has enough money at the end of the week and has to borrow some. This time, when she comes back from the market, she decides to plan ahead and write a budget. She has got \$600 (show banknotes). She has a debt of 100 to reimburse. She has noted down her expenses. Can you help her plan and make sure she has enough money to pay her debt and save?" Give each group the weekly plan and the \$600 in toy banknotes. Each group should choose what Aya should do with her income and how much she will have at the end of the week.
3. Facilitate and review. Discuss how they set priorities and chose to allocate expenses to stay within the income. Discuss with participants how they feel about applying what they have learned to their own money. Encourage participants and remind them this is the best way to get out of debt and start saving.

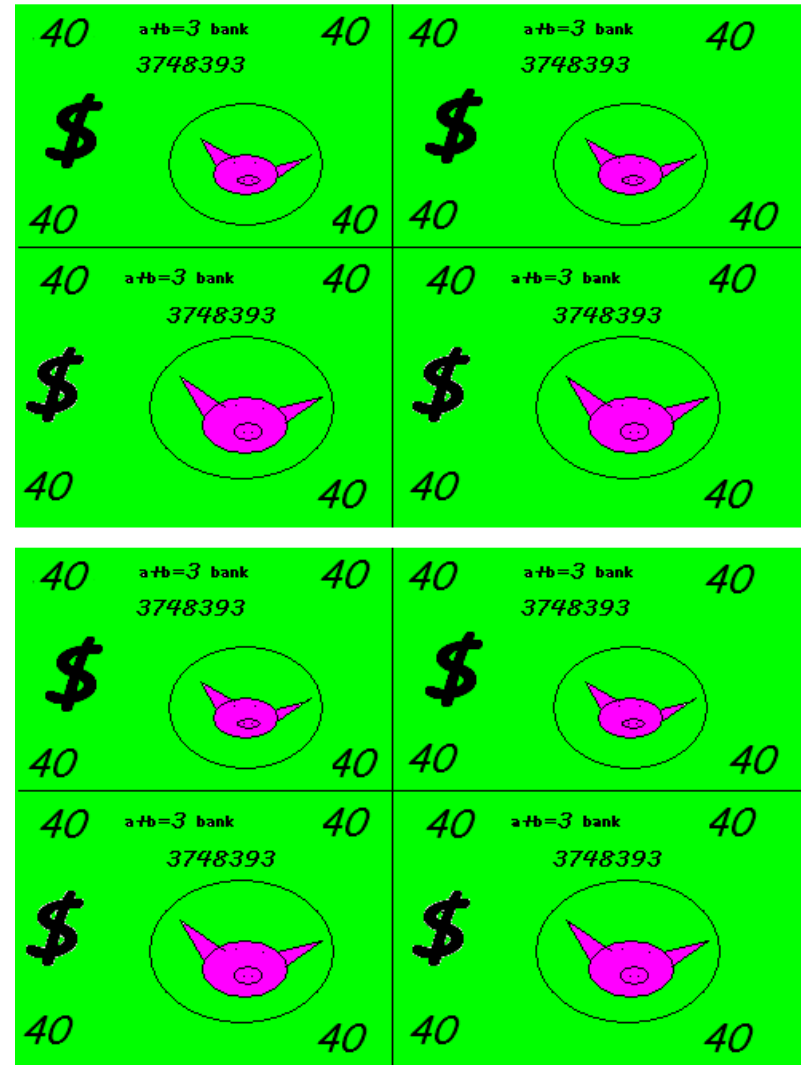
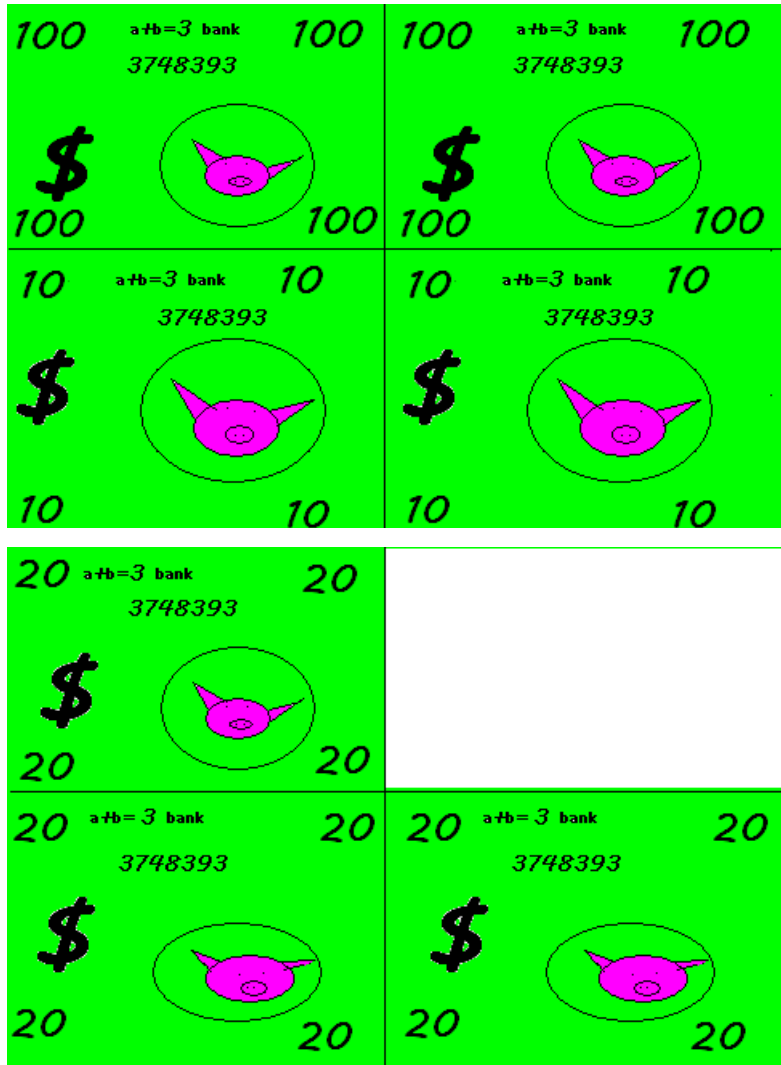
BUDGETING – Activity Reference: 4.15 Money Basics™ (trainer)

+	1	2	3	4	5	6	7	JARS
	0	460	400	360	320	260	220	
 Business	400							
 Farm	200							
-								
 Debt	-100	0	0	0	0	0	0	-100
 Food Daily needs	-40	-40	-40	-40	-40	-40	-40	-280
 School Transport Irregular needs		-20			-20		-10	-40 -10
 Business							-100	-100
 Wishes	0						-10	-10
=	460	-60	-40	-40	-60	-40	-160	
 Saving	460	400	360	320	260	220	60	60

BUDGETING – Activity Reference: 4.15 Money Basics™ (STUDENT)

+	1	2	3	4	5	6	7	
	0							
 Business	400							
 Farm	200							
-								
 Debt	-100							
 Food Daily needs	-40							
 School Transport Irregular needs		-20			-20		-10	
 Business							-100	
 Wishes	0							
=	460							
 Saving	460							

BANKNOTES:



$a + b = 3$ 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**:

2. Money is more than adding up numbers. A big part of financial education is about behaviour and values. Our courses integrate all these aspects.
3. 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...
4. 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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