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Money is more than
adding up figures

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TIPS AND NEWS ON FINANCIAL LITERACY

✉ Forward to friends

■ MONEY TIPS



LET'S TALK ABOUT... MONEY: You are setting up a financial literacy course. It is almost ready, except for the introduction. You are not sure how to start and captivate participants right away. Money is not so easy to talk about! In some culture, it is even rude to talk about money. Why not start with an activity using a topic familiar

to participants, like cooking, going to the market, fishing, repairing a broken appliance? Then you can link it to money management, showing participants that we use similar skills. You can also run an activity about what feelings they associate with money.

Keep in mind the objectives of the course introduction: make participants talk and interact with each other, give them confidence ...and show them that a money course is neither scary nor boring. It is even fun!

Email to us what subjects you would like tips on.

■ YOUR CORNER

Check our website and get more resources on financial education. Follow the guide:

- Are you an NGO interested in financial education: you can find [samples](#) of our courses and how we can help you implement a financial education programme. Would you like to set a [programme](#) which addresses your community's needs?
- Would like to know [what](#) to teach and what key [messages](#) to deliver?
- Would you like [tips](#) for yourself? Or your [children](#)?

■ $a + b = 3$ Ltd News

On March 2-6, $a + b = 3$ in cooperation with **Enfants du Mekong** organised a Training the Trainers in **Phnom Penh** (Cambodia) on "learning to teach money matters". 21 participants from different NGOs discovered why financial literacy is so important, how to teach money...without maths and practiced teaching about saving, getting out of debt and controlling expenses. Next step: they will adapt the material and teach their own clients!

Our new programme "Personal Enrichment", sponsored by the Women's Foundation, was taught by three NGOs in **Hong Kong** in February/March.

FOR YOUR BUSINESS



MANAGING A BUSINESS AND A FAMILY

You (or the clients your organisation helps) would like to start a business; but you/they hesitate: how can we run a business... and a family? **Organisation:** get a diary and note all the deadlines. Use two colours: business and family; write them all on the same diary to avoid conflicts. **Keep track:** of your time; cut on non productive time; set clear limits for your business time and your family time (as you keep business and family money separate!). **Priorities:** be clear on what comes first (selling, a sick child...) and what can be done later. **Set a routine:** block time to do the administrative work and accounting. Tidy accounts will give you visibility and take stress out! **Delegate:** ask your family to help more on house chores. **Keep it simple:** it won't be perfect! Simplify some tasks or house chores, to gain time. Optimise your transportation time: if you have to go out in a special area, do all the tasks you can do there at once. **Say no:** to family's, friends' or business' unrealistic requests! **Be focused:** when you are in your business, think of your business, but at home, think of your family. Find time to **relax and smile!** Next issue: what is cash flow?

■ COURSES TO COME

Is your organisation willing to implement a financial literacy programme and needs resources and support? The **Training the Trainers workshop** will help you understand what and how to teach money matters, adapt our programmes and set an implementation plan. Our Training the Trainers – "learn to teach money matters" – is available in **English** and in **French**.

Introduction to Entrepreneurship, our new programme for Hong Kong low income women sponsored by the Women's Foundation, will be launched in May. [Contact](#) us if your organisation is interested to join.

Good Habits with Money™ and **Good Planning with Money™** are regularly taught in English, Tagalog and Bahasa Indonesia by our Hong Kong partner, **enrich**.

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