

# Gender Inclusive Financial Literacy Training (GIFT)



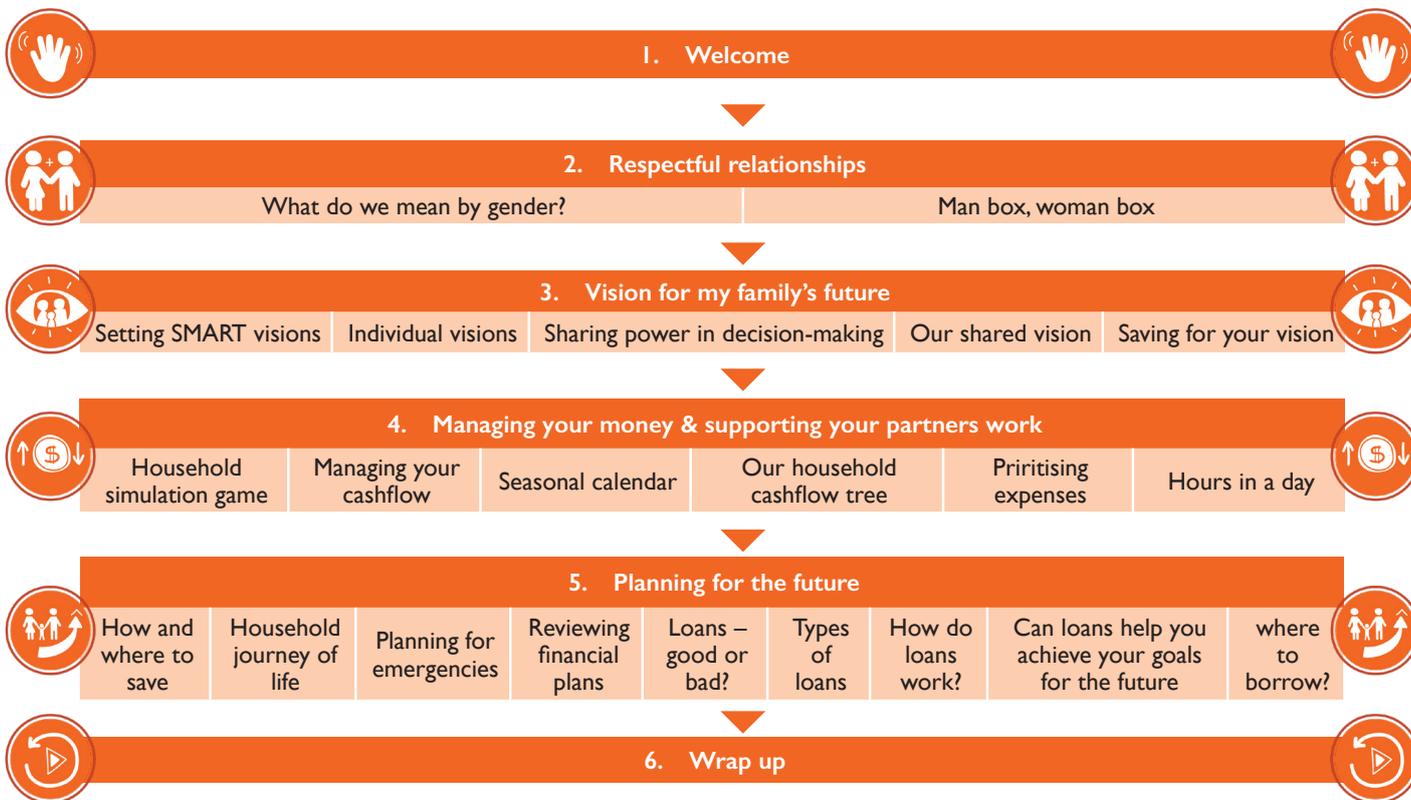
Visual aid Booklet

# HIGH LEVEL OUTLINE



**Module 1**

# SESSION OVERVIEW



**Module I**

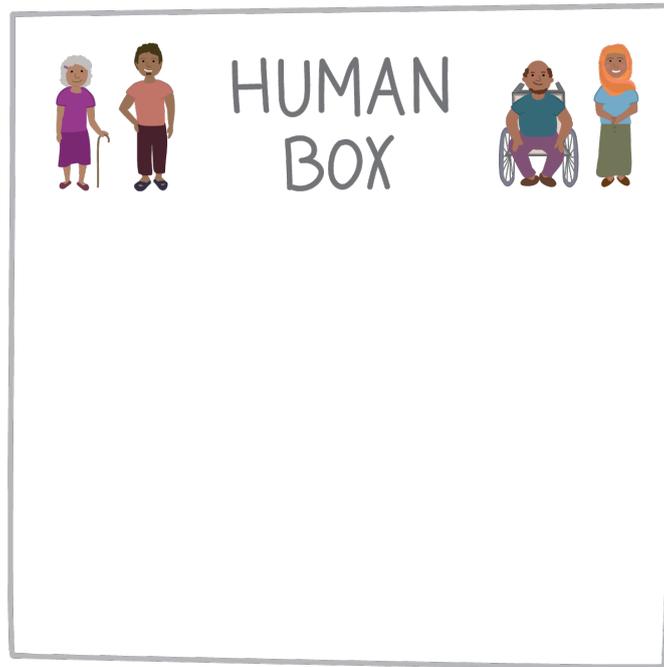
## Man Box



## Woman Box



## Human Box



## S.M.A.R.T

S

**Specific:** It has a defined monetary value.



M

**Measurable:** It has milestones in place to assess your progress towards achieving your goal.



A

**Achievable:** The actions to be taken will allow you to reach your goal.

For example, you can break the goal into individual tasks or steps that are easier to complete.



R

**Realistic:** It can be achieved given your available resources, which include time, money, support from others, environmental factors, etc.

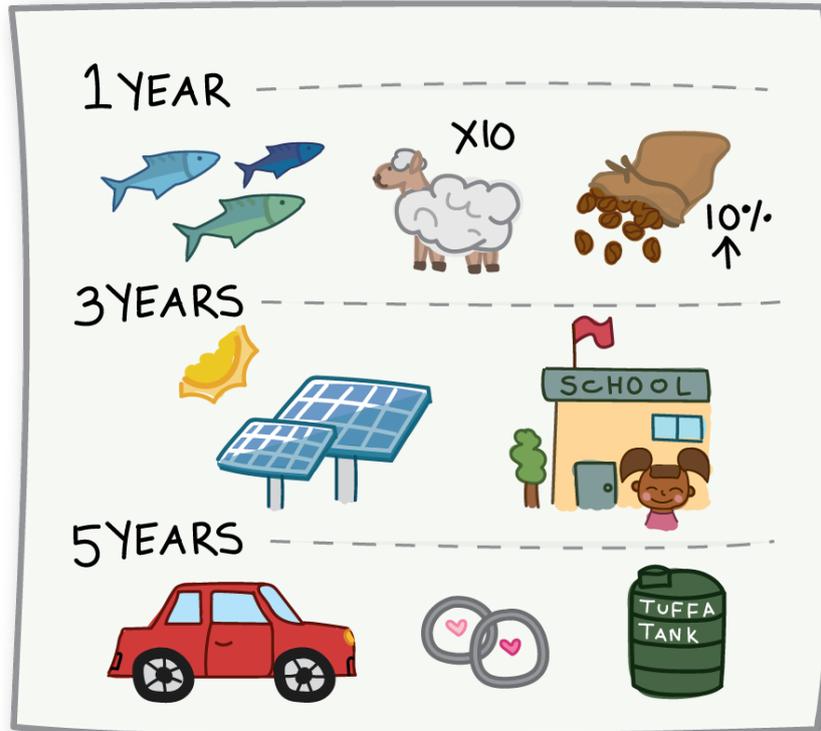


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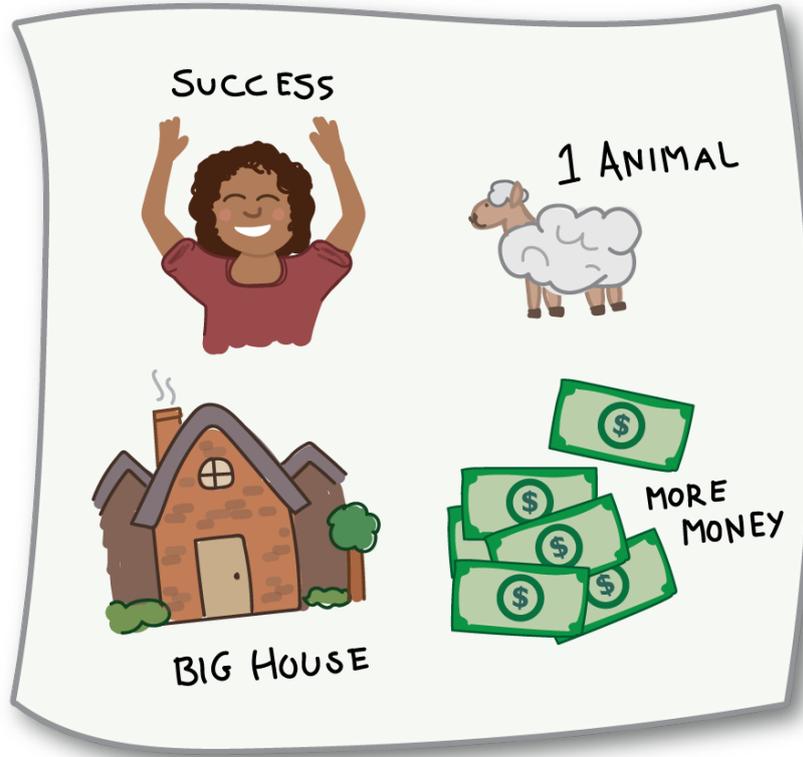
**Time bound:** It has a specific timeframe or deadline.



# HOUSEHOLD VISION I

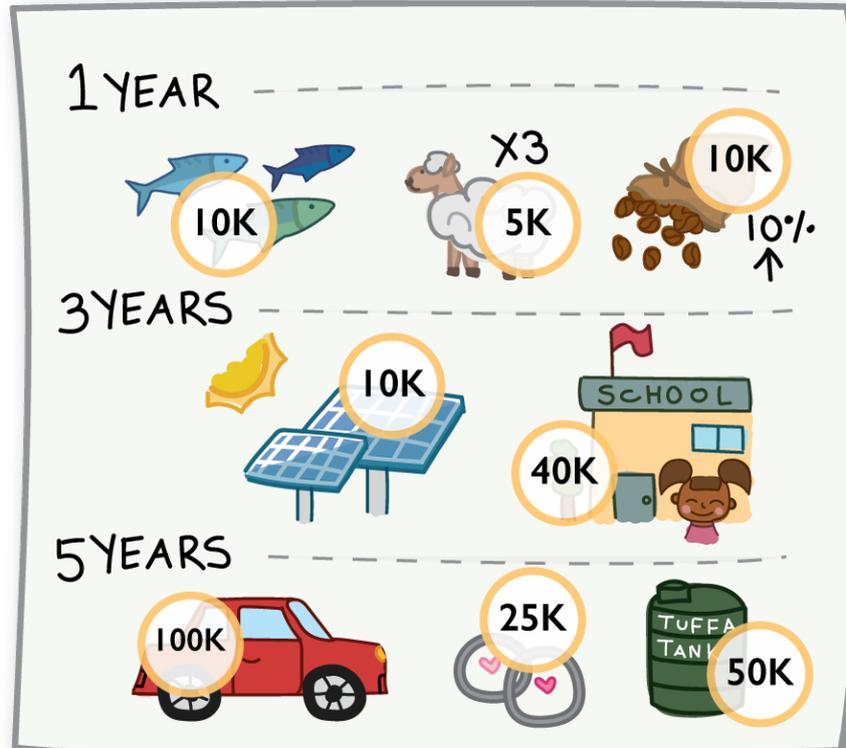


HOUSEHOLD  
VISION 2



# HOUSEHOLD VISION

## 3 - SMART EXAMPLE



## SAVINGS PLAN

### GOAL:

What are you & your partner saving for?



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### COST:

How much does your goal cost? How does this compare with how much your household earns



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### TIME:

How long do you & your partner have to save towards the goal?



## SAVINGS PLAN FORMULA



### **MONTHLY SAVINGS PLAN FORMULA:**

Amount to save  $\div$  Number of months  
= Amount to save each month

## COUPLES SAVINGS PLAN ACTIVITY



Module 3

## RULE 1



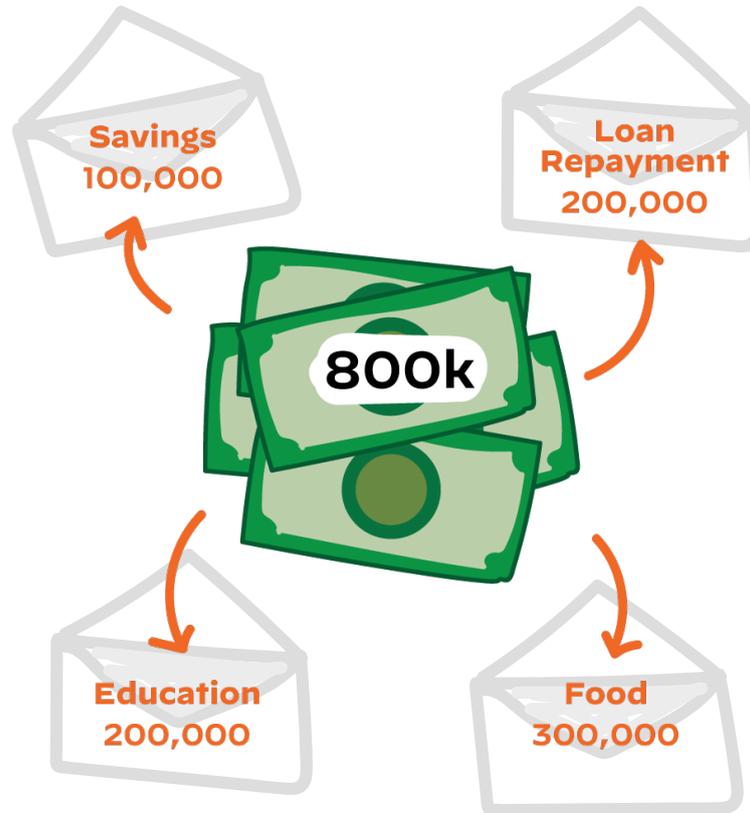
### **RULE 1:**

Save something every time you earn income.

**BEFORE/AFTER  
BEHAVIOR CHANGE**



# FINANCIAL MANAGEMENT



## FINANCIAL SIMULATION GAME



**Module 4**

# FINANCIAL TREE



Module 4

## FINANCIAL TREE - INFLOWS

### CASH INFLOWS

SELLING  
GOODS

PROVIDING  
SERVICES

LOAN  
DISBURSEMENTS

SELLING  
ASSETS

GIFTS/REMITTANCE



# FINANCIAL TREE - OUTFLOWS

## CASH OUTFLOWS

LOAN  
REPAYMENTS

UNEXPECTED  
EXPENSES

HOUSEHOLD  
EXPENSES

SAVINGS

BUSINESS / FARMING EXPENSES



## RULE 2



**RULE 2:**  
Spend less than you save.

## RULE 3



**RULE 3:**  
Managing money and team work!

## NEEDS VS WANTS

NEED	WANT
Expenses that are absolutely .....	Expenses that are.....
If not met, it ..... bring problems for the family	If not met, ..... bring any problem for the family
Focus on ..... rather than brand	Focus on .....

# NEEDS VS WANTS



Rice



Water



Electricity



Cooking oil



Entertainment/alcohol



Sweets



Tithes/contribution to church/mosque



Cigarettes



School education costs

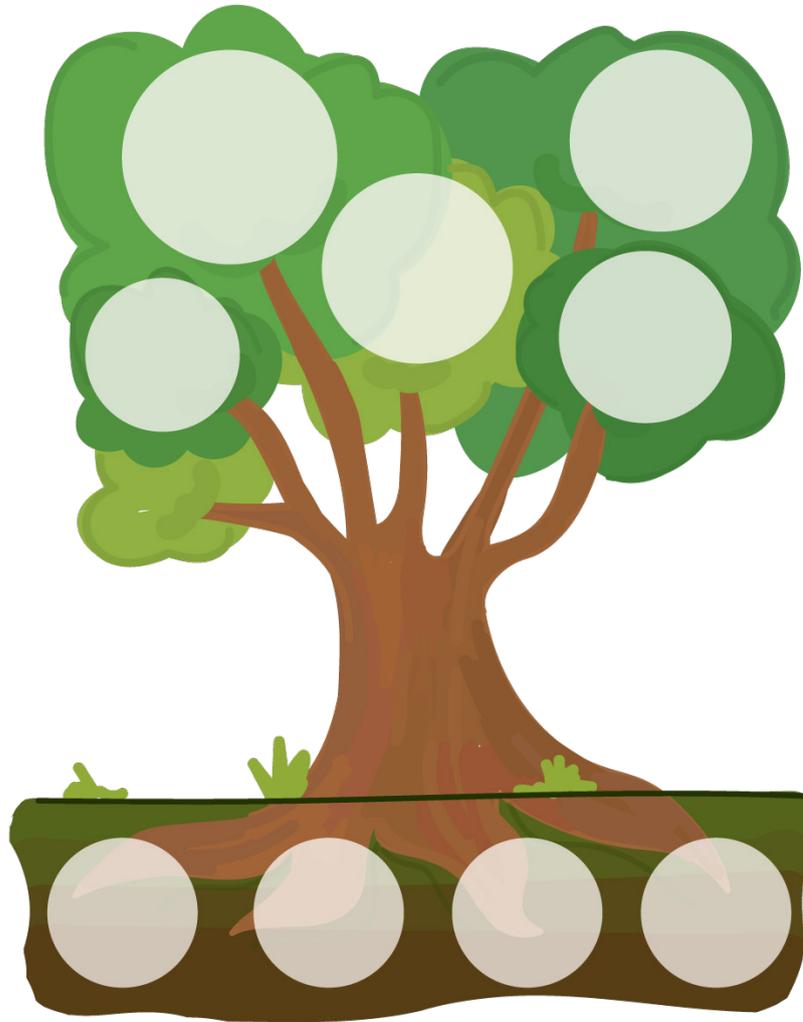
## RULE 4



### **RULE 4:**

**Spend on things that matter  
to your whole family** – *women,  
men, girls & boys*

# BLANK TREE



# TREE WITH EXPENSES



## RULE 5



**RULE 5:**  
**Income - Saving = Consumption**

## RULE 6



**RULE 3:**  
Managing money and team work!

# JOURNEY OF LIFE

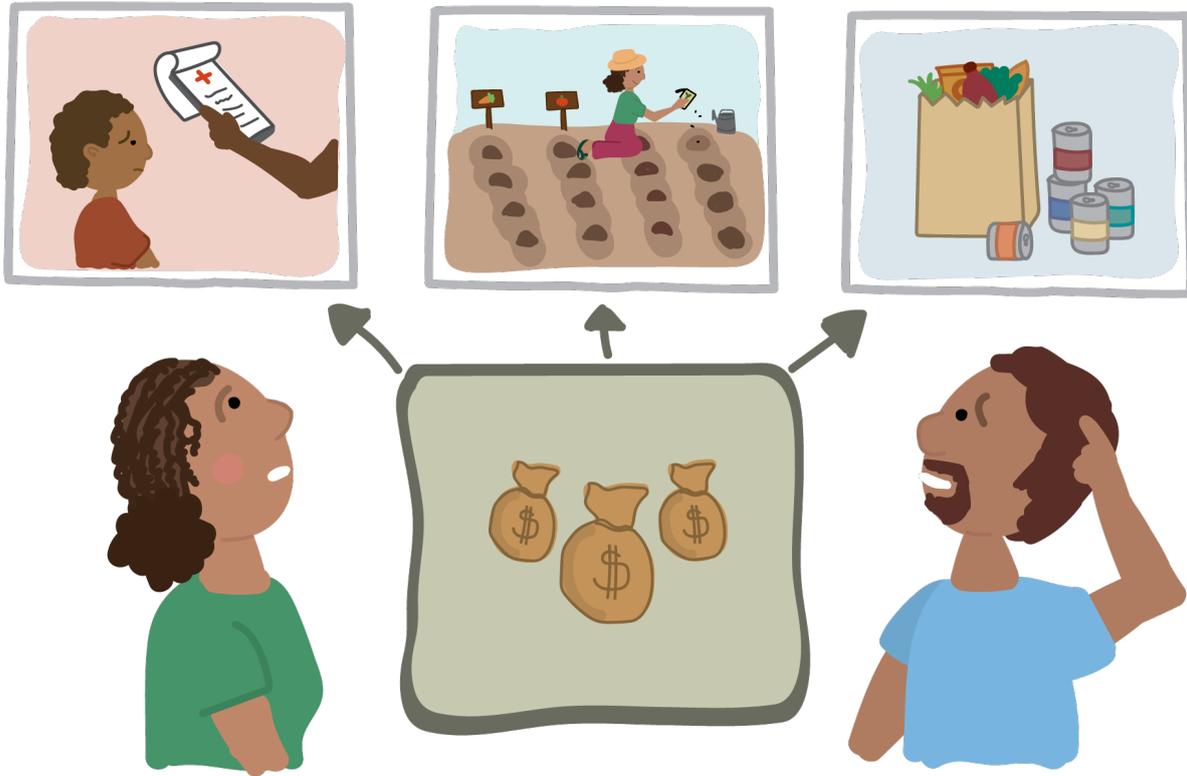


## Module 6

# PLANNING FOR EMERGENCIES

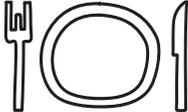


# TYPES OF LOANS



## TYPES OF LOANS

- MATCH UP

Type of loan	Productive
<p>1. Productive loans...</p> 	<p>a. ...are used for household expenses and do generate income to repay the loan</p>
<p>2. Emergency loans...</p> 	<p>b. ...are used for income earning activities and do not generate income to repay the loan</p>
<p>3. Consumption loans...</p> 	<p>c. ...are for unexpected emergencies and do not generate income to repay the loan</p>

## RULE 7



### **RULE 7:**

**Borrow only what you and your partner can afford to repay.**

## RULE 8



### **RULE 8:**

Always use loans for the intended purpose.

# START STOP CONTINUE



**Start:** What will we start doing?

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**Stop:** What will we stop (or reduce) doing?

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**Continue:** What will we continue doing?

