

Gender Inclusive Financial Literacy Training (GIFT)



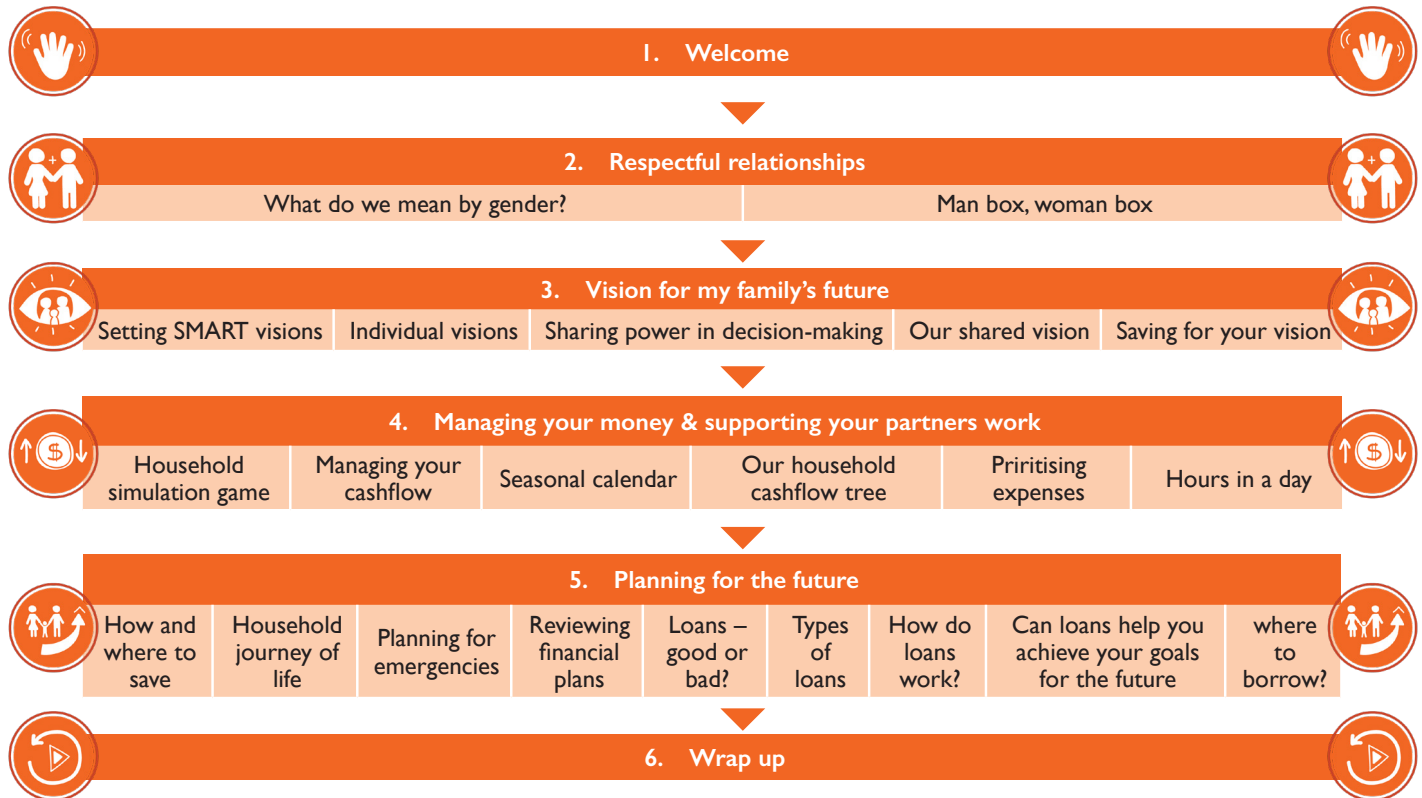
Visual aid Booklet

HIGH LEVEL OUTLINE



Module I

SESSION OVERVIEW

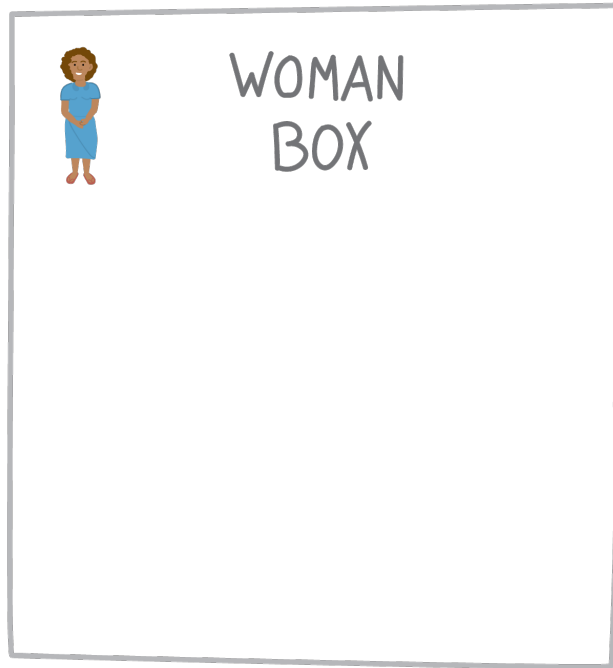


Module I

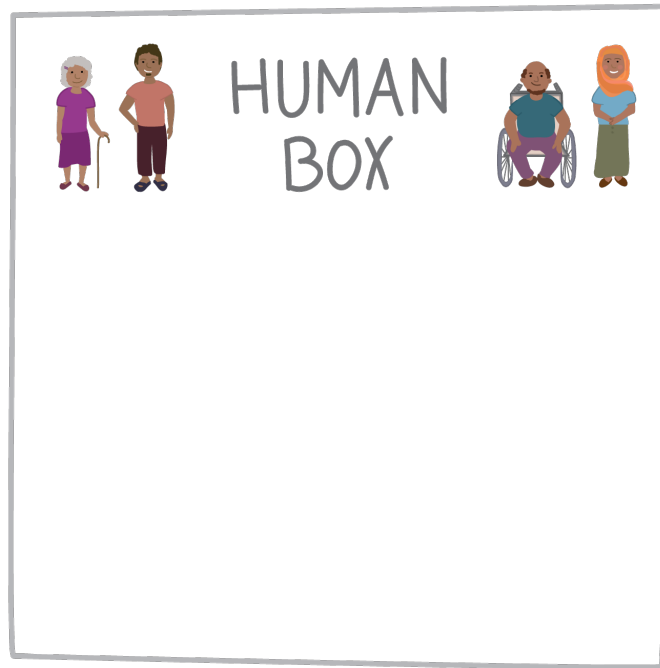
Man Box



Woman Box



Human Box



Module 2

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.

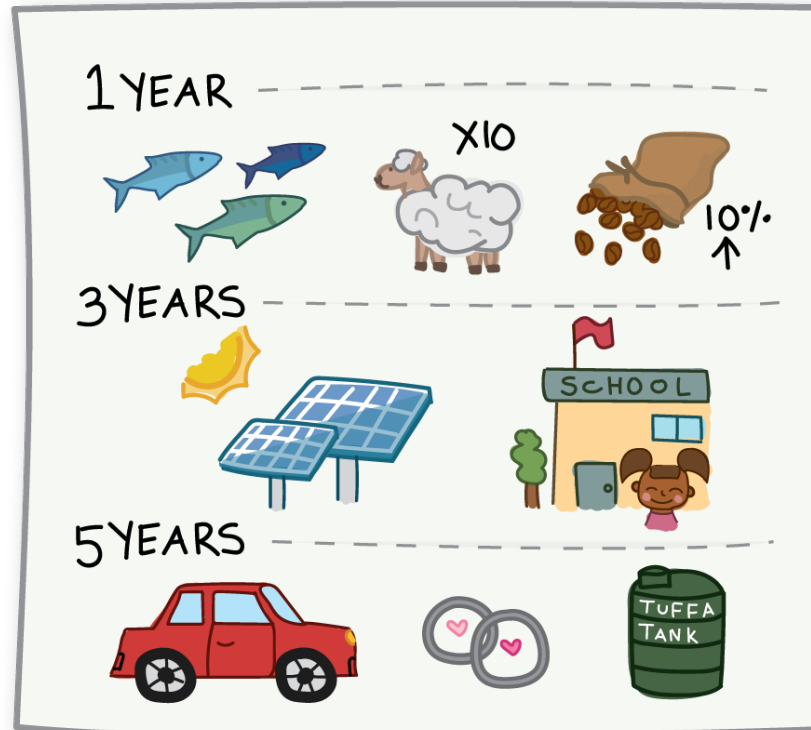


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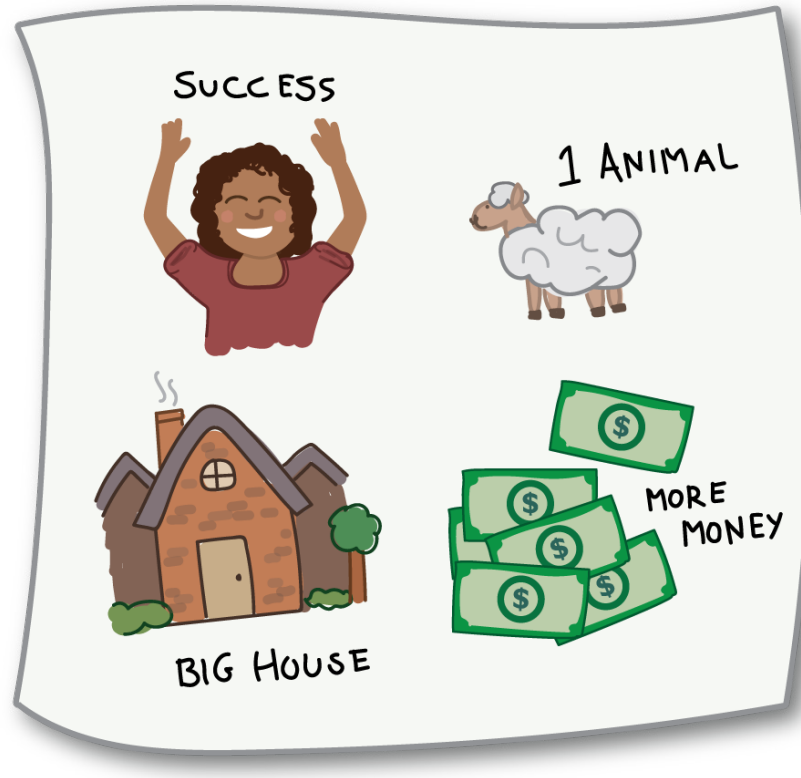
Time bound: It has a specific timeframe or deadline.



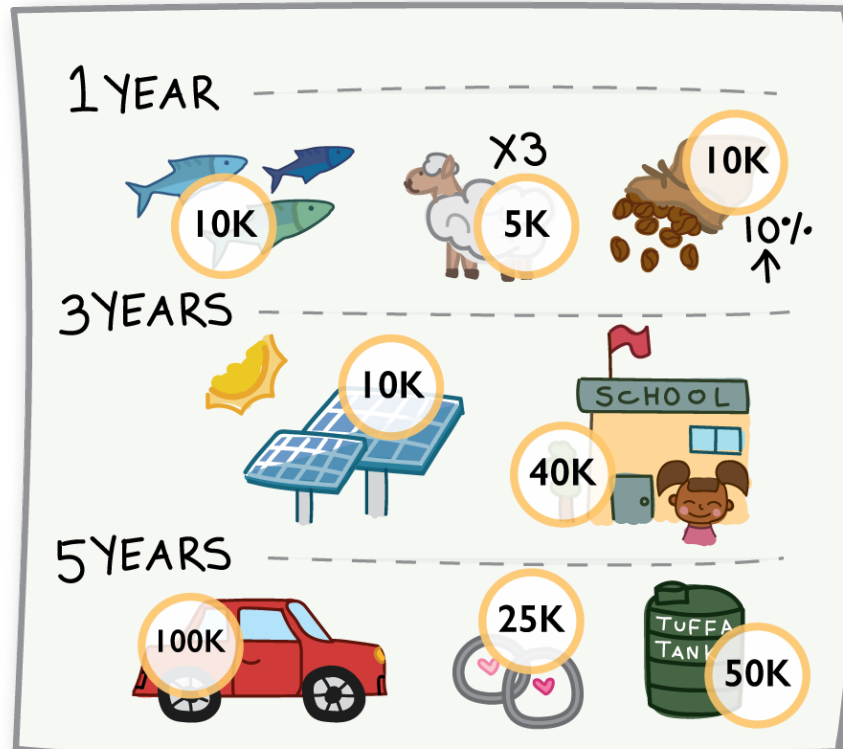
HOUSEHOLD VISION I



HOUSEHOLD VISION 2



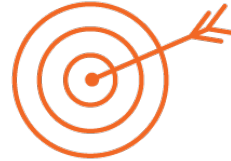
HOUSEHOLD VISION 3 - SMART EXAMPLE



SAVINGS PLAN

GOAL:

What are you & your partner saving for?



COST:

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



TIME:

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



SAVINGS PLAN FORMULA



MONTHLY SAVINGS PLAN FORMULA:

Amount to save ÷ Number of months
= Amount to save each month

COUPLES SAVINGS PLAN ACTIVITY



Module 3

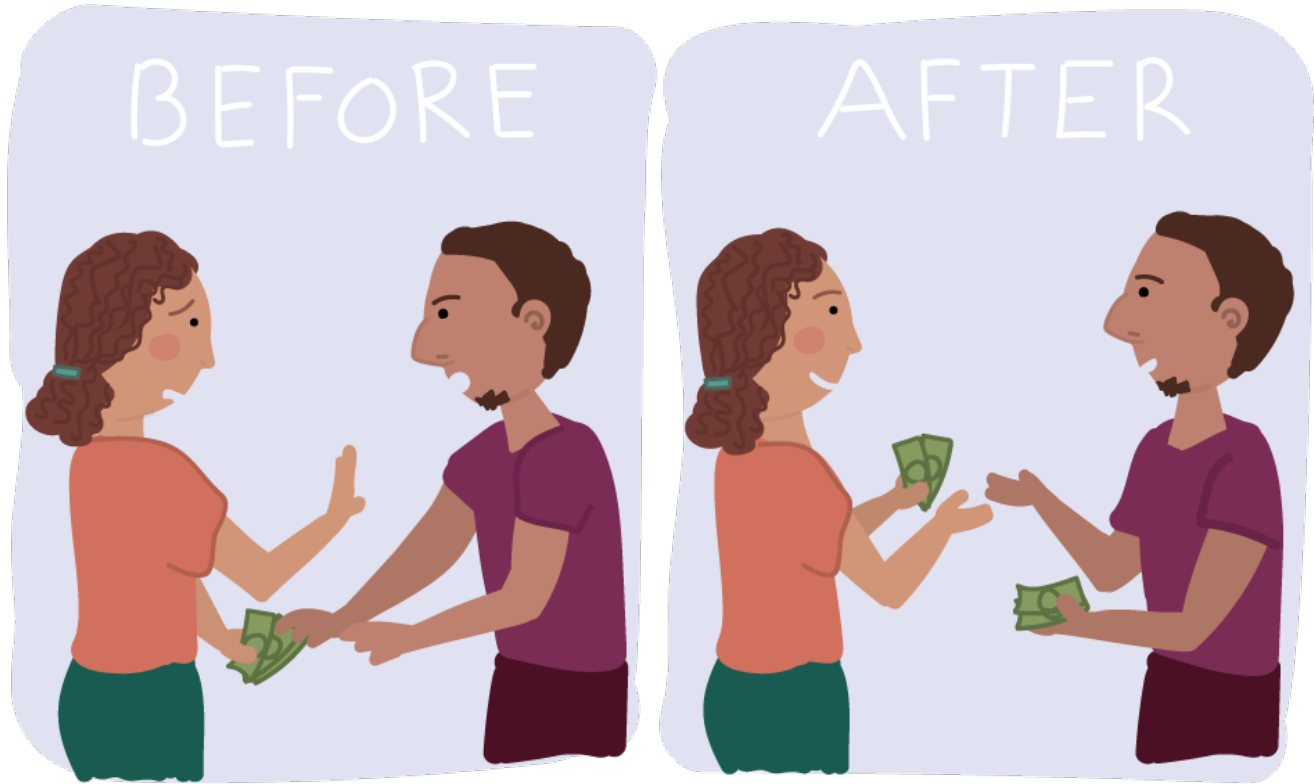
RULE 1



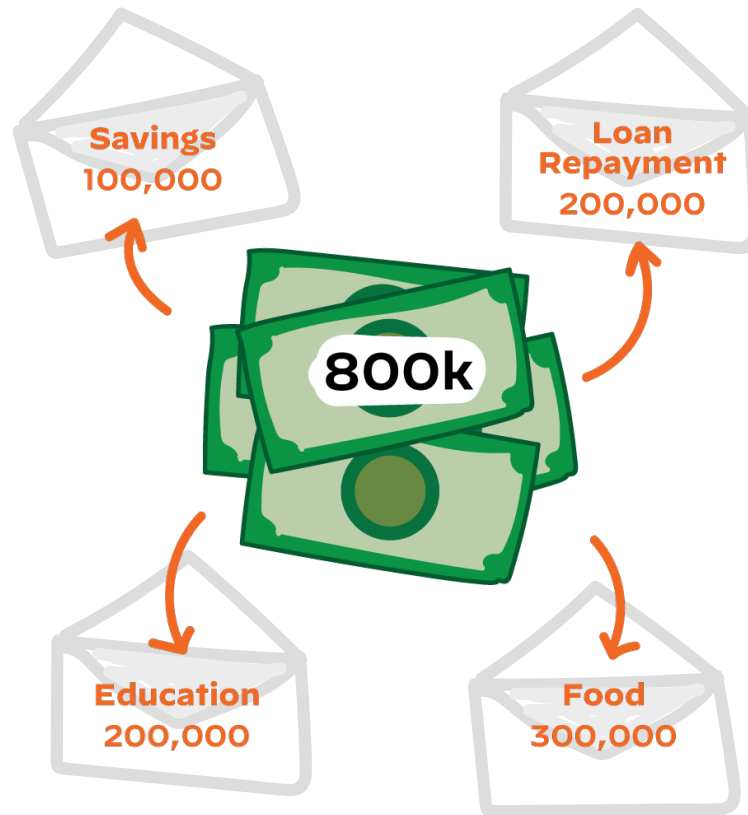
RULE 1:

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

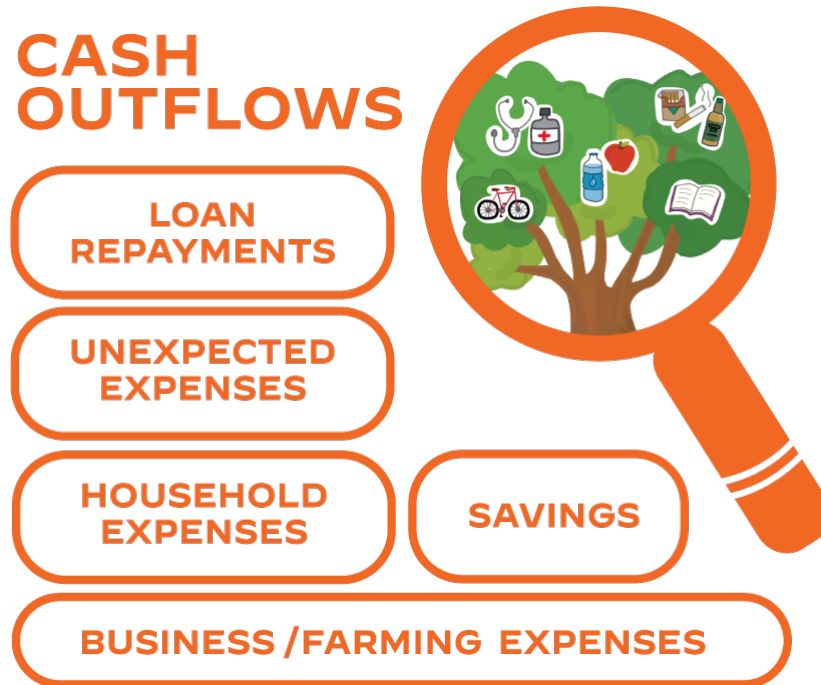
LOAN
DISBURSEMENTS

SELLING
ASSETS

GIFTS/REMITTANCE



FINANCIAL TREE - OUTFLOWS



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

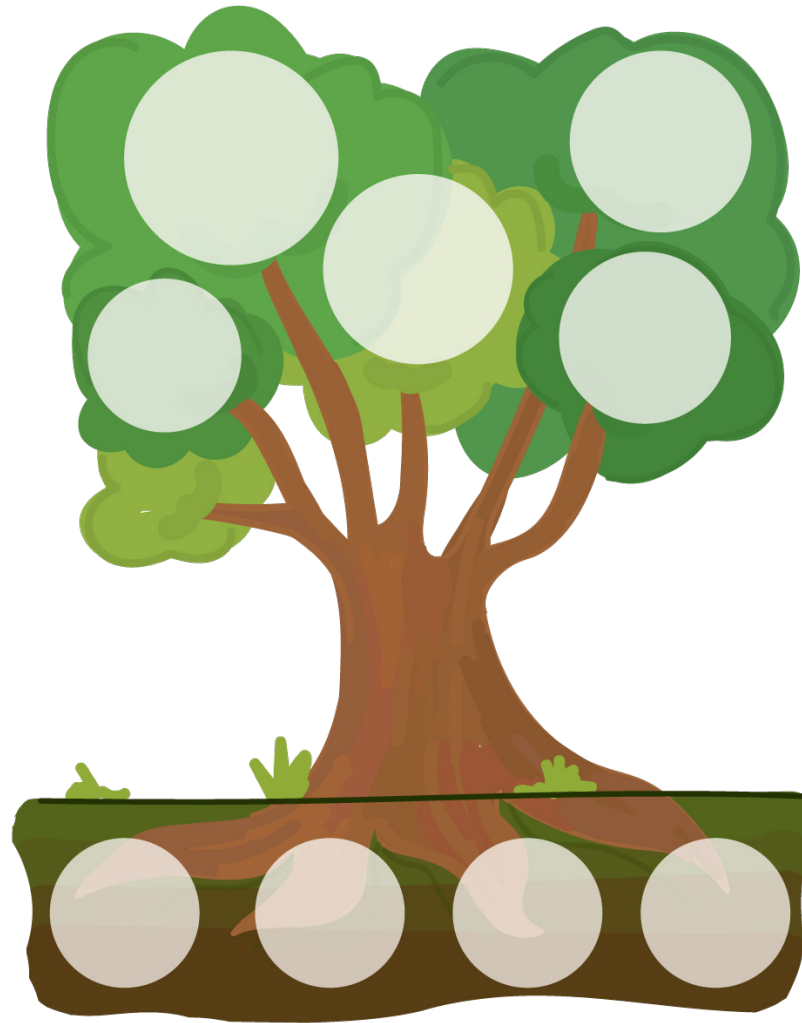
RULE 4



RULE 4:

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

BLANK TREE



Module 5

TREE WITH EXPENSES



RULE 5



RULE 5:

Income - Saving = Consumption

RULE 6



RULE 3:
Managing money and team work!

JOURNEY OF LIFE

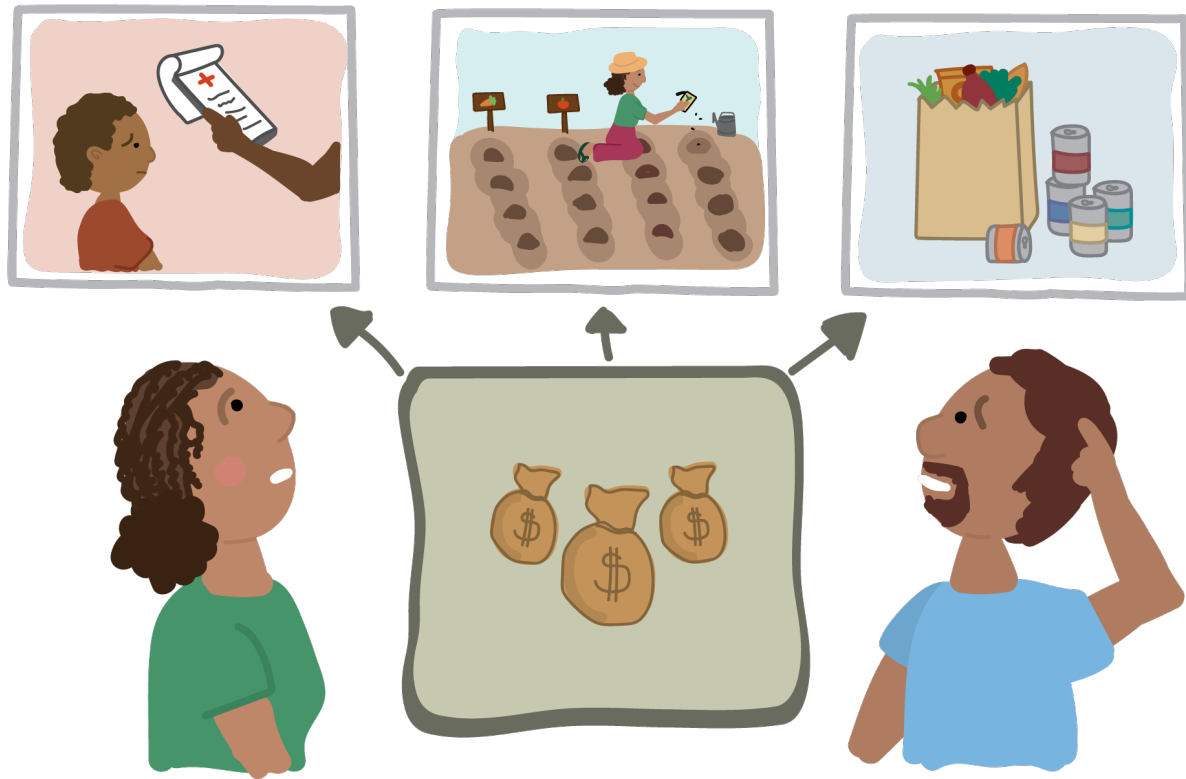


Module 6

PLANNING FOR EMERGENCIES



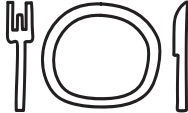


TYPES OF LOANS



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?



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



Continue: What will we continue doing?

