



THE REPUBLIC OF UGANDA  
MINISTRY OF EDUCATION AND  
SPORTS

# LIFE SKILLS Toolkit

**Module 5:**  
**My opportunities, my plans**





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## **Module 5: My opportunities, my plans**

September 2022

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# FOREWORD

Children and adolescents in Uganda today live in a world of challenges and opportunities, including new technologies, changing labor markets, migration, conflict, environmental and political changes. To succeed within the current and future environment, all children in Uganda need access to quality education and learning that develops skills, knowledge, attitudes and values that enables them to become successful lifelong learners who can learn, unlearn and relearn; find productive work, make wise decisions and actively engage in their communities.

Life Skills, also known as transferable skills, 21st century skills, soft skills or social emotional skills allow young people to become agile, adaptive learners and citizens equipped to navigate personal, academic, economic, social and environmental challenges.

The Life Skills toolkit is part of MoES's ongoing efforts to expand, re-think and transform education and the learning system in Uganda to provide children and adolescents especially the most marginalized with quality learning opportunities that include the skills they need to succeed in school, work and life.

The toolkit is aligned to the Government of Uganda's vision of transforming Uganda's society from a peasant to a modern and prosperous country, through preparing well educated, skilled and healthy human resources essential to facilitate development. More particularly, the toolkit is aligned to the Ministry of Education and Sports' goal of achieving equitable access to relevant and quality education and training for all.

The Toolkit is also aligned with the Sustainable Development Goals, especially (SDG 4) to ensure inclusive and equitable quality education and promote Lifelong learning opportunities for all. Concurrently, Life Skills development also contributes to the fulfillment of other SDGs relating to Promoting healthy lives(SDG 3), achieving gender equality and empowerment of all women and girls(SDG 5), Promotion of full and productive employment and descent work for all(SDG8), promoting innovation(SDG9) among others.

The Life skills Toolkit as a competency-based resource builds on MoES existing Life Skills education materials (including but not limited to Reporting, Tracking, Response and Referral(RTRR) Guidelines, PIASCY, Journeys Handbook, Menstrual Hygiene Management reader, Guidelines for the formation and management of school clubs), compressed into a single toolkit and enhanced with UNICEF's adolescent centered skills building material.

The toolkit is designed for teachers and facilitators who work with schools clubs to help learners learn and practice essential competencies-set of knowledge, skills, attitudes and values that they need to form and pursue positive goals, cope with challenges , form healthy relationships and contribute to peace in their lives and communities.

MoES will deliver the toolkit using a system strengthening approach through capacity building of pre-and in-service teachers with appropriate pedagogical practices, formative and summative assessment of learners to measure skills acquisition. Lastly, MoES accentuates that effective Life skills development requires learning environments where all learners can participate and feel physically, socially and emotionally safe and where skills can be reinforced through positive interactions with teachers and peers.

Realizing the vision set forth in this Life Skills toolkit will require resources, partnerships, coordination and continuous learning based on data and evidence. I therefore call upon all stakeholders; teacher training institutions, schools, private sector, academia, donors to advance in this rapidly evolving area of Life Skills development and to support the government of Uganda to ensure that children and adolescents are equipped with skills they need for success in school, work and life.

For God and my Country



**Dr. John C Muyingo**

Minister of State for Higher Education/ Holding the Portfolio for the Minister of Education and Sports

# ACKNOWLEDGEMENT

The Life Skills Toolkit is a Ministry of Education and Sports (MoES) Resource book for Teachers within formal and non-formal education institutions.

The Toolkit utilizes and builds upon existing MoES Life Skills education materials including but not limited to Reporting, Tracking, Response and Referral (RTRR) Guidelines, PIASCY, Journeys Handbook, Menstrual Hygiene Management reader, Guidelines for the formation and management of school clubs as well as UNICEF best practice 21st century content “Adolescent Kit for Expression and Innovation” and Aflatoun International content on child social and financial education.

The Life Skills Toolkit was developed under the Leadership of the MoES Gender Mainstreaming Unit, with technical oversight from the MoES Life Skills Taskforce. The Toolkit was written and curated by Juliet Young, UNICEF Consultant, and Gabriela Gutierrez from Aflatoun International.

Ministry of Education and Sports convey special thanks to our development partners UNICEF, Embassy of Ireland and Government of the Netherlands’ PROSPECTS partnership for the financial and technical support.

## Module 5:

### My opportunities, my plans

In this module participants explore the assets and resources that are available to them. They begin by recognizing that their own knowledge, capacities and goals are assets. Through this module, adolescents will appreciate that the careful management of monetary and non-monetary resources increases their control over their own futures.

The financial themes included in the module, such as budgeting, saving and spending, focus on helping participants develop planning and managing skills that are essential to save and spend resources successfully and responsibly. This session promotes a holistic approach to saving, with a broad definition that includes not just money, but other material and non-material resources.

In the last two sessions of the module participants think about their personal goals for the future, understanding how to set realistic goals and identifying the steps required to achieve them. Discussing their future plans and opportunities, participants reflect on their skills and identify how to become changemakers in their community through social or financial entrepreneurship projects. At the end of the module, participants will understand the value of social enterprises that aim at addressing social problems in a creative manner to improve the overall wellbeing of the community.

#### Primary competency domains

Critical thinking and decision-making

Hope for the future and goal-setting

### Sessions in this module

- 
- |     |                                       |
|-----|---------------------------------------|
| 5.1 | Managing my resources                 |
| 5.2 | Creating a budget                     |
| 5.3 | My SMART goals                        |
| 5.4 | Social and financial entrepreneurship |
-

### Key information for facilitator

- The aim of this module is to help participants develop planning and managing skills. Ensure participants don't feel like they cannot participate if they do not have monetary resources and remind them about the importance of non-material assets, such as their time or water.
- Do not rush through these sessions. If you think you might need more time, plan extra sessions on the same themes.
- Learning how to create a budget takes time and practice. Allow participants enough time to practice making budgets and provide support or guidance if they are struggling.
- Making decisions about our future can be a daunting experience. Reassure participants that it is okay if they are still not sure about their future plans. This module is about practicing, and starting to imagine their future goals and dreams.
- You can adapt the case studies and scenarios or add additional examples if you think participants would benefit from it.
- Remember you don't need to be an expert to conduct session 5.2 on creating a budget, however, make sure you feel comfortable explaining the process. Before the session create a few examples of budgets and remember to include the key parts: income, expenditure and balance (surplus/deficit).
- The last session of this module is a brief introduction to modules 6 and 7 of the Toolkits. Before moving to the next modules, make sure participants identify social entrepreneurship as an approach to building peaceful communities by identifying challenges and findings creative solutions that benefit all.

### By the end of this module participants should ...

- Know the difference between wants and needs
- Be able to create a simple budget
- Define what a SMART goal is
- Understand what an 'entrepreneur' is
- Identify problems in their community that could be addressed through social enterprises



## 5.1 Managing my resources

### Overview

<b>Session:</b> Managing my resources											
<b>Module:</b> My opportunities, my plans											
<b>Competency Domain:</b>											
<ul style="list-style-type: none"> <li>■ <b>Critical thinking and decision-making</b></li> <li>■ <b>Hope for the future and goal-setting</b></li> </ul>											
<b>Quick description</b>	Participants reflect on how to manage resources and make smart spending choices by distinguishing needs from wants.										
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Quiet and restful			Energetic and active								
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1	2	3	4	5							
Simple and easy			Complex and challenging								
<b>Time</b>	<b>60</b> Minutes										
<b>Learning Outcomes</b>	<p><b>Knowledge Outcomes:</b> Participants will be able to...</p> <ul style="list-style-type: none"> <li>■ Understand the difference between wants and needs</li> </ul> <p><b>Competency Outcomes:</b> Participants will...</p> <ul style="list-style-type: none"> <li>■ Reflect on personal resources, wants and needs</li> <li>■ Discuss how to make decisions around saving and spending resources</li> </ul>										
<b>Key Terms</b>	<p><b>Wants:</b> extra things that are nice to have, but not necessary. They are optional purchases.</p> <p><b>Needs:</b> expenses that are absolutely necessary. They are things that are essential to have in life, such as food, water and shelter</p> <p><b>Monetary Resources:</b> resources in the form of money</p>										
<b>Preparation</b>	<ul style="list-style-type: none"> <li>■ Prepare 'Need', 'Want' and 'Both' signs on sheets of paper and place them somewhere separately.</li> </ul>										
<b>Materials</b>	<ul style="list-style-type: none"> <li>■ Signs with the words: NEED, WANT, BOTH</li> <li>■ Pen and paper (if possible)</li> <li>■ Ball or any object that can be passed around safely</li> </ul>										

## Step by Step

Start with your Opening Circle ritual.

### START (10 minutes)

1. Explain that during today's activity you will be talking about the difference between wants and needs. Ask if anyone knows the difference between a want and a need.
2. Allow a few volunteers to share their thoughts and then explain: "needs are expenses that are absolutely necessary. They are things that are essential to have in life, such as food, water and shelter. Wants are extra things that are nice to have, but not necessary. They are optional purchases".
3. Ask participants to share a few examples of wants and needs. Allow them to share their ideas without correcting them. Write down the examples and review them in the reflection section to make sure everyone knows the difference between a want and a need.

### ACT (35 minutes)

1. Ask participants to get in groups.
2. Each group will get a list of items and together they will decide if the item is a want or a need.
3. Give each group the following list or write them somewhere everyone can see them:
  - Water
  - Food
  - Mobile phone
  - Shelter
  - Medicine/Medical bills
  - Television
  - Bicycle
  - Sanitary pads
  - Car
4. Once all groups are ready ask them to share what they discussed. Use the following questions:
  - How did you decide if it was a want or a need?
  - Did everyone agree with the classification of the items?
  - Was it difficult to classify some of the items? Why?
  - What would happen if we don't have some items, like water or sanitary pads?
  - What would happen if we don't have some items like a television or a car?
5. Remind participants that sometimes the distinction between a want and a need is not clear. Some products or services can be both, a want or a need, this depends on its purpose. For example, an entrepreneur might need a mobile phone to communicate with customers, but a young child may not actually need one.
6. Ask participants to go back to their groups.
7. Explain: "imagine each item in the list you have is worth 1 coin. If you wanted to get all items you would need to have 9 coins, but your group only has 5 coins. Together you will have to decide what you want to spend your coins on. If you want to, you can also decide to save some of the coins and not use them"
8. Allow 5 minutes for the pairs to select the items from the list they will spend their coins on. Participants can also decide to not use all 5 coins.

9. Ask a few pairs to explain their reasoning, by using the following questions:
  - What have you decided to buy? And why?
  - What have you decided not to buy? And why?
  - Have you decided to save some of your coins? Why, or why not?
10. After some time of discussion, reflect and say “Deciding how to spend your resources wisely includes considering what you really need and what you want. There will always be things we want, but sometimes we need to prioritize getting what we need before we can really go for what we want.”

## REFLECT (5 min)




1. Hold a ball in your hand, and ask the participants to form a circle. If you do not have a ball use any object that can be passed around safely between participants.
2. Ask a question, and then throw the ball to a participant.
3. The person who catches the ball should answer the question, then repeat the question and throw the ball to someone else to answer.
4. Work your way through the following questions, ensuring that all participants contribute answers:
  - Do you think everyone has the same needs and wants? Why?
  - How do you identify a want? How do you identify a need?

*End with your Closing Circle ritual.*

## Participant Handout

None.

## Facilitator Information Card

	<ul style="list-style-type: none"> <li>■ Adapt the list of needs and wants included in the 'Act' section.</li> <li>■ Be mindful of the different cultural and economic contexts participants might have.</li> <li>■ Remind participants to respect everyone's opinions and ideas</li> <li>■ Remark that there are not "right" and "wrong" answers. Encourage reflection and dialogue.</li> </ul>
	<ul style="list-style-type: none"> <li>■ <b>Do not</b> judge participant's answers.</li> <li>■ <b>Do not</b> reinforce gender stereotypes (e.g: boys are better managing money, or girls are better at saving) and let everyone know that saving is a key skill they can all learn and practice.</li> </ul>
	<p><b>For younger adolescents:</b> For the 'Act' section focus on the WANTS-NEEDS-BOTH activity and make sure participants understand the importance of differentiating wants and needs in order to prioritize spending.</p>
<p><b>Additional Reading and Activities</b></p>	<p>None required.</p>

### Facilitator Resources

None.

## 5.2 Creating a budget

### Overview

<b>Session:</b> Creating a budget						
<b>Module:</b> My opportunities, my plans						
<b>Competency Domain:</b>						
<ul style="list-style-type: none"> <li>■ <b>Critical thinking and decision-making</b></li> <li>■ <b>Hope for the future and goal-setting</b></li> </ul>						
<b>Quick description</b>	Participants will learn how to create a simple budget. This will reinforce their ability to save and plan for their future goals.	1	2	3	4	5
		Quiet and restful			Energetic and active	
		1	2	3	4	5
		No literacy required			High literacy required	
		1	2	3	4	5
		Simple and easy			Complex and challenging	
<b>Time</b>	<b>60</b> minutes					
<b>Learning Outcomes</b>	<p><b>Knowledge Outcomes:</b> Participants will be able to...</p> <ul style="list-style-type: none"> <li>■ Accurately define the terms “budget”, “surplus” and “deficit”</li> </ul> <p><b>Competency Outcomes:</b> Participants will...</p> <ul style="list-style-type: none"> <li>■ Apply knowledge from case study to create a simple budget</li> </ul>					
<b>Key Terms</b>	<p><b>Budgeting:</b> a process of planning beforehand, following through, and recording the process.</p> <p><b>Balance:</b> amount of money remaining when you subtract all your expenses from all of your income</p> <p><b>Surplus/profit:</b> money left after all expenses have been paid</p> <p><b>Deficit:</b> money owed after all the expenses have been paid, this happens when the income is lower than the expenses</p> <p><b>Enterprise:</b> an enterprise is a company or business, usually a small one. There are two kinds of enterprises: social and financial.</p> <p><b>Income sources:</b> is where your money comes from. Examples can be your job, your business, family, inheritance, etc.</p>					
<b>Preparation</b>	<ul style="list-style-type: none"> <li>■ Prepare the budget template either by printing it out, or writing it on the board or flipchart so participants can copy it.</li> <li>■ Come up with a few examples of income sources and expenses to share with participants as they come up with their imaginary character.</li> <li>■ Prepare 2 examples of balance calculations (one resulting in surplus/profit and one in deficit) – Find two example in the ‘Facilitator Resource’ section at the end of the session.</li> </ul>					
<b>Materials</b>	<ul style="list-style-type: none"> <li>■ Budget template</li> <li>■ Flipchart or board</li> <li>■ Pen and paper</li> </ul>					

## Step by Step

Start with Opening Circle ritual.

### START (15 min)

1. Start with a re-cap of last session and ask participants to share a few examples of needs and wants.
2. After a few examples, say: "as we discussed last time, knowing the difference between our wants and needs can help us prioritise what we need so we can make smart spending choices. Today we are going to learn how to use an essential financial tool that will be of great help to us now or in the future as we manage our resources. This tool is called a budget."
3. Ask if anyone has heard that word before: "do you what a budget is? How do you think a budget could be used? Who can create a budget?"
4. Remind the participants that budgeting is a process of planning beforehand, following through, and recording the process. Planning and budgeting helps us to keep track of our money. If we know what we want to spend our money on and budget, we can have some control over our finances and spend responsibly."
5. Before you move to the 'Act' section spend some time explaining the following terms:

Term	Definition
Income:	The money that is earned- for example a salary.
Expenses:	The costs incurred, what you pay and buy – for example rent
Balance:	This is the amount of money you find when you subtract all your expenses from all of your income
Profit/surplus:	If you still have money left after all expenses have been paid.
Deficit:	If you owe money after all the expenses have been paid because you didn't generate enough income

6. Take your time and make sure participants fully understand the terms. Engage them by asking examples of income generating activities and expenses.
7. Give two examples of how to calculate balance: one that results in profit and one that results in deficit (see examples in the Facilitator Resources section). Calculating the balance will be explained once more in the next activity, so keep the calculation at hand so you can refer back to it when needed.
8. Encourage participants to ask questions.

### ACT (40 minutes)

1. Ask participants to make groups of 6 and give each group a piece of paper and a pen/marker.
2. Ask them to create an imaginary character by drawing a picture of a typical person of their community.
3. Ask them to give the imaginary character a name, age and other characteristics. Think about their personality, interests and passions. They should write these characteristics above and below the drawing of the character .
4. Next, explain that the participants need to identify 3-4 potential sources of income for their imaginary character. These can be anything they feel is appropriate and realistic for their character: allowances, gifts from relatives, or money they earn. Ask them to write the 3-4 sources of income down the left side of their character.

5. Once this is done, ask them to think about what this imaginary character's typical expenses are, and to decide on 3-4 things he or she would realistically spend money on. Explain that they need to write the 3-4 sources of expenditure down the right side of their character.
6. Once they have finished writing the 3-4 sources of expenditures for their characters, ask them to pause and reflect and then decide whether each represents a need or a want. Ask them to write either 'want' or 'need' beside each item.
7. Next, have each group divide into two sub-groups to work separately.
8. One group must decide how much money the imaginary character might expect to make in a given month from each of his/her various sources of income. This should be based on their own experiences and on local realities.
9. The other half of the group should decide how much money the imaginary character would be likely to spend in a given month against each of the four areas of expenditure. This should be based on their own experiences and on local realities.
10. Next, ask the groups to come together again and to enter the figures they have decided upon into the budget template included in the 'Participant Handout' section. At this point they do not have to complete the 'Balance' section of the budget, just the income, expenses and the amount section (amount of money).
11. When they have finished, ask the groups to present their imaginary character to the others, including their name, age, interests, and sources and amounts of income and expenses in the budget format.
12. Ask each group the following questions:
  - Does your imaginary character have regular sources of income?
  - Does your imaginary character have enough money to cover all of his or her expenses?
13. Invite other participants to ask other questions about the imaginary character.
14. Once everyone has presented, ask them to go back to their budget.
15. Ask: "Which section of the budget has the highest value: income or expenses? What else do you see in this budget?"
16. Tell participants to subtract the total expenditures from the total income.
17. Pause here and do a quick recap of the budgeting terms 'surplus', 'deficit' and 'balance'.
18. Point out the last line of the budget form. Ask them what we call this ('the balance') and why it is important. Explain that the number put here can either be positive or negative, depending on whether there is enough income to cover the expenses. If the number is positive, then the imaginary character has more income than expenses. If it is negative, it means that the character's expenses are greater than his/her income.
19. Go back to the budget you used at the beginning of the session and show how you subtracted total expenses from the total income.
20. Ask the participants the following:
  - Does your character's budget show a surplus or a deficit?
  - Why is it important to keep a record of your income and expenses?
21. Summarise by telling the participants that keeping a record of their income and expenses helps them to know where their money goes. If they have extra, or a surplus, they can save it for a future need. If their budget tells them that they won't have enough money to pay for their expenses, or a deficit, they know to cut back on some of them.

## REFLECT (5 minutes)

1. Ask participants to get in pairs and share:
  - 3 enjoyed about today's session
  - 2 things they learnt about budgets
  - 1 area that is unclear or one question they have about budgets.
2. You can ask some pairs to share their answers with the group.




*End with your Closing Circle ritual.*

### Participant Handout

Imaginary Character's Budget	
Income	Amount
Income total	
Expenditure	
Expenditure total	
Balance (income – expenditure)	



## Facilitator Information Card

	<ul style="list-style-type: none"> <li>■ Be ready to answer questions and explain the financial concepts using examples.</li> <li>■ Explain the budget concepts thoroughly, making sure they are clear for everyone</li> <li>■ Encourage participants to be creative and have fun when creating their imaginary character</li> </ul>
	<ul style="list-style-type: none"> <li>■ <b>Do not</b> get frustrated or angry at participants if they do not get the budget right the first time. Learning how to create a budget require times, and they should know it is a process, the more they practice, the easier it will become.</li> <li>■ <b>Do not</b> allow any kind of jokes, criticism or bullying. Financial topics might be sensitive to some participants.</li> </ul>
	<p><b>For low-literacy participants:</b> If there are mixed literacy levels in the group, make sure to pair up good readers and writers with students who need support. Allow them to use pictures or symbols to represent the different income sources and expenses.</p>
<p><b>Additional Reading and Activities</b></p>	<p><b>None recommended</b></p>

## Facilitator Resources

### Budget example 1

Brian earned 60.000 UGX this week from his part-time job as an office helper and his friend Joy paid him back 15.000 UGX that she owed him. He spent 40.000 UGX on food, transportation, education and medicine. This week, Brian plans to buy each of his aunts a 5kg bag of rice. Each bag will cost 20.000 UGX.

<b>Budget</b>	
<b>Income</b>	<b>Amount</b>
Part-time job	60.000 UGX
Joy	15.000 UGX
<b>Income total</b>	<b>75.000 UGX</b>
<b>Expenditure</b>	
Food, transportation, education and medicine	40.000 UGX
2 bags of rice	40.000 UGX
<b>Expenditure total</b>	<b>80.000 UGX</b>
<b>Balance (income – expenditure)</b>	(75.000 – 80.000 = - 5.000) Deficit of 5.000 UGX

### Budget example 2

Alice is a student in Kampala. In her free time she tutors young children charging 20.000 UGX per tutoring hour per child. Every week Alice tutors 3 children, one for 1 hour and two for 2 hours. Per week she spends 30.000 UGX on transportation and 20.000 UGX buying pens and notepads for the classes.

<b>Imaginary Character's Budget</b>	
<b>Income</b>	<b>Amount</b>
Tutoring- Child 1	20.000 UGX
Tutoring- Child 2	40.000 UGX
Tutoring- Child 3	40.000 UGX
<b>Income total</b>	<b>100.000 UGX</b>
<b>Expenditure</b>	
Transport	30.000 UGX
Material (pens and notepads)	20.000 UGX
<b>Expenditure total</b>	<b>50.000</b>
<b>Balance (income – expenditure)</b>	(100.000 – 50.000= 50.000) 50.000 UGX profit/surplus

## 5.3 My SMART goals

### Overview

<b>Session:</b> My saving goals											
<b>Module:</b> My opportunities, my plans											
<b>Competency Domain:</b>											
<ul style="list-style-type: none"> <li>■ Critical thinking and decision-making</li> <li>■ Hope for the future and goal-setting</li> </ul>											
<b>Quick description</b>	Participants will understand the importance of saving in order to reach their life goals. They will develop SMART goals to start planning their futures.										
	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 20%; text-align: center;">1</td> <td style="width: 20%; text-align: center;">2</td> <td style="width: 20%; text-align: center;">3</td> <td style="width: 20%; text-align: center;">4</td> <td style="width: 20%; text-align: center;">5</td> </tr> <tr> <td colspan="3">Quiet and restful</td> <td colspan="2">Energetic and active</td> </tr> </table>	1	2	3	4	5	Quiet and restful			Energetic and active	
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1	2	3	4	5							
No literacy required			High literacy required								
<b>Time</b>	<b>60</b> minutes										
<b>Learning Outcomes</b>	<p><b>Knowledge Outcomes:</b> Participants will be able to...</p> <ul style="list-style-type: none"> <li>■ Define what a SMART goal is</li> </ul> <p><b>Competency Outcomes:</b> Participants will...</p> <ul style="list-style-type: none"> <li>■ Consider the goals they want to achieve in the future</li> <li>■ Practice what they learned by setting a SMART goal (for monetary or non-monetary resources)</li> </ul>										
<b>Key Terms</b>	<p><b>Prioritize:</b> to list or rate project/goals/items in order of importance so you can identify what to address first.</p> <p><b>Saving:</b> is an important skill that helps us to accumulate or putting aside resources (such as money, time, water, etc) for a specific goal or purpose.</p> <p><b>Goals:</b> what we hope to achieve in relation to work, education, health or family.</p> <p><b>Non-Monetary Resources:</b> valuable resources that are not money for example: time, water, connections (social network), etc.</p>										
<b>Preparation</b>	<ul style="list-style-type: none"> <li>■ Prepare the SMART Templates, either by printing out enough of them to hand out to the participants, or by writing it on the board or flipchart.</li> </ul>										
<b>Materials</b>	<ul style="list-style-type: none"> <li>■ SMART Planning Tool- Template (included in the Participant Handout)</li> <li>■ Flipchart or board</li> <li>■ Pen and paper</li> </ul>										

## Step by Step

Start with your Opening Circle ritual.

### START (15 minutes)

1. Welcome participants and tell them you will start with a quick game where they will share their views on saving.
2. Ask them to stand in a circle, and explain that you will pass a ball around and the person that catches the ball will have to say the first thing that comes to their mind when they hear the word 'saving'.
3. After a few rounds explain you will say will say an unfinished sentence, and pass the ball to someone in the circle.
4. The person who catches the ball has to complete the sentence. For example, you say: "Adults save to..." and pass the ball. The person who catches the ball completes the sentence by saying "...buy materials to build a house."
5. Next, that person repeats the same unfinished sentence, and throws the ball to another person in the circle who then has to provide their own answer before repeating the process with someone new.
6. Continue to pass the ball, keeping things moving at a lively pace and changing the start of the sentence to also include:
  - Adolescents often save to...
  - Savings can help you...
7. Explain: "We all save for different reasons. Sometimes we save to be able to afford our 'wants' and not only our 'needs', other times we save for the future, to achieve our long-term dreams or to be prepared in case of an unexpected emergency. Saving is a very important skill to have, but it is not always easy."
8. Ask participants if they can think of some of the challenges they might face when trying to save. Give them some time to think and share their answers.
9. Explain "there will always be challenges to saving resources, but there are some steps we can take to make sure these challenges do not stop us from saving. For instance, during the first session of this module we talked about prioritising our needs over our wants. If we prioritise spending our resources on the things we need we might be able to reduce our expenses and save."
10. For the next activity we will be creating saving goals. Remind them "a goal is something we hope to achieve in relation to our education, health, family or work. Having a goal or an objective we want to achieve will help us plan our saving in a smart way".
11. Emphasize on the fact that saving is not only about monetary resources. We have valuable resources that are not money and we can save such as: water, energy, time, etc. This are called non-monetary resources.

### ACT (35 minutes)

1. Explain that during the rest of the session they will work to create their own goal using the SMART planning tool. Explain that the SMART planning tool is a way to plan realistic goals. This tool will help them identify the different elements that a goal should have in order to be achievable.
2. Point at the flipchart with the SMART planning tool or give each participant a copy (find the tool in the 'Participant Handout' section below).
3. Give participants a few minutes to read the information. If working with a low literacy group, ask a few volunteers to read aloud the information on the flipchart.
4. Explain, "having an objective in mind can help us organize ourselves and help us prioritise in order to make the right decisions to achieve our goal. To make our goals SMART, they should be specific, clear, well defined and focused. A clear goal will let you know exactly what is expected and its importance".
5. Explain that each participant should now take a few minutes for personal reflection and then decide on a personal goal they want to set for themselves. Find two examples in the 'Facilitator Resources' section at the end of the session.

6. Remind them “you can use the SMART planning tool for different kinds of goals. For example, on the one hand, your goal could be buying something you need for school, or saving to start a small business; for these goals, you would need to save money. On the other hand, your goal might be to get a higher mark in school or to spend more time with someone you care about; these are great goals, and would require for you to save or use your resources- like time- differently”
7. Give them a couple of minutes to write under ‘S’ what they want to accomplish by saving money or other resources. Walk around the room and help them as required.
8. Next, ask them to deliberate over how much time or money they will need to spend. Remind them that their goal should have measurable progress so that they can see changes as they occur. This measurable progress will help them stay focused in reaching the goal. To complete ‘M’ they should think about the following questions: what is the total amount they want to save? How much shall they put aside each week? Or how many hours or time would they need to use per week or day to be able to achieve their goal?
9. Again give them a couple of minutes to think. Move around the room helping as needed.
10. Now bring their attention to ‘A’. Encourage participants to ask themselves what they must do to achieve their goal. Suggest that this might require them to reflect on the following practical, action-oriented questions. How do I usually get money or how do I spend time? Will I need to increase the money or time I currently have to achieve my goal? If so, how? How will I save or use my time/resources better?
11. Again, give them a couple of minutes to think. Move around the room helping as needed.
12. Explain that ‘R’ stands for ‘Realistic’ but suggest that it might also stand for ‘Reflect’. At this point they should quickly review their goal and ask themselves once more if it is ‘realistic’ considering their current situation.
13. If they feel comfortable, they can discuss their goals with other in the group and get their objective feedback on the realism of their goals. If after the discussion they think the saving goal in its current form is not realistic, they might want to consider revising it.
14. Again, give them a couple of minutes to think. Move around the room helping as needed.
15. Finally, ask them to think about the timeframe they have allotted themselves. Is the target date for achievement possible?
16. Suggest that the date should be sufficiently close for the saving to provide a bit of a challenge, but not so far in the future that the task loses all sense of urgency or focus. Remind them also that they should review the savings goal regularly and make adjustments if necessary. What is important is that they have a sense of the progress that they are making towards that goal.
17. One last time, give them a couple of minutes to think. Move around the room helping as needed.
18. Finally, ask any participants who wish to, to present their SMART goal to the group.

## REFLECT (10 minutes)

1. Divide the group into teams of three.
2. Tell them to visualise a traffic light. Explain that the traffic light represents their new action plans.
3. Red stands for one thing that they should stop doing if they want to make progress towards their goals.
4. The yellow light stands for something that they should do less of in order to make progress towards their goals.
5. The green light stands for something they have already done or are already doing to help them reach their goals.
6. Ask them to share in their teams what their “traffic light” would be, giving their answers for each of the colours.
7. Ask some volunteers to share one of the things they will stop doing, one of the things they will do less of, and one of the things they are already doing.
8. Summarize by saying that planning our steps makes it much more likely for us to succeed. Reaching our goals is a process, and each step we make towards our goal is an achievement.

*End with your Closing Circle ritual.*

## Participant Handout

### SMART Planning Tool Template

#### **Specific**

- The goal should be specific, clear, well defined and focused.
- It should answer the question: What do we want to accomplish?
- A clear goal will let everyone involved know exactly what is expected, why it's important, who's involved and where it will happen.

#### **Measurable**

- The goal should have measurable progress, so we can see the changes as it occurs
- This measurable progress will help us to stay focused in reaching the goal
- The goal should answer: 'How will we know when it's accomplished?'

#### **Action-oriented**

- What must we do to achieve our goal?
- The goal should answer: "How can it be accomplished?'
- Our goal and commitment level should be well matched




#### **Realistic**

- The goal should be realistic, reasonable, and based on our talents, weaknesses and strengths. It should be something you can actually achieve.
- We should know our limitations: Do we have the ability to reach our goals? Is the goal too easy/hard?

#### **Time Bound**

- The goal should have a target date for achievement.
- Commitment to the deadline helps us focus efforts on completing the goal.
- We should periodically review our goals and make adjustments if necessary.

## Facilitator Information Card

	<ul style="list-style-type: none"> <li>■ Emphasize on the importance of saving resources that are not money. Saving and spending time wisely is a key skill to have.</li> <li>■ Setting goals for the future might be a daunting experience. Remind them that it is okay to set themselves any kind of goal (small or big, they are all valuable).</li> <li>■ Make sure participants understand what a realistic goal is, but don't discourage them to follow their personal and professional goals.</li> <li>■ Emphasize during the session that the amount of money or resources saved is not the main priority –most importantly is that participants are aware of what saving is, why to save and how to save. Emphasize that everyone can develop a savings attitude.</li> </ul>
	<ul style="list-style-type: none"> <li>■ <b>Do not</b> judge or underestimate participant's goals and dreams.</li> <li>■ <b>Do not</b> pressure any participants to share their savings goals</li> <li>■ <b>Do not</b> reinforce gender stereotypes and avoid suggesting goals based on the learner's gender, instead focus on the goals they can achieve because of their personal strengths.</li> </ul>
	<p><b>For younger adolescents:</b> Prepare examples for each letter of the SMART goals planning Tool. You can also share some examples of SMART goals to support the participants. If thinking of middle or long term saving goals is challenging, you can also encourage participants to think of small short term saving goals.</p> <p><b>For low-literacy participants:</b> Ask participants to draw or use symbols to represent each of the SMART goals sections.</p>
<p><b>Additional Reading or Activities</b></p>	<p>None recommended.</p>

## Facilitator Resources

### Example of SMART goals – non-monetary

- S-** I want to improve my chances of scoring a goal by 50%.
- M-** I can measure my progress by the increase in the amount of times I score a goal. Right now I score 1 goal every 2 matches.
- A-** I'll spend an extra hour a week practicing scoring goals.
- R-** It is possible to raise my ability to score goals by practicing an extra hour a week, and practicing friendly games with my team to see how I am improving in a real football setting.
- T-** I will achieve my improved score rate by the end of this year.

### Example SMART goals- monetary

- S-** I want to buy a book at the end of the school year.
- M-** The book will cost 25.000 UGX and I have seven months left of school.
- A-** If I save 1.000 UGX per week I will be able to have enough money at the end of the school year.
- R-** During the weekends I tutor a school peer and he pays me 2.000 UGX. If I save 50% of the money I make, I can save enough to buy the book at the end of the school year.
- T-** I will buy the book at the end of the school year, which is seven months from now.



## 5.4 Social and financial entrepreneurship

### Overview

<b>Session:</b> Social and financial entrepreneurship											
<b>Module:</b> My opportunities, my plans											
<b>Competency Domain:</b>											
<ul style="list-style-type: none"> <li>■ <b>Critical thinking and decision-making</b></li> <li>■ <b>Hope for the future and goal-setting</b></li> </ul>											
<b>Quick description</b>	<p>Participants will identify what it means to be an entrepreneur. They will identify entrepreneurs in their community to help them formulate their own entrepreneurial dreams.</p>										
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1	2	3	4	5							
Simple and easy			Complex and challenging								
<b>Time</b>	<b>60</b> minutes										
<b>Learning Outcomes</b>	<p><b>Knowledge Outcomes:</b> Participants will be able to...</p> <ul style="list-style-type: none"> <li>■ Accurately define “entrepreneurship”</li> <li>■ Identify the characteristics of a social and a financial enterprise</li> </ul> <p><b>Competency Outcomes:</b> Participants will...</p> <ul style="list-style-type: none"> <li>■ Identify inspiring social and/or financial enterprises in their community to help them formulate their own entrepreneurial dreams</li> </ul>										
<b>Key Terms</b>	<p><b>Entrepreneur:</b> Creates and runs an entire business. The business may or may not have employees. Entrepreneurs are often creative, daring people, and the businesses they operate are very important to communities.</p> <p><b>Social Enterprise:</b> Often referred to as a ‘not-for-profit’- a social enterprise is one that focuses on making a positive impact on society, through social, cultural or environmental issues for example. It’s main concern is to address a social problem, not to make a profit.</p> <p><b>Financial Enterprise:</b> Is a business that provides finance and/or services and its main goal is to make a profit.</p>										
<b>Preparation</b>	<ul style="list-style-type: none"> <li>■ Think of some local social enterprises to share with the participants.</li> <li>■ This session is a short introduction to the next modules, if possible, review the introductions to modules 6 and 7 before conducting this session.</li> <li>■ If possible, plan an additional session and invite a local entrepreneur to share their story with participants.</li> </ul>										
<b>Materials</b>	<ul style="list-style-type: none"> <li>■ Paper</li> <li>■ Pens or markers</li> </ul>										

## Step by Step

*Start with your Opening Circle ritual.*

### START (10 minutes)

1. Open the day with a quick recap of the last three sessions “so far during this module we have talked about wants and needs, we have practice how to make decisions on saving and spending using a budget and have practiced setting SMART goals. These learnings will not only help us in our personal life but they will become essential if we decide to start our own business or enterprise.”
2. Ask the group if they have heard the word entrepreneur before.
3. Allow a few minutes for answers.
4. Explain: “a person who starts an enterprise is called an entrepreneur. An entrepreneur is someone who decides to create or run a business. When

we hear the word ‘entrepreneur’ it is common to think about someone that has made great wealth in the world of business. Whilst that might be true in a few cases, the word ‘entrepreneur’ has a much broader meaning that extends beyond making money by buying and selling. Anyone, in any line of work can be an entrepreneur. Being an entrepreneur means having a mind-set of wanting to find new, more efficient ways of doing things. Entrepreneurs are not satisfied with the ways things are at work or in the marketplace. Entrepreneurs are problem seekers, problem solvers and innovators. They are people who can add value whether they create something new themselves or work for a company/organisation.”

### ACT (40 min)

1. Remind participants that one of the intended outcomes of this session is that they start thinking about their own social enterprise projects.
2. Explain: “An enterprise is a company or business, usually a small one. There are two kinds of enterprises: social and financial. The difference between them is that a social enterprise is one that focuses on making a positive impact on society by engaging with social, cultural or environmental issues, while the financial one has as main goal to make a profit.”
3. Continue by saying, “as we discussed before, a person who starts an enterprise is called an entrepreneur. An entrepreneur is someone who decides to create or run a business. They are often creative, daring people. Entrepreneurs and the businesses they operate are very important to communities.”
4. Ask participants if they can think of reasons why entrepreneurs are important for their communities.
5. Ask a few volunteers to share their thoughts.
6. Then explain: “entrepreneurs are important for their communities because often, their businesses help to solve a problem, improving the lives of others. Social entrepreneurs need to understand their community, its problems and strengths so they can innovate and create solutions that can successfully tackle local problems”
7. Ask the participants if they know of any entrepreneurs. Encourage them to think about people they might know personally in real life, or famous entrepreneurs around the world. Explain that these people are usually very passionate about the work they are doing.
8. While they think, provide an example of an entrepreneur you know in the community.
9. Next ask them to quickly make groups of 3.
10. In the groups, ask them to share the name and business or line of work of the entrepreneur they selected, and say why they think this person is passionate about their work.

11. Ask them to come back in a circle and ask these follow up questions:
  - How do you think these persons got started with this business? Was there a problem they wanted to address?
  - What kind of enterprise is it: social, financial or both?
  - Are they successful? How can you tell?
  - Why or how is their enterprise/business important to their community?
12. Ask a few volunteers to share what they discussed in the group.
13. Explain that in the next module 'my community' they will have the opportunity to go out into their community to talk to some local entrepreneurs to understand more about their work, how it started and what keeps them motivated. Remind participants that successful social entrepreneurs are changemakers that use their work to generate positive change and help building peaceful communities.
14. Explain that during the remaining time they will start thinking of the kind of social issue they would want to address through their social enterprise project. To do this, they will use a process called 'brainstorming'.
15. Tell them "brainstorming is an easy and fun process that is used by most great entrepreneurs before they start their business. It is about thinking of as many ideas as possible about products or services we can create".
16. Put participants into small groups and give them each a piece of paper and pens/markers.
17. Explain: "in groups you will brainstorm about the social issues that are most important to you and our community. Knowing what you are passionate about and knowing what our community needs will help you come up with ideas." Remind them that at this stage there are only sharing ideas, in the next modules, 'my community' and 'our innovations', they will have the space to work and develop their project ideas.
18. While they are doing this, be sure to visit each group to check how they are doing, and to offer some suggestions, participate with the group, ask questions, comment and give praise. Remind them that brainstorming is a group creativity technique. They should let their mind wander and spontaneously come up with a list of ideas.
19. Encourage them to really think about the social issues that are most important to them. Remind them of some of the themes they discussed in the club: menstrual health, HIV/AIDS, unhealthy relationships, child rights, conflict, violence, etc.
20. After 15 minutes bring participants back together and ask them to share their ideas.
21. Then lead a discussion by ask the participants the following questions:
  - Did any groups identify the same social issues?
  - What are some of the causes of these social issues?
  - Which social issue has the potential to be changed soon?
  - Which social issue would take much longer to solve? Why?

## REFLECT (5 minutes)




1. Ask the participants to walk around the classroom, in different directions and without following each other.
2. Invite them to breathe deeply and think about what they have learned today. Ask them to stop and look at one of their palms as if they were holding a picture.
3. Explain that now they will imagine that they are looking into a picture of their future. In this picture they will see their own social enterprise project.
  - What does it look like?
  - Which type of problem are they solving?
  - How are they solving it?
  - How is their community reacting to their enterprise?
4. Give them a few minutes to imagine the picture.
5. Wrap up by saying “In the next modules we will work together to understand the problems in our community and come up with creative solutions to tackle them. Remember, we can all be changemakers if we engage and work together to change the things we don’t like in our community. When starting your social enterprise project you will realize you are not alone, if people believe in you and in your project they will want to help you and see you succeed.”

*End with your Closing Circle ritual.*

## Participant Handout

None

## Facilitator Information Card

	<ul style="list-style-type: none"> <li>■ Encourage participants to be creative and enthusiastic about the type of enterprise they would like to create</li> <li>■ Remark that whilst being an entrepreneur usually means being a business person, being entrepreneurial is a creative and innovative mindset that can bring you success in formal employment.</li> <li>■ Be an active listener and be open for questions</li> <li>■ Use local examples of social entrepreneurship</li> <li>■ Engage local entrepreneurs and if possible invite one or two to the session to share their story.</li> </ul>
	<ul style="list-style-type: none"> <li>■ <b>Do not</b> focus so much on the money making part of an enterprise but focus on the.</li> <li>■ <b>Do not</b> rush through the activities. It is important participants have enough time to reflect, ask questions and discuss with the group.</li> <li>■ <b>Do not</b> reinforce cultural stereotypes related to social problems. Be critical and keep asking participants: why do you think that? Could someone think of a different example? Does anyone have a different opinion?</li> </ul>
	<p><b>For younger adolescents:</b> instead of making groups of 3 in the 'Star' section, spend more time discussing together examples of entrepreneurs in the community and addressing the questions: How do you think this person got started with this business? What kind of enterprise is it: social, financial or both? Why or how their enterprise/business important to their community?</p>
<p><b>Additional Reading and Activities</b></p>	<ul style="list-style-type: none"> <li>■ Educate! Leadership &amp; Entrepreneurship course. Term 1 "Leadership" 2019.</li> <li>■ Educate! Leadership Passbook.</li> </ul>

## Facilitator Resources

None

## Notes to Module 5

1. Adapted from Aflatoun International, *Aflateen+: Life Sills and Financial Education Through a Gender Lens*, Aflatoun International, Amsterdam, 2017, pp. 197-200.
2. Aflatoun International, *Aflateen+: Life Sills and Financial Education Through a Gender Lens*, Aflatoun International, Amsterdam, 2017.
3. Adapted from Aflatoun International, *Aflateen+: Life Sills and Financial Education Through a Gender Lens*, Aflatoun International, Amsterdam, 2017, pp. 197-207.
4. Aflatoun International, *Aflateen+: Life Sills and Financial Education Through a Gender Lens*, Aflatoun International, Amsterdam, 2017.
5. Adapted from Aflatoun International, *Aflateen+: Life Sills and Financial Education Through a Gender Lens*, Aflatoun International, Amsterdam, 2017, pp. 255-261.
6. Aflatoun International, *Aflateen+: Life Sills and Financial Education Through a Gender Lens*, Aflatoun International, Amsterdam, 2017.
7. Adapted from Aflatoun International, *Aflateen+: Life Sills and Financial Education Through a Gender Lens*, Aflatoun International, Amsterdam, 2017, pp. 237-240.
8. Aflatoun International, *Aflateen+: Life Sills and Financial Education Through a Gender Lens*, Aflatoun International, Amsterdam, 2017.



