

TRUTH
CENTERED
TRANSFORMATION

MODULE



**MONEY MATTERS
VISUAL AIDS**

Lesson 1: Expenses Poster

Food	2 per day*
Electricity	5 per month
Household	10 per month
Supplies	
Random Expenses	10 x dice per month e.g. medical bills
Schooling (2 children)	80 per child in Feb and 100 per child in May.
Extra Rice	30 per month – Oct, Nov, Dec
Income Expenses	300 due in June

*** To keep it simple each month is 30 days**

Lesson 1: Budgeting and Debt game cards

PRINTING & CUTTING INSTRUCTIONS

Page of \$500 bills – Print 1 copy and cut apart

Page of \$100 bills – Print 3 copies and cut apart

Page of \$50 bills – Print 1 copy and cut apart

Page of \$10 bills – Print 2 copies and cut apart

Page of \$5 – Print 2 copies and cut apart

Three Pages of items to buy – Print 2 copies of each page and cut apart

\$1000	\$500	\$500
\$1000	\$500	\$500
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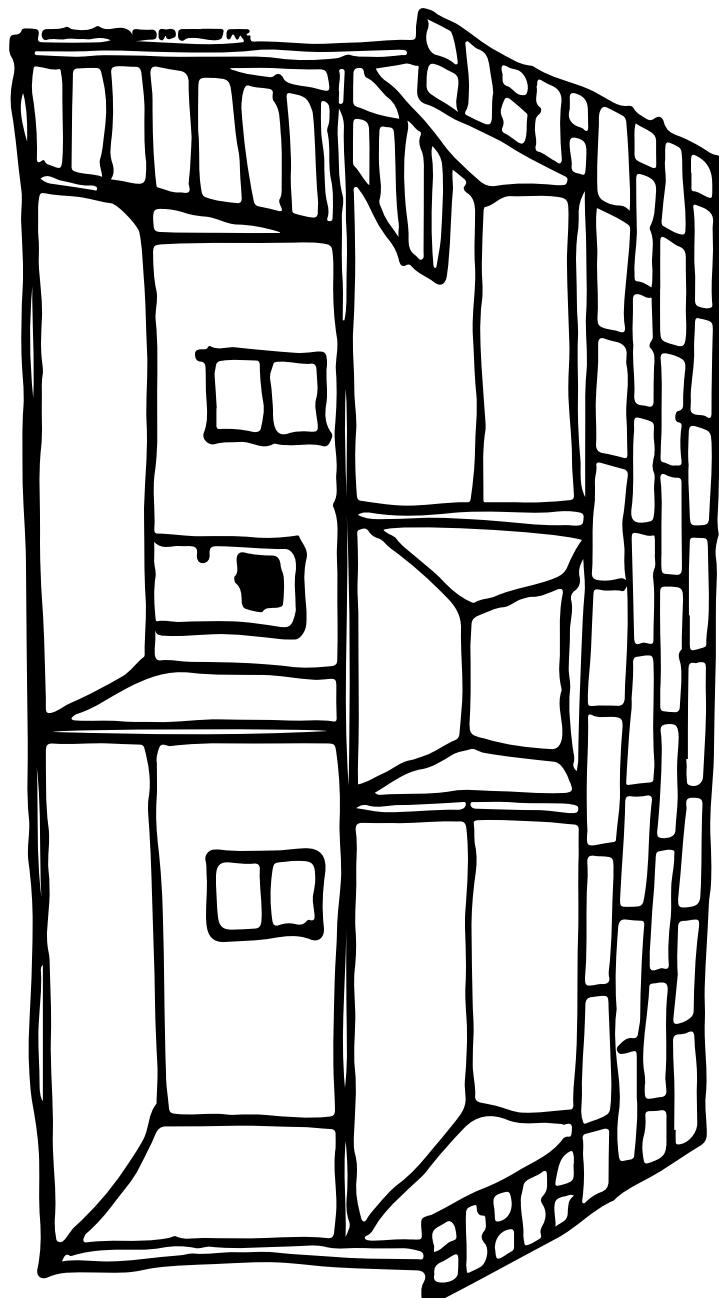
\$5	\$5	\$5
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<p>\$20</p> 	<p>\$30</p> 	<p>\$40</p> 
<p>\$20</p> 	<p>\$30</p> 	<p>\$40</p> 
<p>\$20</p> 	<p>\$30</p> 	<p>\$40</p> 
<p>\$20</p> 	<p>\$30</p> 	<p>\$40</p> 
<p>\$20</p> 	<p>\$30</p> 	<p>\$40</p> 
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<p>\$20</p> 	<p>\$30</p> 	<p>\$40</p> 
<p>\$20</p> 	<p>\$30</p> 	<p>\$40</p> 

	\$150 OR \$20/ month x 12 months	 \$50	 Clothing \$15
	\$150 OR \$20/ month x 12 months	 \$50	 Clothing \$15
	\$150 OR \$20/ month x 12 months	 \$50	 Clothing \$15
	\$150 OR \$20/ month x 12 months	 \$50	 Clothing \$15
	\$150 OR \$20/ month x 12 months	 \$50	 Clothing \$15
	\$150 OR \$20/ month x 12 months	 \$50	 Clothing \$15
	\$150 OR \$20/ month x 12 months	 \$50	 Clothing \$15
	\$150 OR \$20/ month x 12 months	 \$50	 Clothing \$15

	\$400 OR \$50/ month x 12 months		\$200 OR \$25/ month x 12 months		\$15
	\$400 OR \$50/ month x 12 months		\$200 OR \$25/ month x 12 months		\$15
	\$400 OR \$50/ month x 12 months		\$200 OR \$25/ month x 12 months		\$15
	\$400 OR \$50/ month x 12 months		\$200 OR \$25/ month x 12 months		\$15
	\$400 OR \$50/ month x 12 months		\$200 OR \$25/ month x 12 months		\$15
	\$400 OR \$50/ month x 12 months		\$200 OR \$25/ month x 12 months		\$15
	\$400 OR \$50/ month x 12 months		\$200 OR \$25/ month x 12 months		\$15
	\$400 OR \$50/ month x 12 months		\$200 OR \$25/ month x 12 months		\$15

Lesson 1: Picture of Empty House



Lesson 2: Budget Poster: The Four Budget Steps

Step 1: Calculate our net income.

Total Income – Income Expenses = Net Income

Step 2: Calculate our needs.

Normal Monthly Expenses

&

Other Expenses

(don't forget to include miscellaneous expenses)

Step 3: Calculate the difference.

Net Income – Normal Expenses – Other expenses = Total

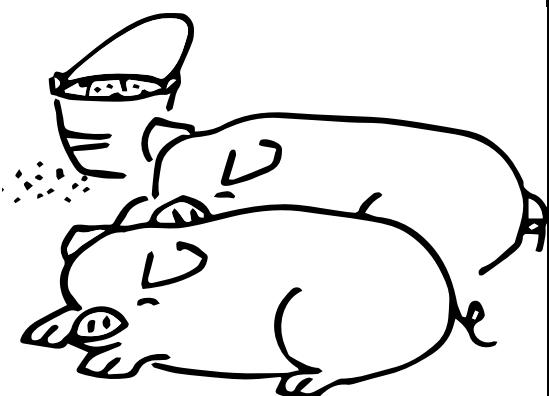
Step 4: Use the remainder wisely.

Five Ways:

- Saving
- Investing
- Giving
- Spending on 'Wants'
- Specific Savings

Lesson 2: Needs and Wants Picture Cards

Animal Feed



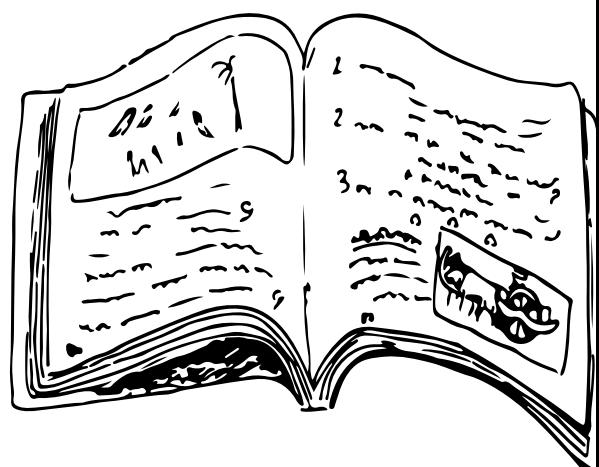
Basic Food



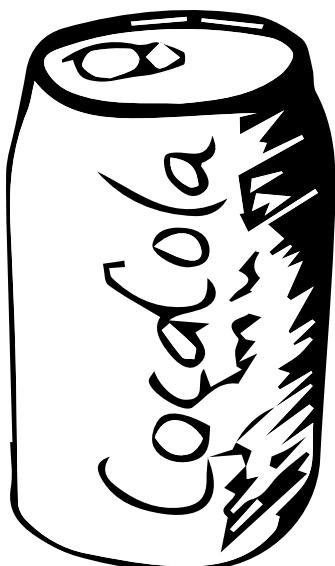
Bicycle



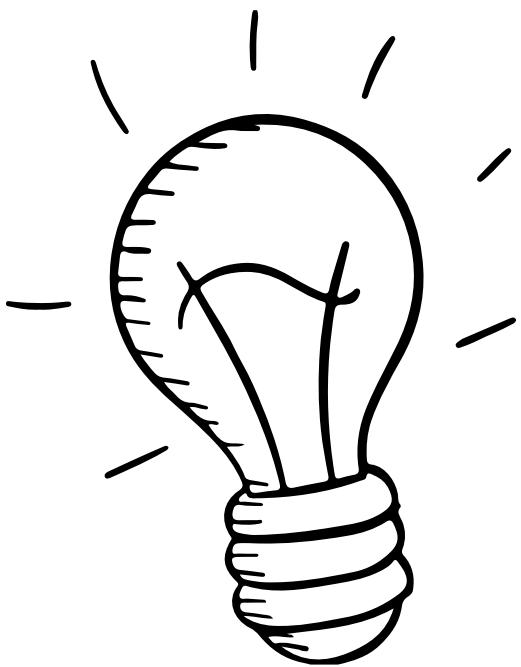
School Books



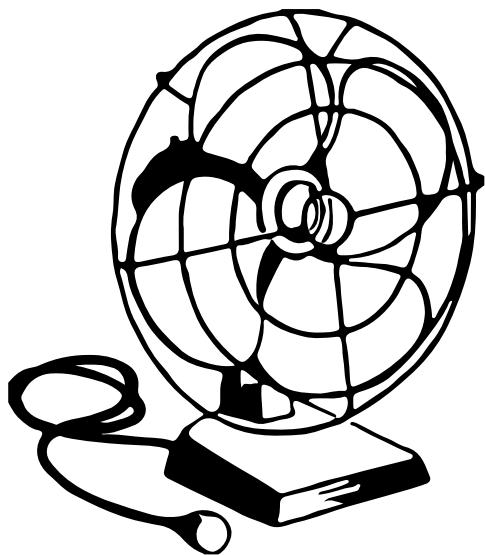
Coca Cola



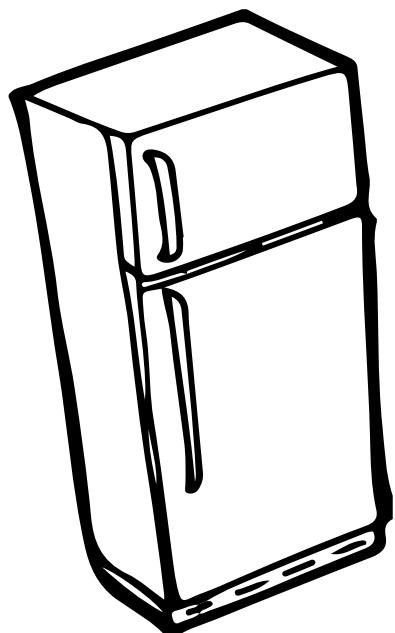
Electricity



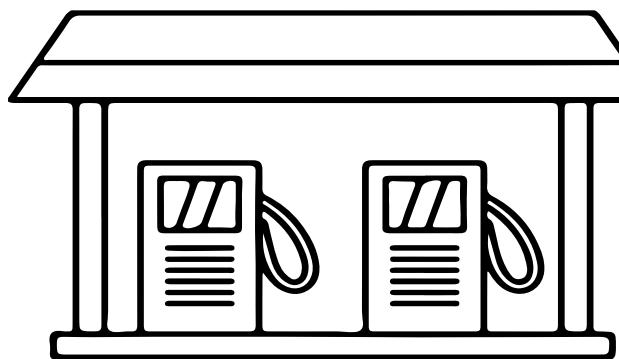
Fan



Fridge



Gas



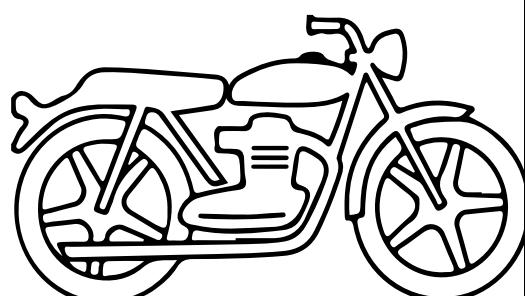
Good Meal



Medicine



Motorbike



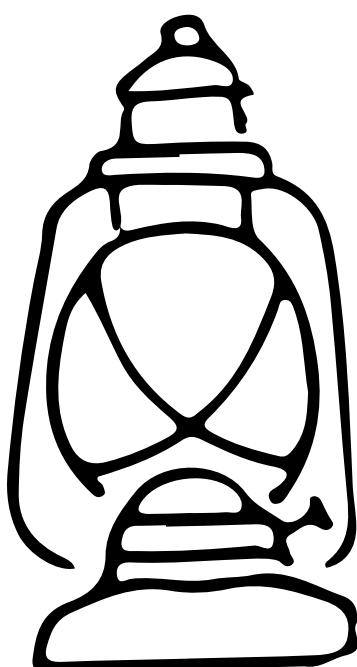
Newspaper



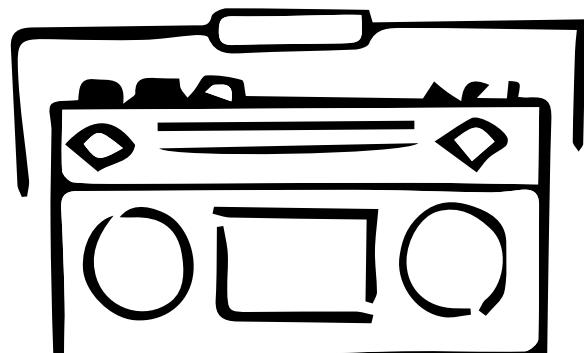
New Frying Pan



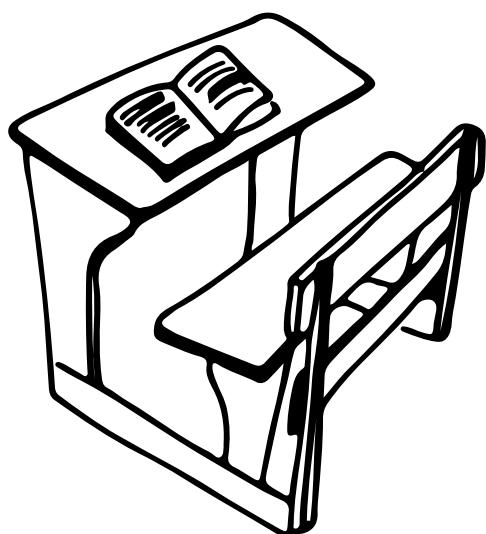
Oil Lamp



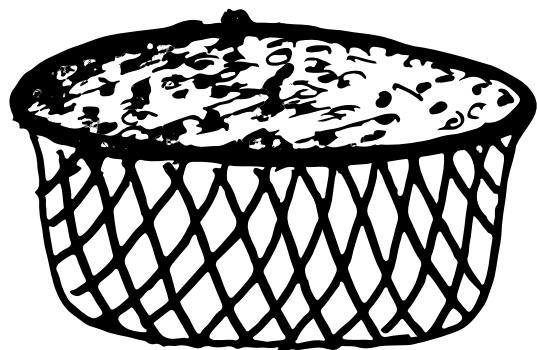
Radio



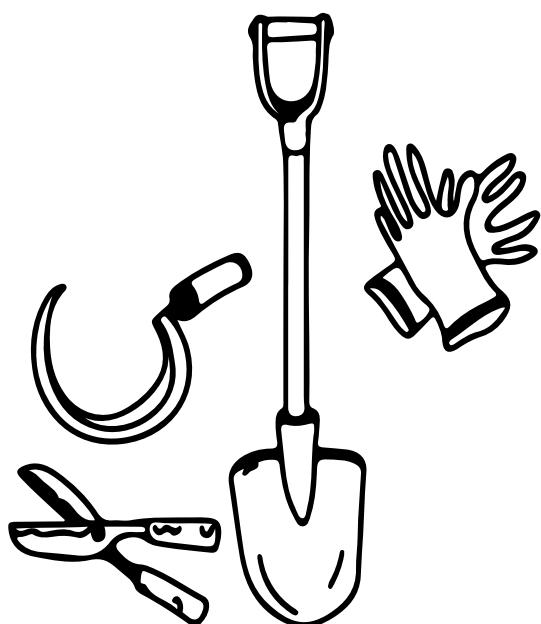
School Fees



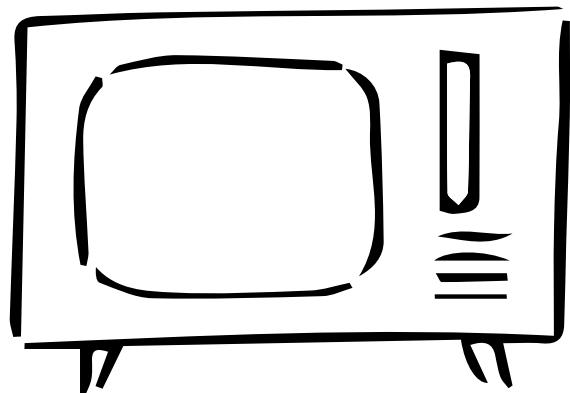
Seed for Planting



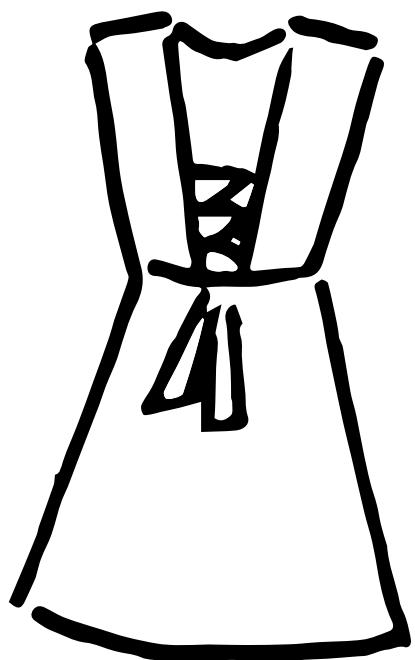
Tools



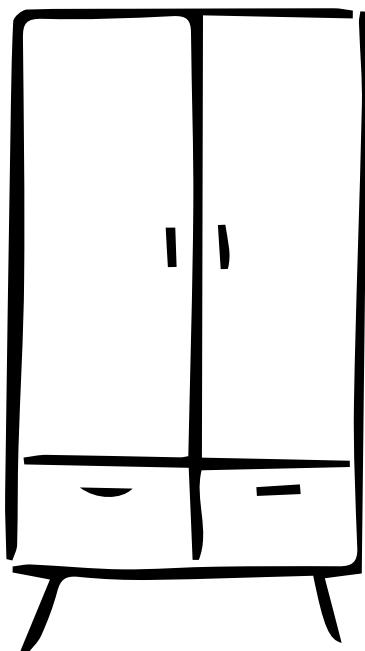
TV



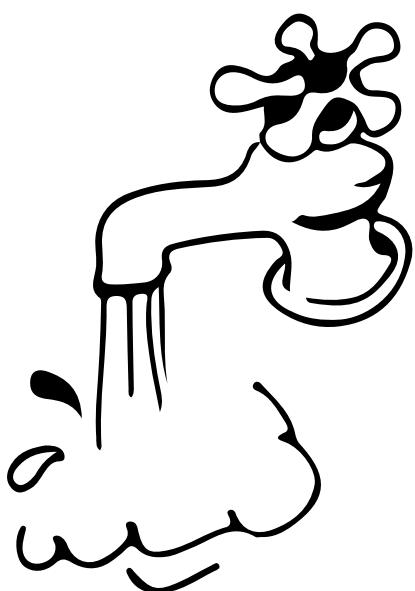
Uniform



Wardrobe



Water

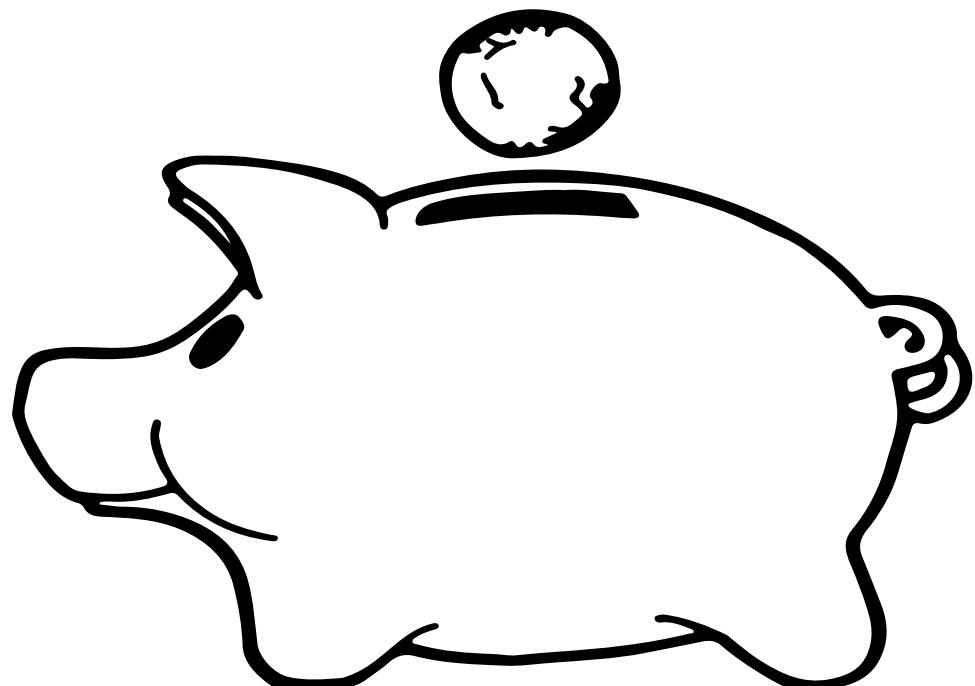


Lesson 4: Ways of Using Money

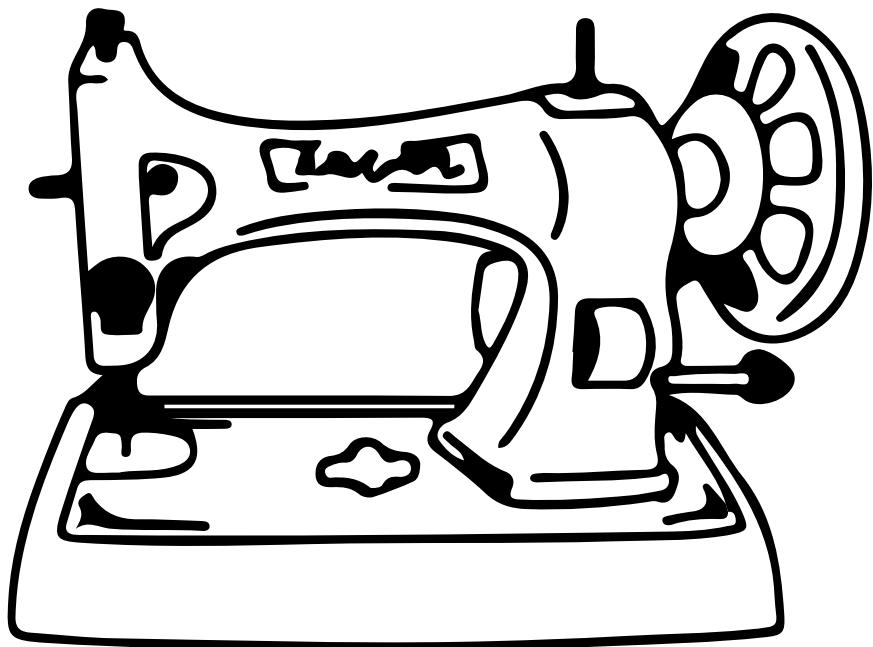
Consume



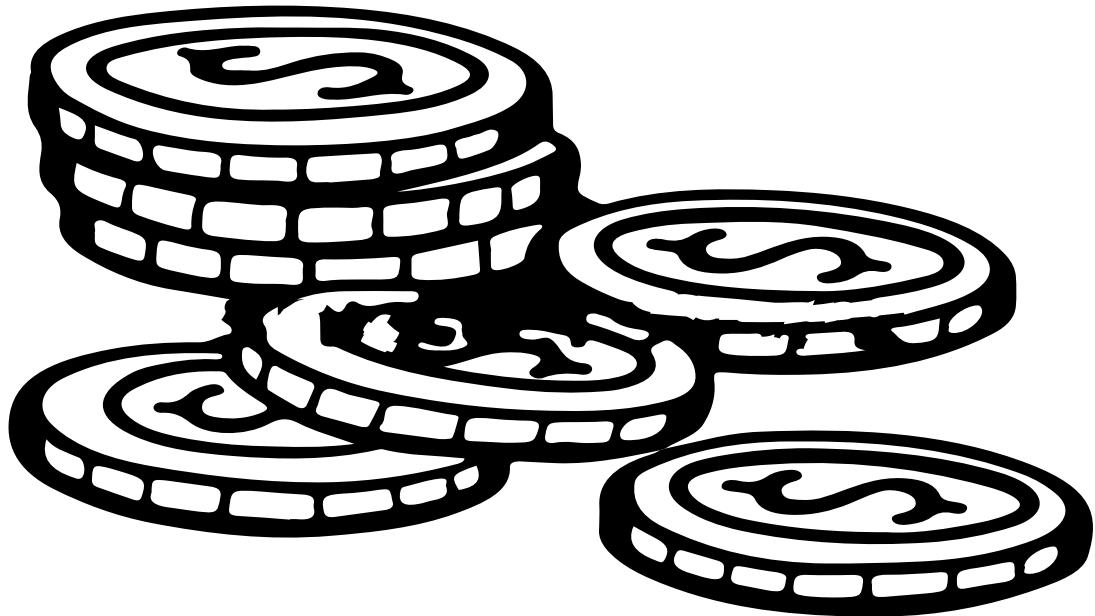
Store



Invest



Give



Lesson 4: Rich Man, Poor Man Game Cards

PRINTING & CUTTING INSTRUCTIONS

Health/Sickness Page – print 1 copy and cut apart

Schooling Child – print 8 copies and cut apart

Schooling Complete Page – print 4 copies and cut apart

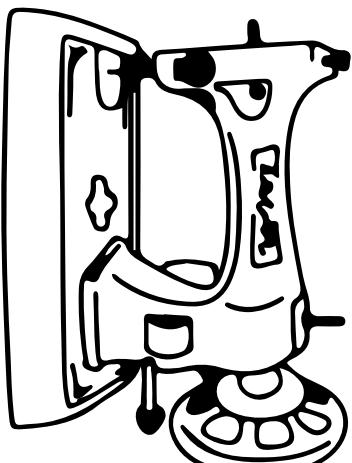
Investment Page – print 4 copies and cut apart

Household Items Page – print 5 copies and cut apart

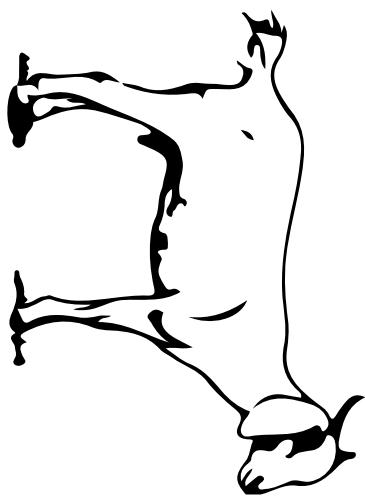
HEALTH	HEALTH
HEALTH	SICKNESS

SCHOOLING CHILD 1	SCHOOLING CHILD 2	SCHOOLING CHILD 3

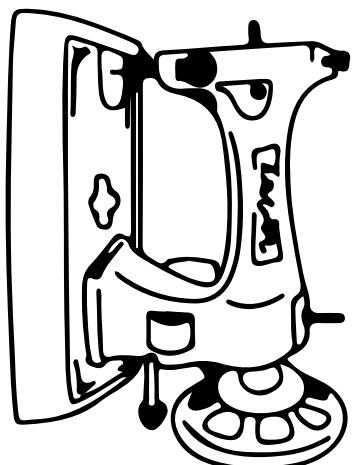
SCHOOLING COMPLETE CHILD	SCHOOLING COMPLETE CHILD	SCHOOLING COMPLETE CHILD
1	2	3
SCHOOLING COMPLETE CHILD	SCHOOLING COMPLETE CHILD	SCHOOLING COMPLETE CHILD
1	2	3



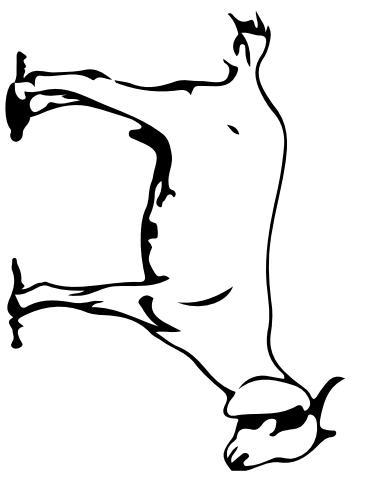
Investment: Sewing
Machine



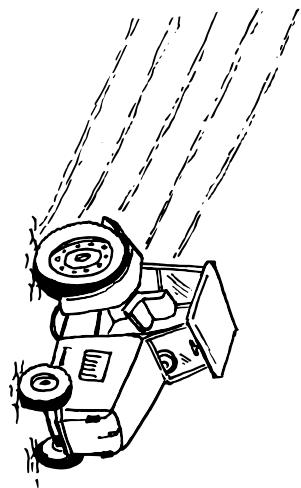
Investment:
Goat



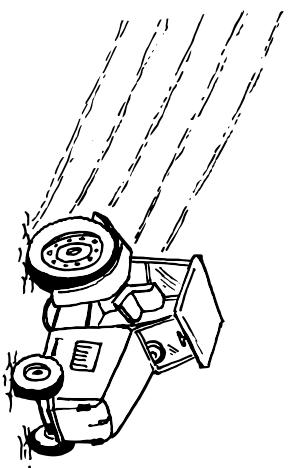
Investment: Sewing
Machine



Investment:
Goat

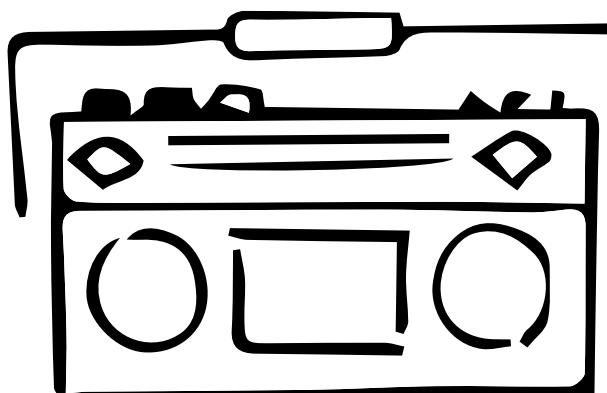


Investment: Tractor



Investment: Tractor

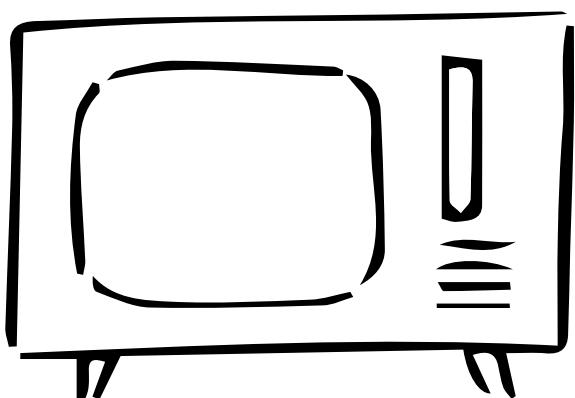
Stereo



Bicycle



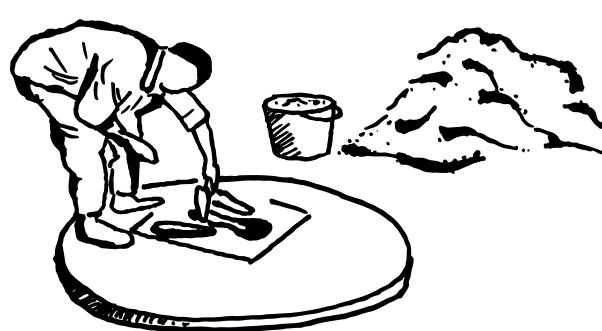
TV



Roof Repair



Toilet

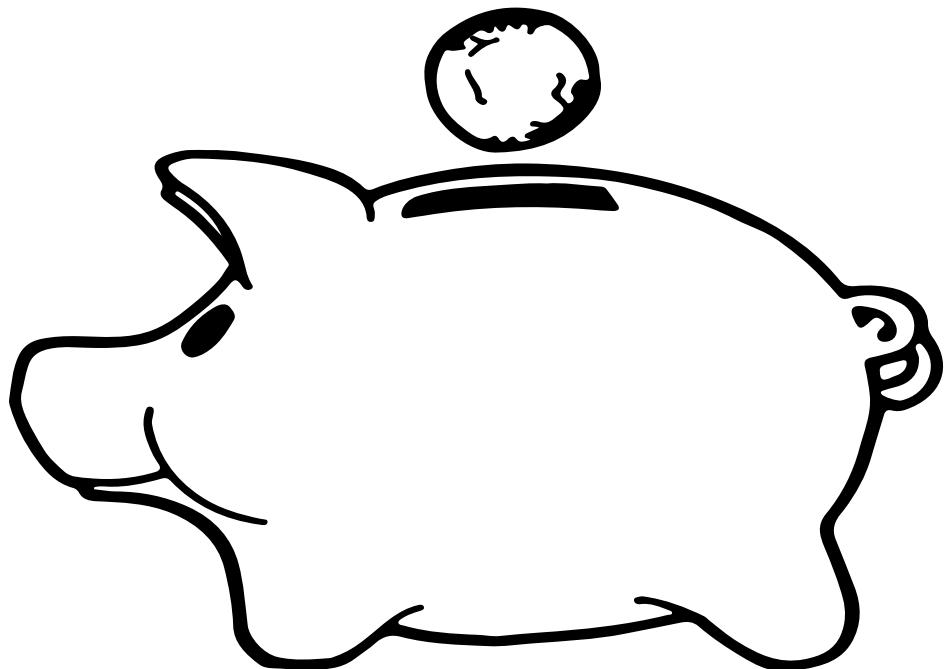


Sofa

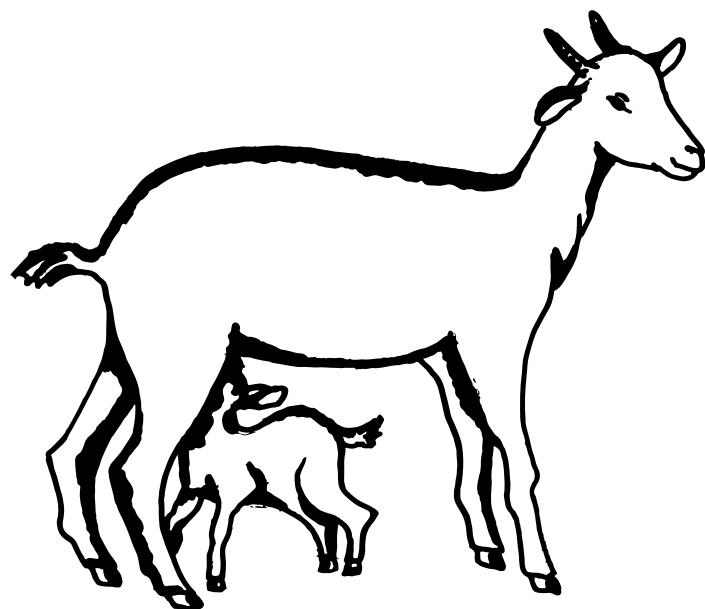


Lesson 5: Five ways of using money

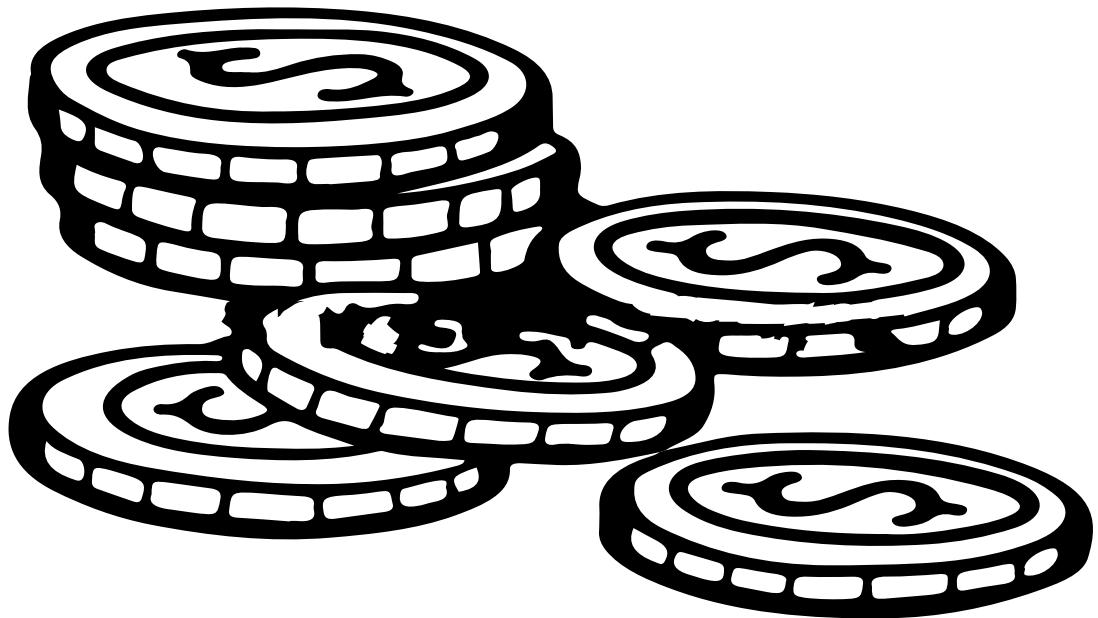
Saving



Investing



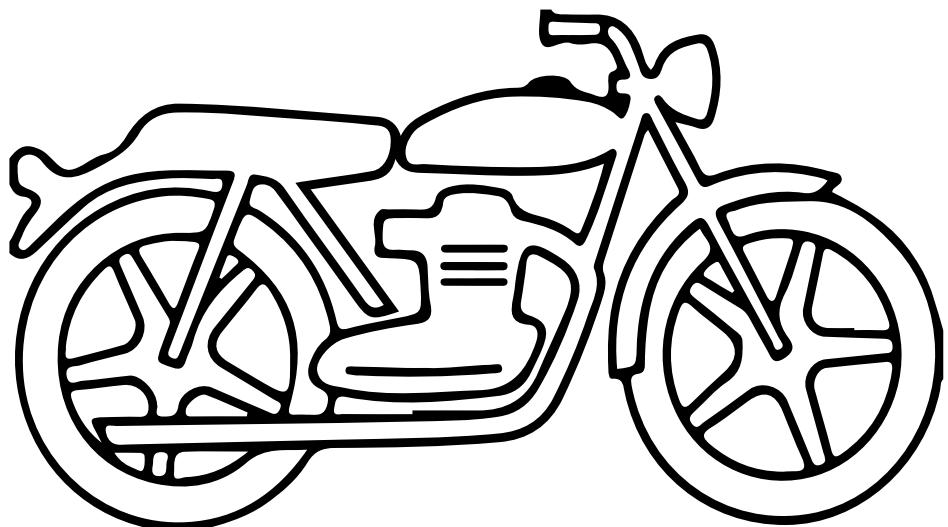
Giving



Spending on ‘Wants’



Specific Savings



Visual Aid Lesson 6: Expense Labels

Cut out these labels in advance of the lesson (only 1 set is required).

Income Expenses

Normal Monthly Expenses

Other Expenses

Family Fund

Visual Aid Lesson 6: Example Envelopes

Prepare 1 set of these examples below – 1 label per envelope – 16 envelopes.

A: The six initial expense category sorting envelopes

Income Expenses
500 per year

School Expenses
45 per year

Repairs
25 per year

Clothing
30 per year

Monthly Expenses
114 per month

Miscellaneous
10 per year

B: Keep these five separate as the ‘additional per month’ envelopes

Tithing
12 per month

Food
60 per month

Electricity and Water
7 per month

School
5 per month

Remaining monthly
30 per month

C: Keep these five separate as the ‘excess’ envelopes

Saving
20 per year

Giving
20 per year

Investing
50 per year

Wants
30 per year

Specific Saving
52 per year

Visual Aid Lesson 7: Farm with lots of crops

