

**TRUTH
CENTERED
TRANSFORMATION**

MODULE



MONEY MATTERS

VISUAL AIDS

Lesson 1: Expenses Poster

Food	2 per day*
Electricity	5 per month
Household Supplies	10 per month
Random Expenses e.g. medical bills	10 x dice per month
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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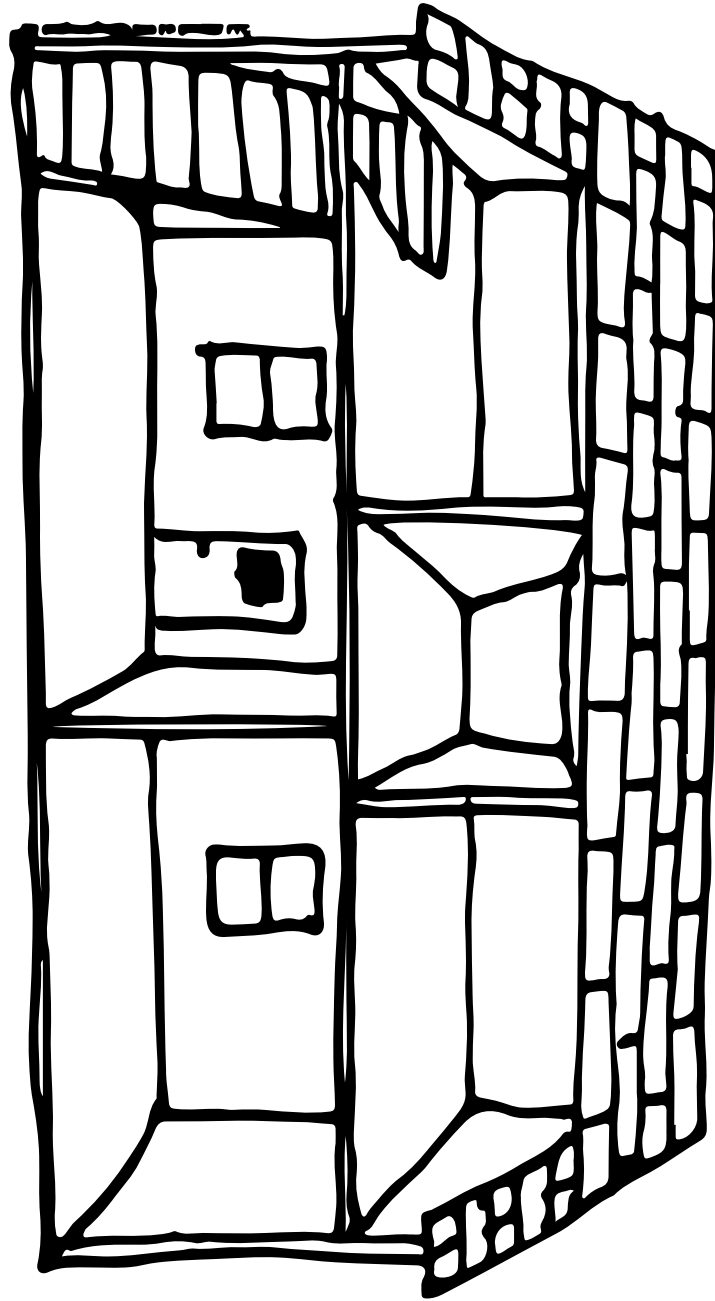
\$5	\$5	\$5
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<p>\$20</p> 	<p>\$30</p> 	<p>\$40</p> 
<p>\$20</p> 	<p>\$30</p> 	<p>\$40</p> 
<p>\$20</p> 	<p>\$30</p> 	<p>\$40</p> 
<p>\$20</p> 	<p>\$30</p> 	<p>\$40</p> 
<p>\$20</p> 	<p>\$30</p> 	<p>\$40</p> 
<p>\$20</p> 	<p>\$30</p> 	<p>\$40</p> 
<p>\$20</p> 	<p>\$30</p> 	<p>\$40</p> 
<p>\$20</p> 	<p>\$30</p> 	<p>\$40</p> 

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

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

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

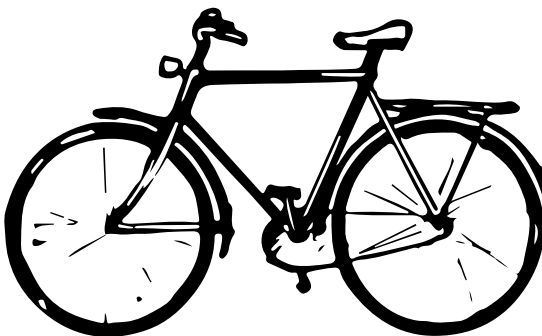
Animal Feed



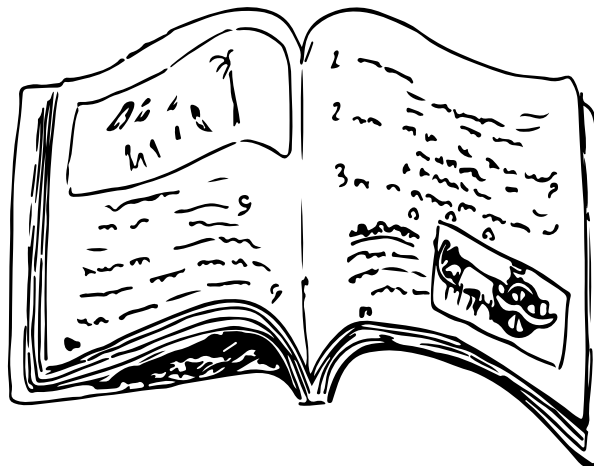
Basic Food



Bicycle



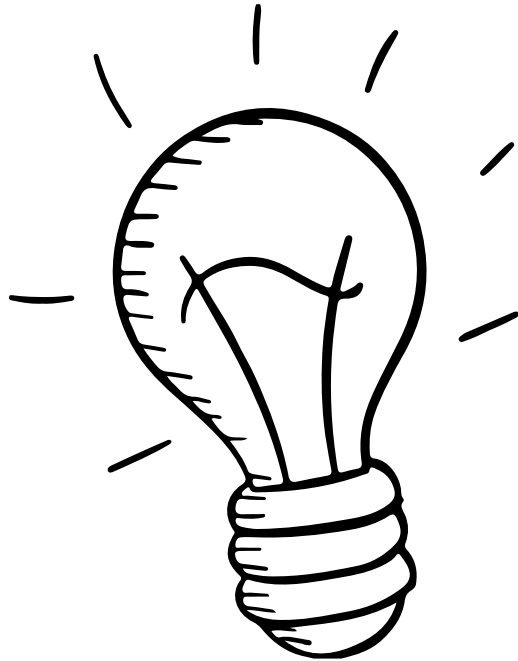
School Books



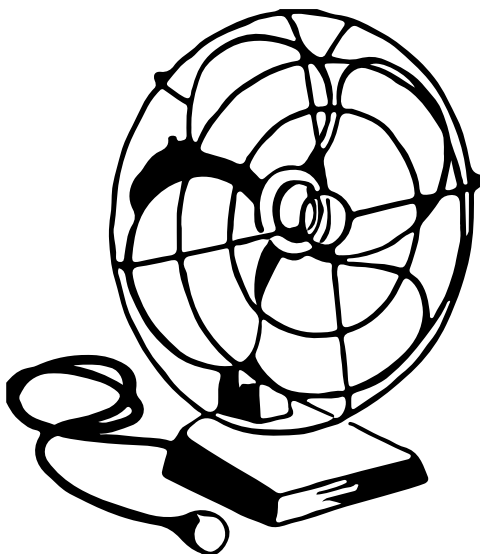
Coca Cola



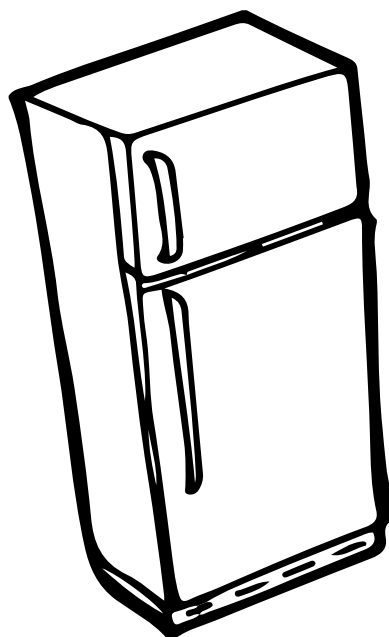
Electricity



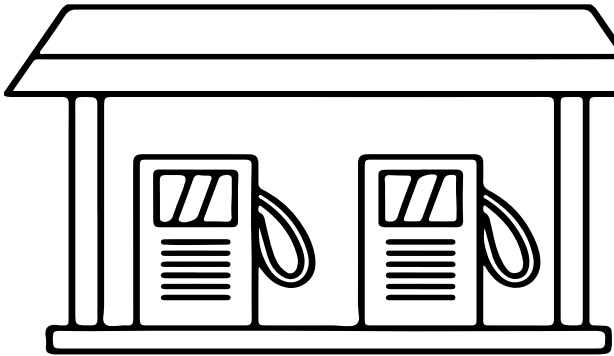
Fan



Fridge



Gas



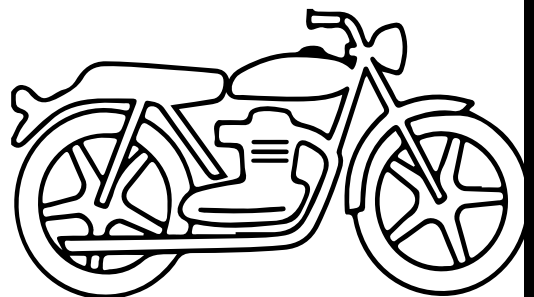
Good Meal



Medicine



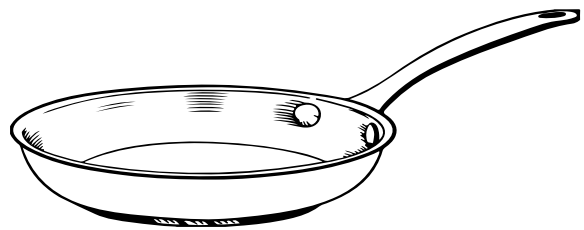
Motorbike



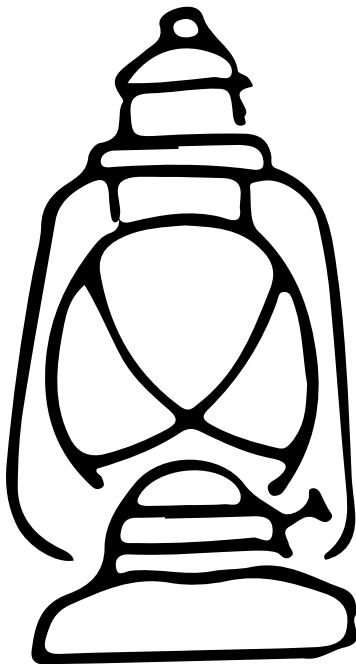
Newspaper



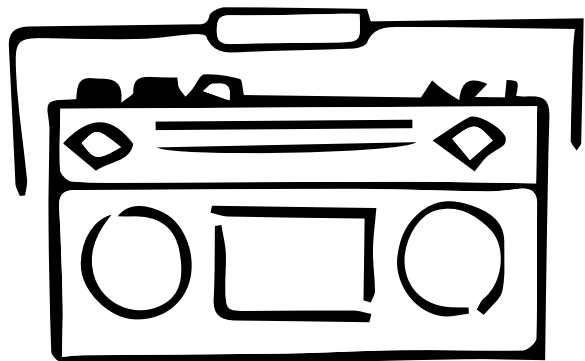
New Frying Pan



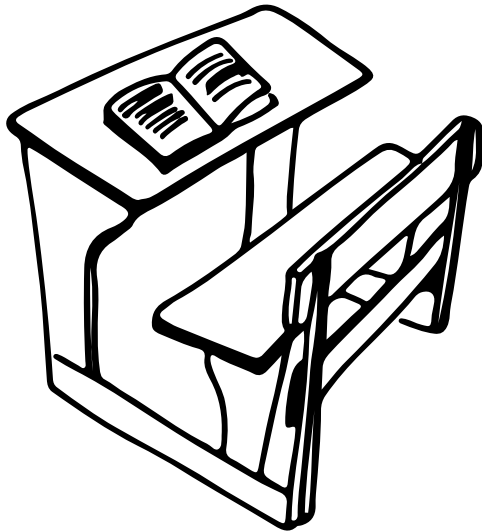
Oil Lamp



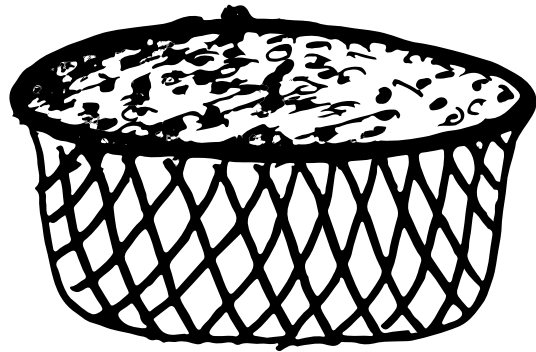
Radio



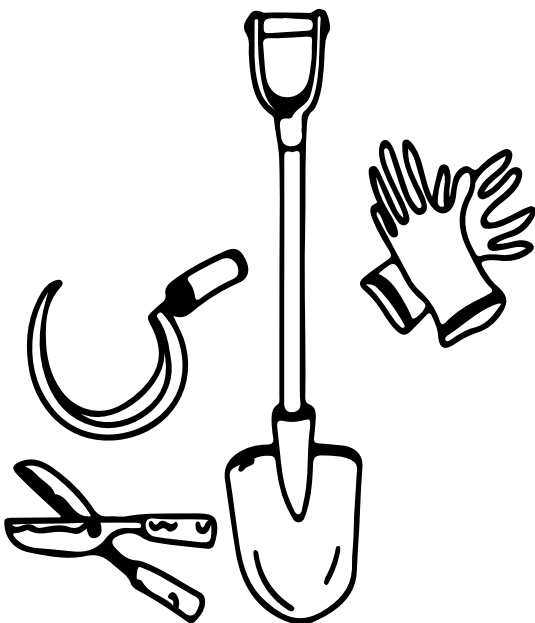
School Fees



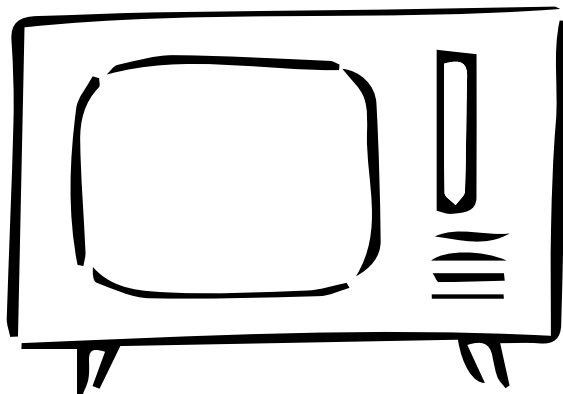
Seed for Planting



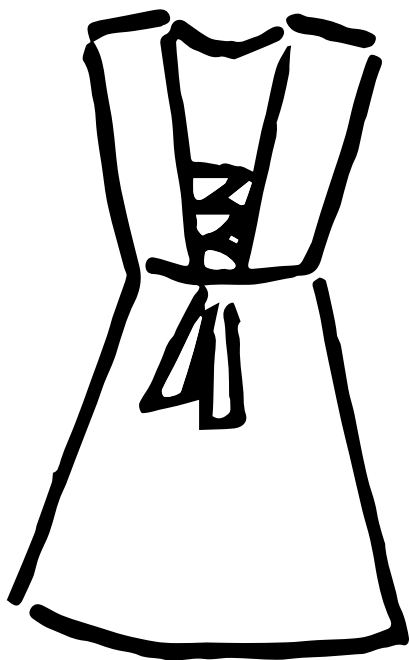
Tools



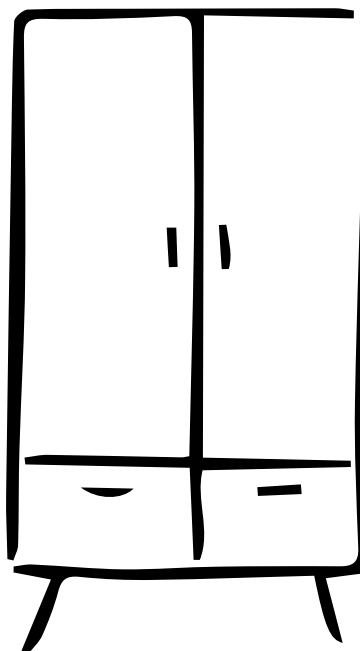
TV



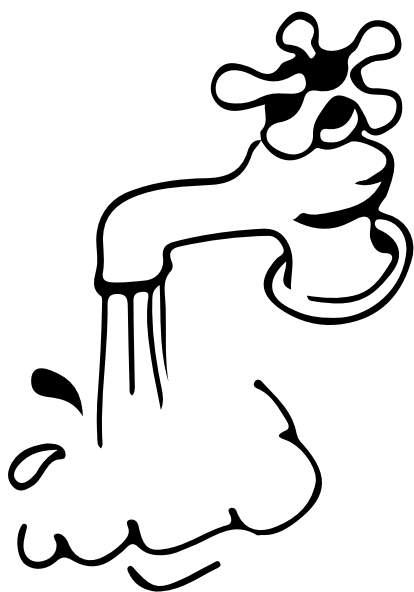
Uniform



Wardrobe



Water

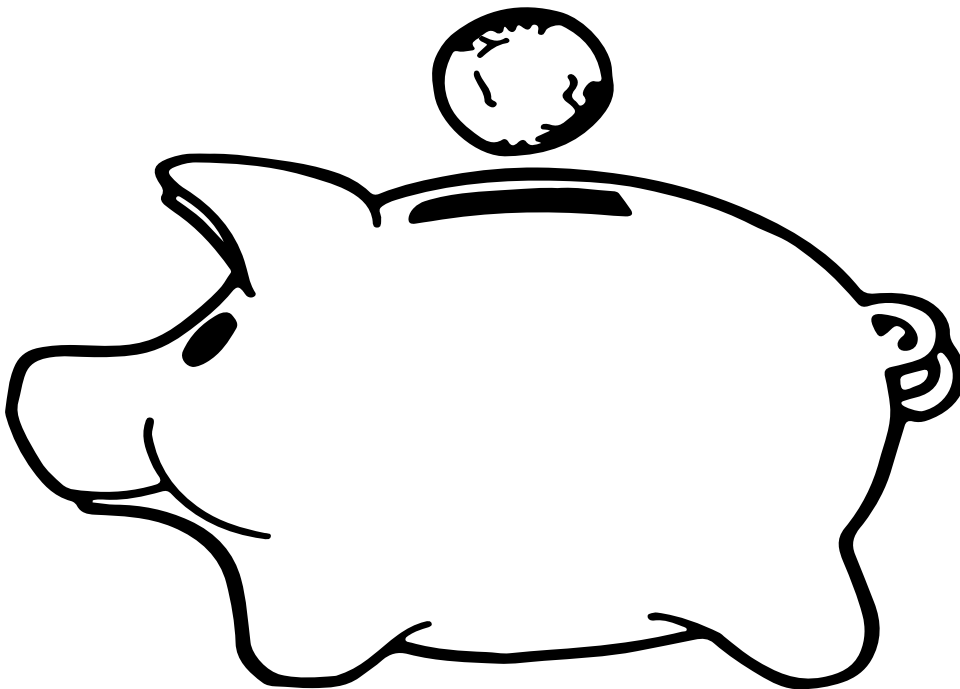


Lesson 4: Ways of Using Money

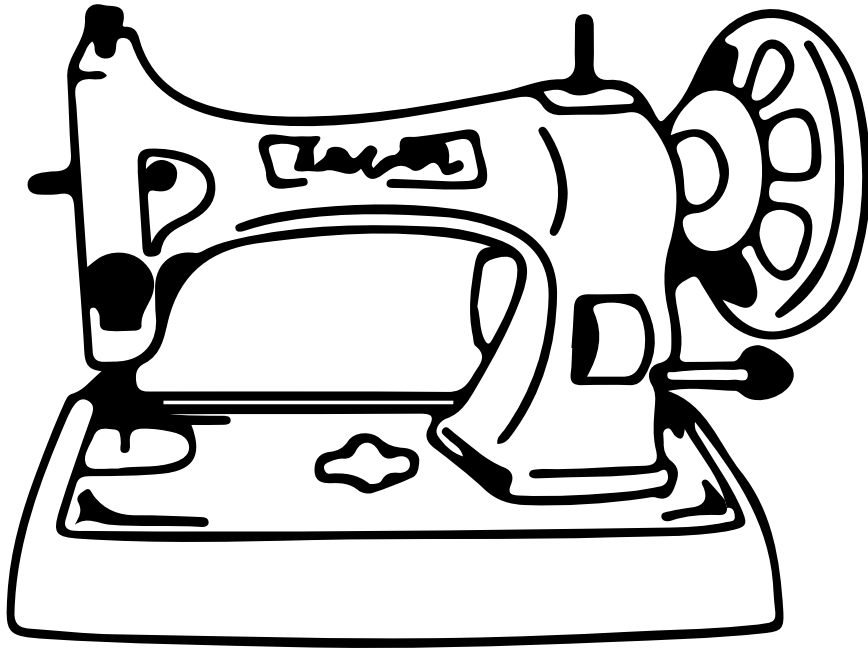
Consume



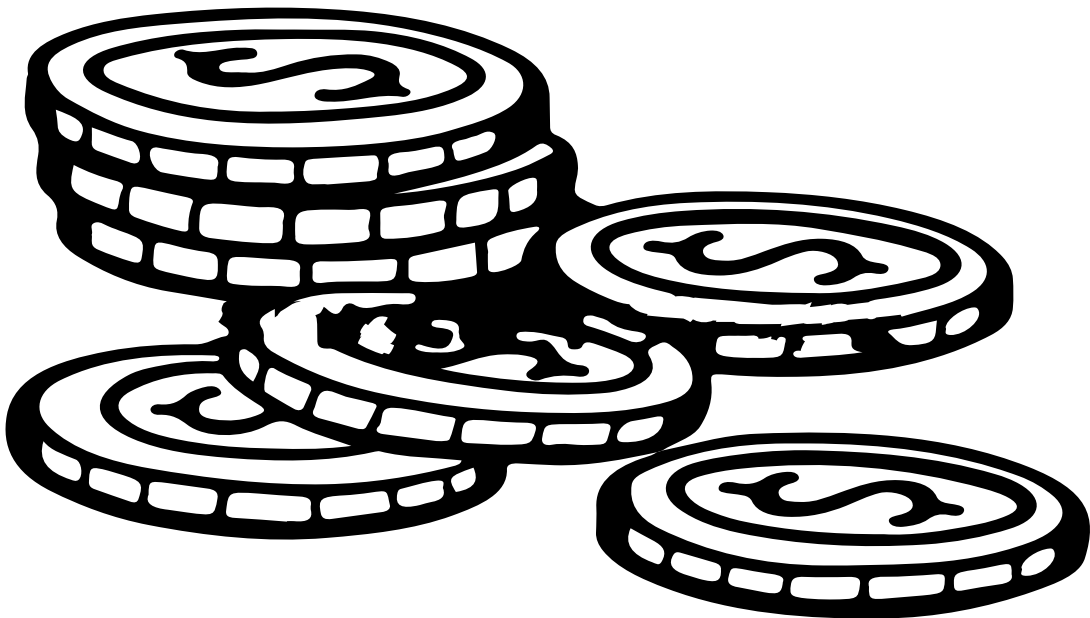
Store



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

HEALTH

HEALTH

HEALTH

HEALTH

HEALTH

HEALTH

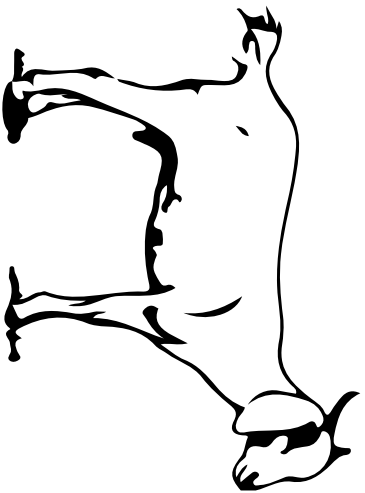
SICKNESS

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

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

Investment:

Goat

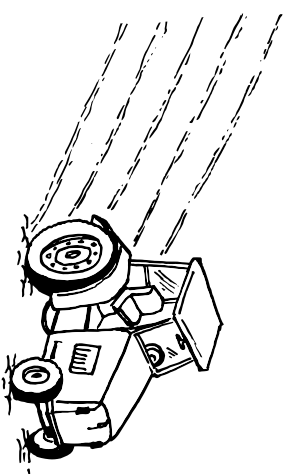


Investment:

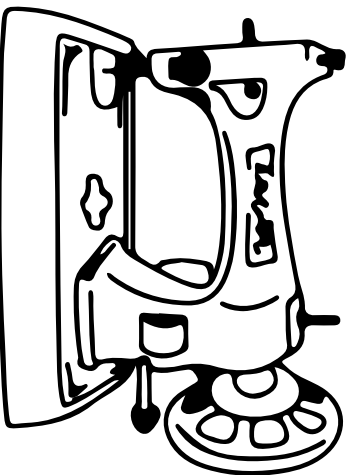
Goat



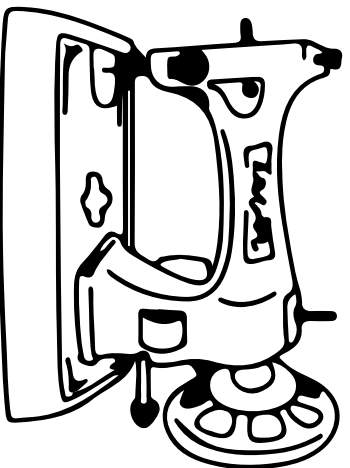
Investment: Tractor



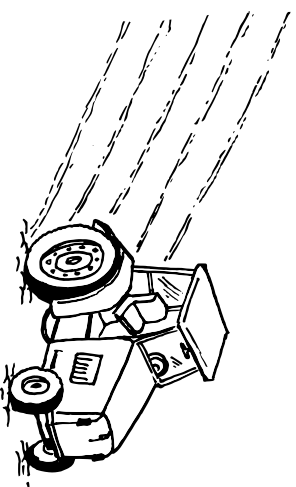
**Investment: Sewing
Machine**



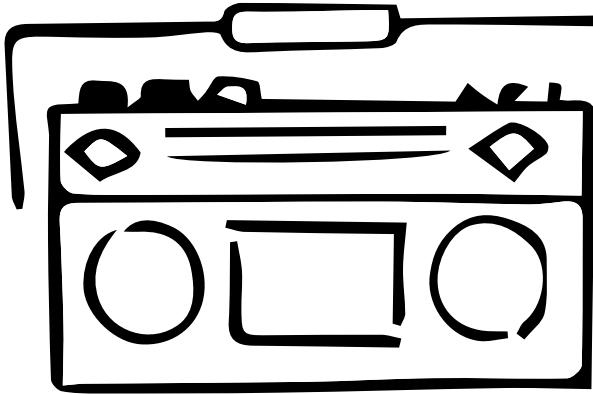
**Investment: Sewing
Machine**



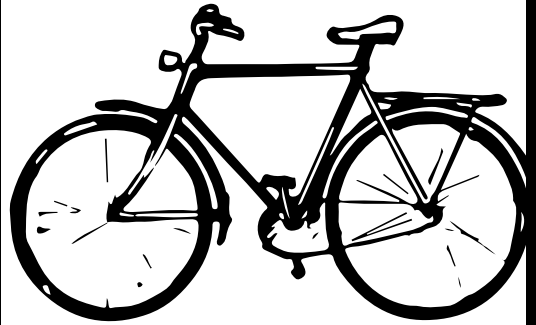
Investment: Tractor



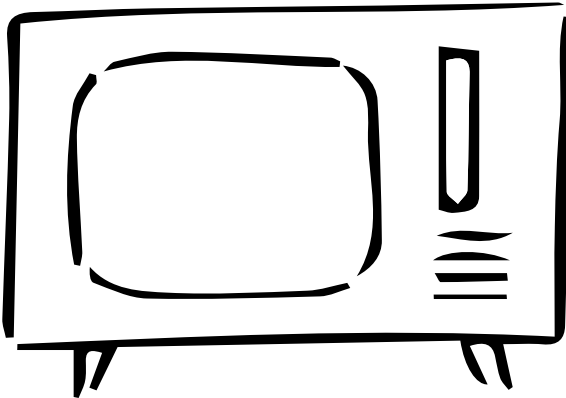
Stereo



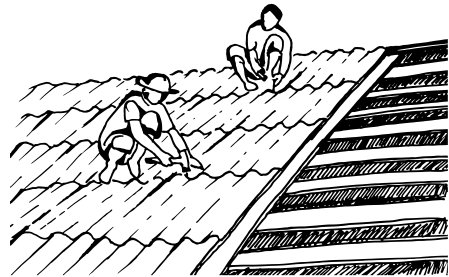
Bicycle



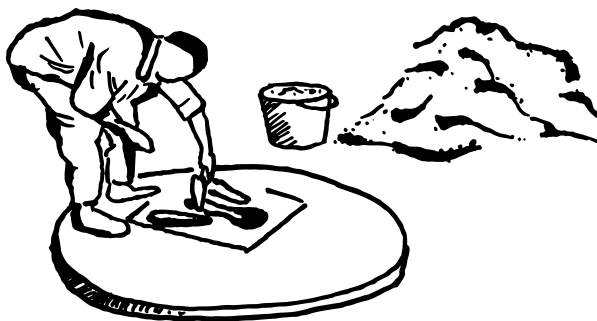
TV



Roof Repair



Toilet

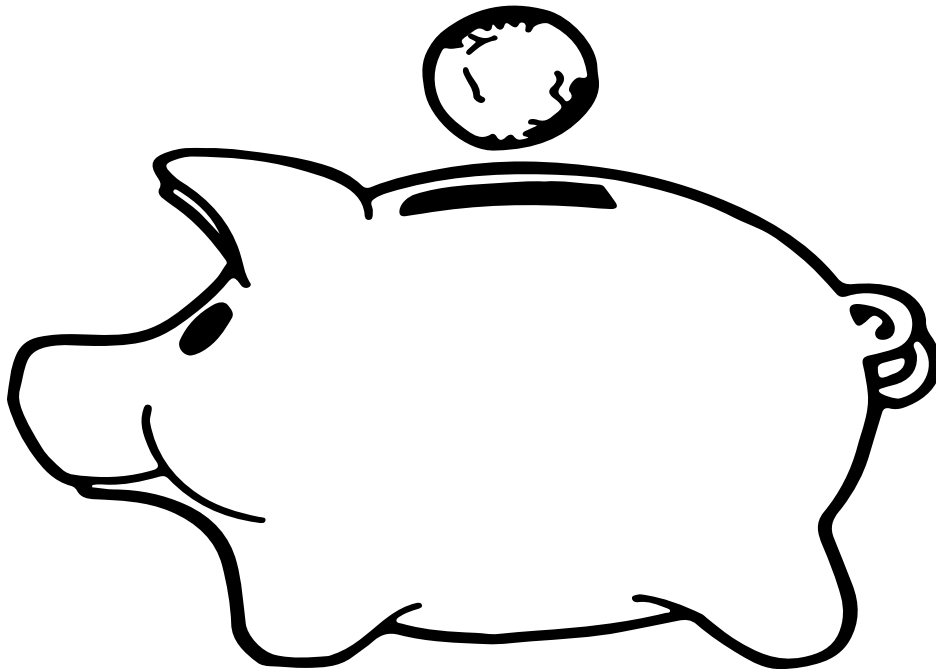


Sofa

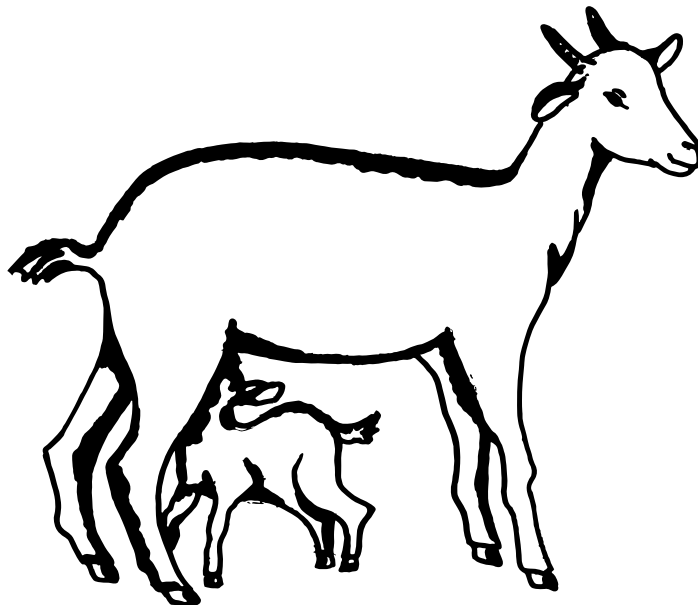


Lesson 5: Five ways of using money

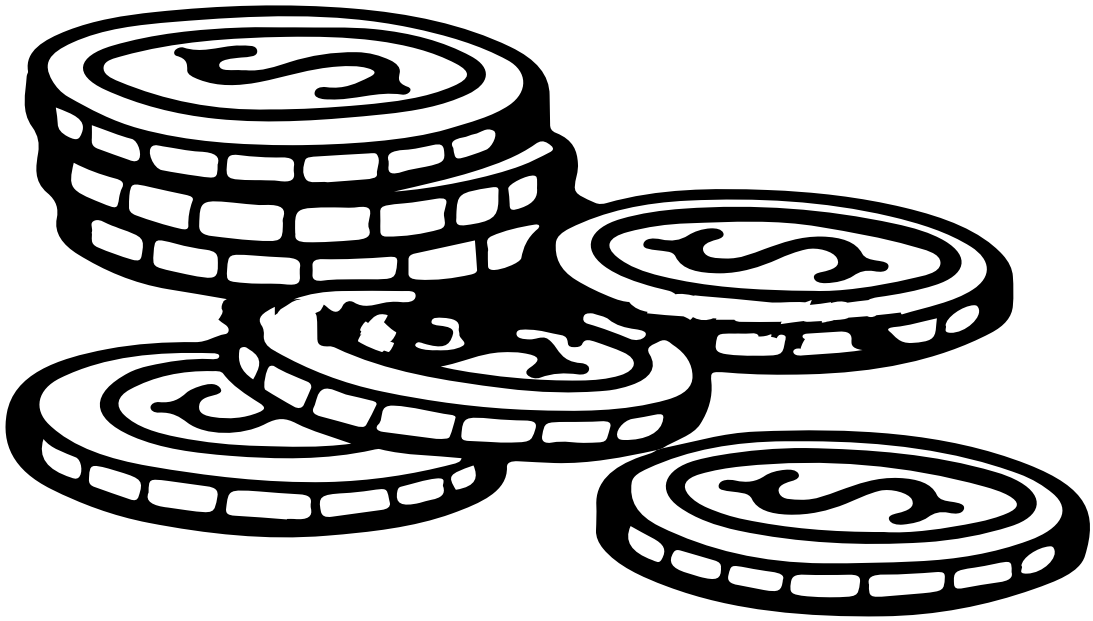
Saving



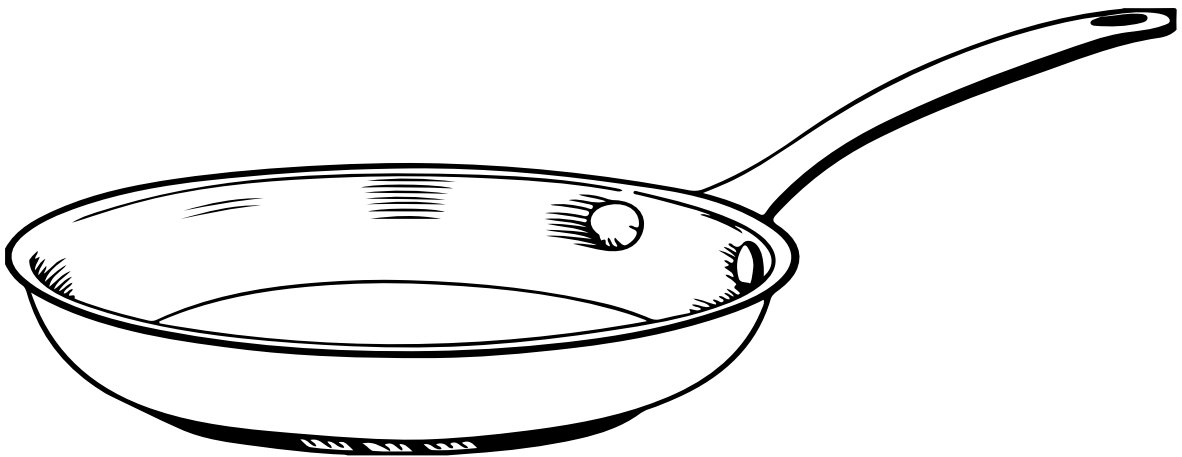
Investing



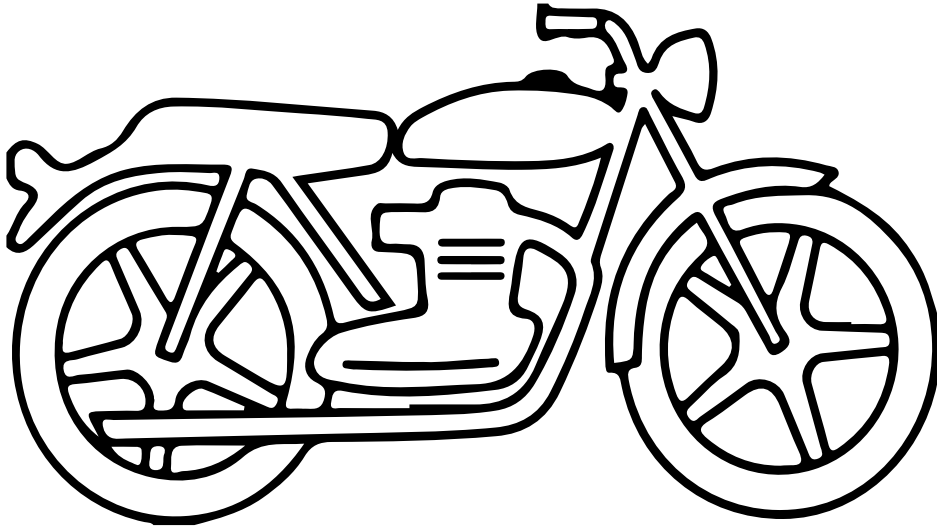
Giving



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

