

LIFE SKILLS FOR YOUTH SERIES

# MODULE 8

# TIME AND MONEY

# MANAGEMENT



TRAINER'S GUIDE

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# LESSON 1

## WHAT DOES IT COST TO EAT?

**Total Time: 1.5 hours, 90 minutes**

**Special Materials Needed for This Lesson**

Price of Meals at McDonald's, Wall Chart with Costs of Food Items

**Trainer Note:** *The activities in this lesson require a considerable amount of preplanning. Be sure to familiarize yourself with the activities and acquire the necessary information. One of the items is a wall chart with the per serving cost of food items. A suggested list of food items is included at the end of this lesson. Other items may be substituted but be sure to include a large variety of choices. In addition to this, the suggested Action Plan will require coordination with the administration and staff if the participants reside in a residential facility. There is also an optional Action Plan, which, if used, will require additional preplanning. For the curriculum it was chosen to use US dollars as an activity currency. But you can use your local money and prices for the lesson.*

### **Competencies for Money & Time Management Module**

Summary of competencies for Module 3: Money & Time Management. For participants to begin to think about what things cost, and to take a realistic look at the costs of living. For participants to realize how they spend and organize their time is important for independent/interdependent living.

- Participants will understand how to track and create a plan for purchasing food.
- Participants will understand the importance of making and keeping a budget.
- Participants will be able to track spending and costs of living.
- Participants will understand how to gather and record costs for everyday living expenses.
- Participants will know and understand the basic principles for time management and prioritizing different activities and/or tasks.

**Trainer Note:** *The competencies that are underlined represent those which are primary to the lesson. All the additional competencies reflect the skills that will be taught in all lessons of the module. During each lesson, the previous competencies can be reinforced and used to illustrate the importance of topics in each subsequent lesson. Do not read the competencies to the class. Summarize the objectives for the training each time.*

## A. Welcome and Introduction

**Time: 10 minutes**

### Welcome

Welcome everyone back to *Life Skills*. Engage the class in a brief discussion and review of their successes with last week's Action Plan.

**Trainer Note:** *By this lesson, you should know the participants and be able to call them by name. Use their name in greeting them, calling on them and referring to them. This is also modeling of what we would want the participants to learn. Building relationships requires getting to know the other person and this is demonstrated by calling a person by their name.*

### Introduction

Introduce Module 3, Money and Time Management. As this is the first lesson for the module, explain the competencies that are to be covered.

### Introduction Game

Tell the youth that they have 50 dollars to spend however they want. Make them write a list on the items they will purchase.

Explain: There are many things we can buy with money. Money is important but not the purpose of life. In this module we will learn areas where we need to spend our money responsibly.

## B. Lecture: Costs

**Time: 10 minutes**

One of the major costs in life is food. Everyday people go hungry because they do not have the money for food, or because they spend their money on other things. If youth are to be successful as adults, raise a family and be healthy, they must know and understand the importance of budgeting for the necessary things, and food is one of those. Shelter, clothing and transportation are others.

What did you eat for lunch yesterday? How much do you think it would cost to make a meal like that? (Have the youth guess, not calculate). How much do you think it costs to feed one person for a day? What is the cost of a McDonalds meal (or a restaurant meal)?

As the youth guess the costs of the meal, you can point out that for the cost of a McDonalds meal, you could serve \_\_\_\_\_ youth dinner tomorrow.

**Trainer Note:** *In advance, calculate these costs and be prepared to let the youth know the average cost of a meal for them and the cost of a McDonalds meal. The point of this is for the youth to begin to see the benefit of cooking and eating meals at home versus going out for a meal. It will also help the youth to better understand the costs of eating. You might want to make a chart in advance with several comparisons for them to see. This chart could be put on the wall.*

*You could also bring an empty McDonald's bag, and the amount of the same food (ground beef, bread, potatoes and a drink) that you can buy for same amount of money to illustrate and compare.*

Remember the lessons on Identity, when we talked about Physical, Social, Emotional, Intellectual and Spiritual areas of our life and being? Well, for each of these there are costs associated. For example, for the Intellectual area, there are school costs, books, and school supplies. For the Emotional area there are costs with things like buying a book we want to read, purchasing bubble bath for a relaxing bath. For the Social area, we will have costs with recreation, movies, getting to friends houses, taking things with us as a hostess gift. For our Spiritual area, we will want to give our tithe to the church, be a good neighbor and help the poor and similar acts of kindness. And finally for the Physical area, we will have food, cooking utensils and more. There are costs in each area. For this lesson, we are going to focus on the budgeting for food. We will have fun, planning a meal plan and getting better acquainted with the costs for different foods.

## **C. Practice Activity: Food Costs per Day**

**Time: 20 minutes**

**Trainer Note:** *Prior to this lesson, prepare information for the Food List Suggestions handout. You can also prepare a wall chart with a large variety of food items along with the cost of one serving of each item on the list.*

### **Set up**

Refer to the handout: *Food list suggestions and My Three Meals*. Display the wall chart of food items with the costs concealed.

### **Process the Activity**

Have the youth look at the handouts and choose what they would like to eat for one day: breakfast, lunch and dinner. Let them choose anything on the list, regardless of cost or nutrition. Give them 5 minutes to make their selections.

After they have selected their meals for the day, give the costs for each item (one portion) and have them write this in on their worksheet/handout.

Have them add up how much it would cost to eat for one day according to their menu. Ask the youth to share how much it will cost for them to eat for that day. Accept answers as given.

### **Summary and discussion**

Ask for volunteers to share their results. Accept answers as given.

Discuss the outcome by asking the following or similar questions:

- Did it come out more expensive or cheaper than you thought?
- Which of you has the most expensive taste in food?
- Which of you had the lowest total?
- Is your menu realistic/affordable?

- Do you think you would get enough nutrition with the menu you selected (i.e. enough to eat, enough variety, enough vitamins and nutrients)?

## D. Practice Activity: Spending Limit

Time: 15 minutes

**Trainer Note:** Prior to the lesson, consider the local food prices, incomes, economy, etc. to arrive at a realistic, frugal spending limit for creating three meals for one day.

Refer to the handout: *Meals with a Spending Limit*.

### Instructions

After adding up the cost of their one-day menu, ask the youth to repeat the activity but this time with a realistic spending limit. Set an appropriate spending limit and instruct the youth to write this amount on the provided handout. The participants must keep the total of all three meals under the spending limit. They can use the information from the previous activity handouts. Offer them to consider such things as:

- Where can they save some money?
- What can they eliminate or replace?

Give them 5 minutes to recreate a new plan for the day.

### Process the Activity

Engage the participants in a discussion of this activity by asking the following or similar questions:

- Was the spending limit a realistic one? Why or why not.
- With this limit, how much would it cost for one person to eat for a whole week?
- For a month?
- How can a person be economical with their grocery budget when funds are tight? (grow your own vegetables, canning, buying in-season fruits and vegetables, comparison shopping, etc.)

### Summarize

Summarize this activity with the following information:

Each day we must make decisions on how to spend our money. When you are living independently/interdependently, you will have many times where you will be uncertain just where your money should go. It is important to keep a budget and know how and when to spend what. This lesson focuses on the costs of food. In our next lesson, you will learn more about budgeting.

## E. Discussion and Small Group Activity

Time: 25 minutes

**Trainer Note:** Prior to this lesson, decide on appropriate amounts of

*money to be used in this activity.*

### Set up

Refer to the handout *Planning a Party*.

In this activity, the participants are going to plan a party. Divide the group into planning committees of about 4 each. They will be working together to plan this party.

### Instructions

Pretend your friend's birthday is next week. You and 8 of her friends can each donate \$\_\_\_\_\_ making a total of \$\_\_\_\_\_.

Plan a special birthday meal for 10 people for \$\_\_\_\_\_. Here are the steps to follow:

1. Decide on the menu for the party.
2. Make a shopping list.
3. Estimate the costs of the items on the list.
4. Write down the prices of each item on your list.
5. Decide on the decorations and how much they will cost.
6. Write down each item for use.
7. Keep within your budget.
8. If something is too expensive, adjust your menu or decorations accordingly.
9. You have 10 minutes to make this plan. (The students aren't actually buying anything or preparing the meal. They are simply estimating their party costs.)

### Process the Activity

After 10 minutes, ask for a member of each group to report out their work. Accept reports as given. Engage in a discussion by asking the following or similar questions:

- How many of you found that you might not be sure what the costs of the items to be?
- How many of you were surprised to see it would take a lot of money to have this meal for your friend?

### Summarize

Summarize this activity by explaining the importance of understanding the cost of food items and making proper decisions based on our needs and our budget.

## F. Action Plan and Closing

**Time: 10 minutes**

**Trainer Note:** *If the participants are part of a residential facility, this Action Plan will require the cooperation of the staff and caregivers. Be sure to discuss this activity with the administration in advance. Modify the instructions as necessary.*

**Optional Action Plan** – *If it is possible to find some money for this*

*activity, have the students plan, shop for, and cook a meal to share. The Action Plan can be modified for them to develop the menu according to the budget. Then let them make two trips to the market. The first trip is just to research prices. Let them write down prices of anything they think they might want on the menu. Then they can come back together and read just the menu according to what they can afford. The second time they will actually purchase everything needed. This may require volunteers from a church or school so that the group can prepare a meal at someone's house (supervision and help will be needed).*

**Action Plan Instructions**

Using the Action Plan modify your party planning menu and decorations as you desire. Before next week's class visit the store and find out the actual costs of all items on your plan. Calculate the total for the entire party. Bring this to class next week.

**Optional Action Plan Instructions**

Give additional and/or modified instructions if you have made arrangements with the residential administration and staff or if you are using the Optional Action Plan.

**Closing**

Thank the participants for their attendance and participation. Ask if there are any questions before closing. End with the key learning points from this lesson:

1. It is important to know how much food costs.
2. It is important to budget for food costs.
3. Sometimes you must make decisions not to purchase some items and to purchase others in order to stay within your food budget.





## FOOD LIST SUGGESTIONS

Food Item	Cost	Food Item	Cost
Eggs		Canned Vegetables	
Cold Cereal		Beans	
Oatmeal/Cream of Wheat		Carrots	
Hash Browns		Cabbage	
Pancakes/Waffles		Lettuce	
Toast		Onions	
Peanut Butter/Jelly Sandwich		Tomatoes	
Cheese		Potatoes	
Hamburger		Yams	
French Fries		Broccoli	
Cold Cut Sandwich		Peppers	
Pizza		Apple	
Taco		Banana	
Nachos		Orange	
Ham		Pineapple	
Bacon		Strawberries	
Sausage		Peach	
Chicken		Vegetable Juice	
Pork Chops		Fruit Juice	
Hot Dogs		Milk	
Roast Pork		Coffee	
Roast Beef		Tea	
Spaghetti		Soda Pop	
Macaroni & Cheese		Cookie	
Rice		Cake	
Canned Soup		Ice Cream	
Chips		Candy Bar	



## MY THREE MEALS

Choose any items you like from the Food List and create a menu for each of the three meals for one day. If you would like more than one serving of any item, list each serving on a separate line.

BREAKFAST		LUNCH		DINNER	
Food item	Cost	Food Items	Cost	Food Items	Cost
Total		Total		Total	

After you have selected your menu for the day, insert the cost of each item.

Total the costs of each meal: breakfast, lunch and dinner.

How much would it cost for you to live on this menu for one day?

**TOTAL COST OF MY ONE-DAY MENU:** \_\_\_\_\_



## MEALS WITH A SPENDING LIMIT

Choose any items you like from the Food List and create a menu for each of the three meals for one day. If you would like more than one serving of any item, list each serving on a separate line.

Your spending limit for this exercise is \_\_\_\_\_

The total amount for all three meals cannot be more than this.

BREAKFAST		LUNCH		DINNER	
Food item	Cost	Food Items	Cost	Food Items	Cost
Total		Total		Total	

After you have selected your menu for the day, insert the cost of each item.

Total the costs of your breakfast, lunch and dinner.

**TOTAL COST OF MY ONE-DAY MENU:** \_\_\_\_\_

If your total cost is higher than the spending limit, consider the following:

- Where can I save some money?
- What can I eliminate or replace?

If necessary, change your selections until your total cost is under the spending limit.



## PLANNING A PARTY

Menu: List the food that you will be serving at your party.

Decorations: Describe how you will decorate for your party.

Use the table below to list each item you will need to purchase for your meal, the number of each item, and what ***you think*** each item will cost. Do the same thing for the decorations. Total your expenses. Adjust your menu and decorations as necessary to stay within your budget.

Item to Purchase	#	Estimated Cost	Total Costs
Total Estimated Cost			

# WHAT DOES IT COST TO EAT

## ACTION PLAN

### WHAT DOES IT COST TO HAVE A PARTY?

Complete this Action Plan by planning a party just as you did in class. Only this time, visit a store to determine the **actual cost** of each item.

Menu: List the food that you will be serving at your party.

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Decorations: Describe how you will decorate for your party.

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Item to Purchase	How many	Actual Cost	Total Costs
Total Actual Cost			

**BRING THIS BACK TO THE NEXT LESSON WITH YOU!**



# LESSON 2

## WHAT DOES IT COST TO LIVE?

**Total Time: 1.5 hours, 90 minutes**

### **Special Materials Needed for This Lesson**

Play Money, Wall Chart with Local Incomes, Wall Chart of Living Expenses

**Trainer Note:** *The activities in this lesson require a considerable amount of preplanning. Be sure to familiarize yourself with the activities and acquire the necessary information. In addition to this, the suggested Action Plan will require coordination with the administration and staff if the participants reside in a residential facility. For this version of the curriculum, it was chosen to use US dollars as an activity currency. But you can use your local money and prices for the lesson.*

### **Competencies for Money & Time Management Module**

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## A. Welcome and Introduction

**Time: 5 minutes**

### Welcome

Welcome the participants back to Life Skills. Review last week's Action Plan by asking for descriptions of their activities for party planning or making a meal. Ask for examples of what was learned through these exercises.

### Introduction

Explain this week's lesson is about understanding the cost of living independently. In order to better understand this, the class is going to learn about income and expenses.

## B. Practice Activity: Personal Income?

**Time: 20 minutes**

**Trainer Note:** Prior to this lesson, prepare a Personal Income wall chart with three columns. In the first column list at least 10 different jobs common to your region. These jobs should include unskilled and skilled labor, as well as professional and managerial positions. Leave the second column blank. This column will be used for the participants' estimates of monthly income. In the third column, list the approximate monthly income for each. Some jobs to be considered are: Waiter/waitress, cosmetologist, construction worker, factory worker, auto mechanic, carpenter, teacher, bank teller, police officer, nurse, etc.

Sample Personal Income Wall Chart:

Common Jobs	Est. \$ /Mth?	Actual \$ /Mth
1. Waiter/Waitress		
2. Cosmetologist		
3. Construction Worker		
4. Local Factory Worker		
5. Auto Mechanic		
6. Carpenter		
7. Teacher		
8. Bank Teller		
9. Police Officer		
10. Nurse		

Display the Personal Income Wall Chart so that only the first two columns are visible. The monthly income for each job should be covered.

Ask the participants to estimate the monthly income for the first job listed on the chart. Help them to reach a consensus by considering such things as:



- How easy is it to get the job?
- How much training in our education is required?
- Do you know anyone employed in this position?
- Other factors.

When they have reached a consensus, write the amount in the second column. After this, reveal the actual monthly income from your research. Repeat this process for each of the jobs listed on the chart.

### **Process the Activity**

Ask which, if any, jobs and incomes were most surprising and why.

Summarizes activity by explaining because people earn different wages for different jobs, they can make different choices. For example, if I am a teacher and make \$\_\_\_\_\_ per month, I might have the means to have a meal in a restaurant once a month. Whereas, if I am an unskilled laborer and make \$\_\_\_\_\_ per month, I might find eating out even once a month too expensive for my income. Therefore I will need to fix my meals at home.

Managing my money is important so I can meet all my needs.

## **C. Practice Activity: Living Expenses**

**Time: 20 minutes**

The purpose of this activity is for the participants to consider the many expenses involved in living independently / interdependently.

### **Brainstorming**

Begin by having the participants imagine they are living by themselves or with others in an apartment. Ask them to name things they would have to pay for. As they raise their hands, call on individuals for their suggestions. Write their ideas on a chalkboard or flip chart.

Be prepared to stimulate ideas with questions and comments such as:

- What about staying warm in the winter?
- How will you get to and from work?
- Remember, you have to eat.

### **Categorizing the Information**

Refer to the handout: *What Does It Cost to Live?*

Lead the group in a discussion to place all of the expenses listed into categories listed on the handout. Create additional categories if necessary; instructing the participants to list them on the handout.

### **Process the Activity**

Process this activity by asking the following or similar questions:

- If you were living on your own right now, what do you think would be the minimum amount of money that you would need each month to survive?
- What do you think the minimum amount would be that you would need to live comfortably?

**Bridge**

Transition into the next activity by explaining they are going to combine information from the previous two activities into a practical application.

**D. Practice Activity – Small Group**

**Time: 35 minutes**

**Trainer Note:** *Prior to this lesson, determine the monthly income for a working-class family in your area. Obtain money from a board game such as Monopoly® or Life® or use the replica money at the end of this lesson to represent this amount for each group of five members in your class. Use denominations of \$100, \$50, \$20, and \$10. For example: Average monthly income = \$2000 (10- \$100 bill, 10- \$50 bills, 15- \$20 bills and 20-\$10 bills) and there are 20 students in your class. 20 divided by 5 equals 4, so you will need 4 sets of \$2000 or \$8000 (40- \$100 bills, 40- \$50 bills, 80-\$20 bills and 80-\$10 bills).*

**As an alternative,** *you could obtain or make enough money to represent one week's income and have each group multiply their money by four.*

**In addition to this,** *you will need to research the current local common expenses for the critical categories for this exercise. These include: rent, utilities, food, transportation, clothing, recreation, etc.*

Introduce this activity by explaining everyone is going to receive some money and then form groups of about five persons each. Each group is going to combine their money to represent a weekly income.

**Set up**

First, refer to the play money among all the participants with each receiving an equal number of pieces of money, regardless of the denominations. If there is an unequal number, continue distributing the money until it is gone. They are not to reveal to others the amount of money they have.

Next, you are going to divide the class into small groups of about five members each. Determine how many groups there are going to be by dividing the total number of participants by five. If the number in the class does not divide evenly by five, you will have up to four groups with six members each.

Ask for volunteers or appoint members of the class to be a group leader for each of the groups. Inform each group leader of the number of persons that will be in his/her group.

Refer to the handout: *Creating a Group*. This handout will be used to form diverse groups. The goal of each group leader is to form a group whose members have as many of the characteristics listed below as possible. One group member may represent more than one of the items on the list. When a class member has been recruited into a group, his/her goal is to assist the group leader in forming the rest of the group.

1. A person with shoes with no laces.
2. A person with long hair.

3. A person with short hair.
4. Someone with glasses.
5. Someone wearing blue.
6. A person with no socks on.
7. A person with black socks on.
8. A person with red socks on.
9. A person with stripes on their clothing.

Allow five minutes for the groups to be formed. Be prepared to assist in the selection process.

### **Conduct the Activity**

Once the groups have been selected, have the members pool their money and count it. This money represents their group's monthly income. Have the groups report their monthly income and note it on chalkboard or flip chart.

**Trainer Note:** *If you opted to distribute only a week's income, be sure to instruct the group members to multiply their total by four to arrive at their monthly income.*

Solicit immediate feedback by asking the following or similar questions:

- How do you feel about the income you just received?
- Do you think it is enough to live independently?
- If not, how much more do you think you would need?

Refer to the handout: *What Does It Cost to Live?* Instruct the participants to work as a group to do the following:

1. Place a check mark in Column 1 for each expense category they would have immediately if they were living independently / interdependently. Allow 8 to 10 minutes for this process.
2. Decide on an amount of money they think is appropriate for each of the expense categories for one month listed on the handout. Write this amount in Column 2. When they have all the categories completed, they are to total Column 2. This figure represents their estimate for their expenses for one month of independent living. Allow 10 minutes for this process.
3. Next, have them compare the total of Column 2 to the group's monthly income. Ask the following or similar questions:
  - Do you think you have enough money to make it?
  - If not, are there different choices you can make?
  - Do you think you have more than enough money?
  - If so, what are some things you might do with the extra?
4. Finally, share with the group members the actual costs for each of the categories that you have learned from your research. This amount to be written in Column 3. Have the participants share their reactions by asking the following or similar questions:

- Were you close on your estimates?
- Do any of these expenses surprise you?
- If so, which ones and why?

### **Summarize**

Summarize this activity by explaining that knowing how much things cost and how to spend money is a life-long learning for each of us. We must balance our budget each month. If we want nice things, we must be able to buy them and still be responsible for our living expenses.

As we continue into the next lesson, we will look at other budget considerations.

## **E. Action Plan and Closing**

**Time: 10 minutes**

### **Action Plan Instructions**

While explaining the instructions for the Action Plan, be sure to explain the goal is for the participants to get a practical idea of the expenses that real people face. The goal is NOT to judge other people's spending habits.

There are several options for completing this Action Plan. Choose which option would be the best for your class.

Whichever option is chosen, record the information on the *Action Plan Datasheet*. In addition to this, answer the questions on the *Action Plan: Surprises and Big Expenses*.

- What are the largest expenses for the families you interviewed? Which categories might change over time (expenses for children or schooling)?
- Which expenses are large some months, but small other months (repairs, holidays...)?
- Were there expenses that surprised you?

**Option #1:** Have each participant interview two or three different families (teachers from their school, friends, or people from church) about how much they realistically spend every month on living expenses. Make sure they choose people who are willing to share this information.

**Option #2:** Based on your own experience and knowledge, choose three different situations ( e.g. a student living in dorms, a young mother with a baby, and a family with two high school kids) and list probable expenses for each example.

**Option #3:** You could ask volunteers from your church who are willing to come in and share with the entire class about their family's expenses.

### **Closing**

Close the lesson by noting that families have lots of expenses. It's easy to run out of money if you don't have a plan, and if you are not wise about how you spend and save your money. Living on your own costs money, and it's important to be smart with your money and make good choices.





## CREATING A GROUP...

The goal of each group leader is to form a group whose members have as many of the characteristics listed below as possible. One group member may represent more than one of the items on the list. Once a class member has been recruited into a group, your goal is to assist your group leader in forming the rest of the group.

Note: Some groups may vary in number, so be sure to listen to the instructions given.

1. A person with shoes with no laces.
2. A person with long hair.
3. A person with short hair.
4. Someone with glasses.
5. Someone wearing blue.
6. A person with no socks on.
7. A person with black socks on.
8. A person with red socks on.
9. A person with stripes on their clothing.



## WHAT DOES IT COST TO LIVE?

### ACTION PLAN

#### SURPRISES AND BIG EXPENSES?

Ask the following questions of those persons who agree to be interviewed by you. Record the answers on this handout.

1. What are the largest expenses for the families you interviewed? Which categories might change over time (expenses for children or schooling)?

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2. Which expenses are large some months, but small other months (heating, repairs, holidays....)?

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3. Were there expenses that surprised you?

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# LESSON 2 APPENDIX: PRINTABLE MONEY



# LESSON 2 APPENDIX: PRINTABLE MONEY





# LESSON 2 APPENDIX: PRINTABLE MONEY



# LESSON 2 APPENDIX: PRINTABLE MONEY





# LESSON 3

## BUDGETING

**Total Time: 1.5 hours, 90 minutes**

### **Special Materials Needed for This Lesson**

List of Common Living Expenses (should be available from previous Money Management lessons)

### **Competencies for Money & Time Management Module**

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- Participants will understand how to track and create a plan for purchasing food.
- Participants will understand the importance of making and keeping a budget.
- Participants will be able to track spending and costs of living.
- Participants will understand how to gather and record costs for everyday living expenses.
- Participants will know and understand the basic principles for time management and prioritizing different activities and/or tasks.

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## **A. Welcome and Introduction**

**Time: 15 minutes**

### **Welcome**

Welcome the group to the final lesson on money management. Ask the group to share their Action Plan from lesson 2.

Review the information, the questions and the data they collected. Discuss the three questions:

1. What are the largest expenses for the families you interviewed? Which categories might change over time (expenses for children or schooling)?
2. Which expenses are large some months, but small other months (repairs, holidays....)?
3. Were there expenses that surprised you? Any other surprises for you? What

did you learn?

Accept answers as given.

### **Introduction**

Introduce this lesson by reminding the participants of the expenses people have to live that were discussed in previous lessons. Ask them if they can think of other ways to use their money; prompting them as necessary to identify Giving and Saving.

Inform the participants that you'll be explaining why Giving and Saving are important elements in a person's use of money. In order to do that, you will first introduce the basic principles of money management.

## **B. Lecture: Basic Principles of Money Management**

**Time: 10 minutes**

Refer to the handouts: *Basic Money Management Principles (Pages 1 and 2)*. The participants can refer to these handouts and make notes in the space is provided during the following Lecture.

### **The Basic Principles of Money Management**

- **BEGIN WITH A BUDGET.** A budget is a road map that guides you and tells you when you are on course. Budgeting won't ensure prosperity, but it will keep you from overspending your resources and will help you avoid the debt trap.
- **DECIDE TO FOLLOW THE BUDGET.** Most people understand the need for a good budget, but few follow through. Make your plan and stick to it.
- **PAY GOD FIRST.** If you get this first priority right, each step thereafter is easier. The key to honoring God with your finances is remembering that your money is not your money. God owns it all and gives it to us as He pleases. (We will discuss how to give money back to God in just a little bit.)
- **PLAN FOR EMERGENCIES.** Small emergencies can eat at your budget every month unless you begin to set aside funds as part of your budget. For example, the dog gets sick, your refrigerator dies, you need new boots for the winter, etc.
- **PRIORITIZE YOUR EXPENDITURES.** Make a list of what is most important to you. Start with the necessities (housing, food, car, utilities, giving). Then list what you "should have" (clothing, furniture, saving, etc.). Finally, list the things you'd like to have. Don't spend money on "should haves" until you have paid for necessities. Don't spend money on what you'd like to have until you've paid for "should haves".
- **PAY BILLS ON TIME.** Establish a budget that allows you to pay all your bills in full and on time each month. If you can't pay them all, pay something on all of them and communicate your intentions of paying everything to those you owe. If you can't pay your regular bills, it's time to move to a smaller apartment, sell your cell phone, or make drastic cuts until your outgo matches your income.
- **GET OUT OF DEBT AS SOON AS POSSIBLE.** Debt carries with it heavy responsibilities. Don't allow yourself to become a slave to debt. Don't take on debt unless you have a clear plan for repaying it. Certainly stay away from debt if it is a habit out of control.
- **HAVE SOME FUN.** Use your resources for personal enjoyment. After you have



managed your money wisely and given generously, there comes a time for you to enjoy the fruits of your labors.

## C. Lecture: Giving

**Time: 15 minutes**

### Charity

Bible says that God loves to give and bless us. He also wants to do like He does: to be generous and joyfully bless others. 2 Corinthians 9:7 says that He loves those to give cheerfully. Jesus taught that by giving we collect treasures in Heaven. As followers of Jesus we are called to not have "too much" so that other would not have "too little".

Generous heart comes from gratitude: when we are thankful to God for His many blessings and salvation, we want to share that blessing with others. Even though by nature we are stingy and self-seeking, it is because of God's goodness in us that we become generous givers.

### Tithes

Bible also says that 10% of our income belongs to God. It is called tithe. It ensures that we always remember that our money don't belong to us. Everything that we have was given to us by God because of His generous mercy.

In Malachi 3:10 God speaks to us:

"Bring the full tithe into the storehouse, that there may be food in my house. And thereby put me to the test, says the Lord of hosts, if I will not open the windows of heaven for you and pour down for you a blessing until there is no more need."

How do you understand this verse?

Giving tithes means to give 10% of your income to God. Christians usually give their tithes to the church they attend. But you can also give to missionaries, Christian charitable organizations, and people in need. It's sometimes hard to give up money. But God wants us to trust Him. If we give our money away for Him, He'll make sure we're taken care of. Yet God doesn't want us to give grudgingly. He wants us to cheerfully give. (2 Cor. 9:7). So don't give to God out of guilt or duty, but instead from a cheerful and pure heart.

## D. Lecture: Saving

**Time: 10 minutes**

Saving money is important too. Some people don't save. They spend every dollar they have. Why do you think it's a good idea to save some money? Accept answers as given.

### Reasons to Save

Continue the lecture describing the following three most common benefits for saving.

- **Emergencies:** Emergencies are things that happen unexpectedly. Very often they cost money. For example, suppose you get sick or injured and have to visit the emergency room or see a doctor. There will be expenses for the visit, treatment and maybe even medication. You may have insurance, but even if you do you will probably have a co-payment. If you do not have insurance, you'll need



to pay for all of it yourself. That's not in your budget, what will you do?

An emergency may not be health related. For example, suppose your water heater breaks down. Until you get it fixed, you will have no hot water. How will you pay for this?

- **Common Expenses:** Another reason to save is for expenses that arise periodically, but not considered in your monthly budget. We refer to these as common expenses. For example, two of your best friends have birthdays in the same month and you want to give them both nice gifts. If you have been saving up, you'll have enough for that. Or suppose you find out your favorite band is having a concert next week. Do you have any money saved up for that?
- **Future Purchases:** A third good reason to save money every month is for the purchase of more expensive items you would really like to have. For example, you dream about someday owning your own washing machine, or car, or computer. You can keep dreaming, or you can start saving up now. It might seem like it will take too long to save enough, but you can either save up and wait a few years, or you can just dream about it and wait forever.

**Trainer Note:** *This is a good place to tell a personal story of savings; describing how you were able to do something special because you had money saved.*

Even if you only save a few dollars every month, it'll add up. It'll help to have some money there when you need it.

## E. Practice Activity: Creating a Budget

Time: 30 minutes

**Trainer Note:** *Prior to this activity, ascertain appropriate amounts of money to insert in the blanks on the handout: Six Life Situations. These should be available to you from the previous lessons in this module. Either insert them in the blanks before distributing this handout, or provide information to the participants when the handout is distributed.*

### Practice Activity: Part 1 – Creating a Budget

#### Introduce the Activity

Explain the next activity will help the participants understand the process and the difficulty of setting up a budget. They will work together with a group and set a budget for a family. Each group will be assigned a different life situation for which they will have to develop a budget.

They will have 15 minutes to complete their work. .

#### Set up

Divide the class into six groups. Refer to the handouts: *Six Life Situations* and *Creating a Budget*. Assign each group one of the situations and give the following instructions.

**Instructions**

Read your assigned to situation and work together as a group. Use information from this lesson and your knowledge from previous Money Management lessons to do the following:

- Decide which expenses are fixed (you can't change them).
- Decide which expenses are flexible (they can change them by changing their spending habits).
- Use the handout: *Creating a Budget* to develop a reasonable monthly budget for your situation.

As the participants are working on their budget, they will likely be frustrated that there isn't enough money to go around. Be prepared to help them be creative with ways to save money by asking the following or similar questions:

- What would they do differently if they were in this situation?
- Do they have any unneeded expenses?
- Can they sell the DVD player so they can quit making payments on it?
- Can they cut back on internet expenses?
- Can they quit spending quite so much on the girlfriend?
- Can they look for a better job? Not buy on credit? Not spend so much on phone bills?
- Other ideas?

**Practice Activity: Part 2 - Emergency Response**

After the students create their budgets, give them an unexpected expense to deal with – three months after putting the new budget into effect (so they have 3 months of savings on hand). Give each group *one* of the situations to deal with. Ask the students to look at their budget and see what they would do to meet this need. Do they have money saved? If not, where will they cut back?

Allow 5 – 8 minutes to come up with a plan. Have each group report out what they might do.

1. Your best friend is getting married and you want to buy a gift costing \$50.
2. The lock on your front door broke and you need to replace it. A new lockset with deadbolt costs \$80.
3. Your brother is ill and he has asked you for \$50 to purchase the medication he needs.
4. Your boss just told you the place you work is going to be closed for inventory for one week, so you will not be receiving any income during this time.
5. The water pump on your car quit working. You have a friend that can help you fix it for free, but the parts are going to cost \$125.
6. You received a letter from the government informing you that you made a mistake when you filed your taxes. You owe an additional \$100 that must be paid within one month.

**Summarize Activity and Bridge to Closing**

As you can see from our practice scenarios, budgeting is sometime very difficult and can have surprises. However, if you are serious about your money and create a

budget, you are much more likely to be successful in managing the sudden surprises too.

## **F. Action Plan and Closing**

**Time: 10 minutes**

### **Action Plan**

Your Action Plan is different this lesson. You are to answer the four questions on the Action Plan and bring it back next session. They are questions about what you think.

### **Closing**

Close the session by asking the participants to each share one thing they hope to be able to do in the future that would require saving money...something not normally on a budget plan, but would need to be out of savings. Accept answers as given and close.



## **BASIC MONEY-MANAGEMENT PRINCIPLES (PAGE #1)**

**BEGIN WITH A BUDGET.** A budget is a road map that guides you and tells you when you are on course. Budgeting won't ensure prosperity, but it will keep you from overspending your resources and will help you avoid the debt trap.

NOTES:

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**DECIDE TO FOLLOW THE BUDGET.** Most people understand the need for a good budget, but few follow through. Make your plan and stick to it.

NOTES:

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**PAY GOD FIRST.** If you get this first priority right, each step thereafter is easier. The key to honoring God with your finances is remembering that your money is not your money. God owns it all and gives it to us as He pleases.

NOTES:

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**PLAN FOR EMERGENCIES.** Small emergencies can eat at your budget every month unless you begin to set aside funds as part of your budget. For example, the dog gets sick, your refrigerator dies, you need new boots for the winter, etc.

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## **BASIC MONEY-MANAGEMENT PRINCIPLES (PAGE #2)**

**PRIORITIZE YOUR EXPENDITURES.** Make a list of what is most important to you. Start with the necessities (housing, food, car, utilities, giving). Then list what you "should have" (clothing, furniture, saving, etc.). Finally, list the things you'd like to have. Don't spend money on "should haves" until you have paid for necessities. Don't spend money on what you'd like to have until you've paid for "should haves".

NOTES:

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**PAY BILLS ON TIME.** Establish a budget that allows you to pay all your bills in full and on time each month. If you can't pay them all, pay something on all of them and communicate your intentions of paying everything to those you owe. If you can't pay your regular bills, it's time to move to a smaller apartment, sell your cell phone, or make drastic cuts until your outgo matches your income.

NOTES:

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**GET OUT OF DEBT AS SOON AS POSSIBLE.** Debt carries with it heavy responsibilities. Don't allow yourself to become a slave to debt. Don't take on debt unless you have a clear plan for repaying it. Certainly, stay away from debt if it is a habit out of control.

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**HAVE SOME FUN.** Use your resources for personal enjoyment. After you have managed your money wisely and given generously, there comes a time for you to enjoy the fruits of your labors.

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## SIX LIFE SITUATIONS

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1. You are a single mother with a 2-year-old daughter. You work as a cashier 32 hours a week making \_\_\_\_\_ per hour. Your daughter goes to a subsidized day care, which still costs \_\_\_\_\_ per week. You take the bus to and from work, which costs \_\_\_\_\_. You rent an efficiency apartment for \_\_\_\_\_ per month.
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2. You are a young couple, who rent one bedroom apartment for \_\_\_\_\_ per month. You have a job at Wal-Mart that pays \_\_\_\_\_ per month and your wife works part time as a housekeeper making \_\_\_\_\_ per month. You would like to begin having children within the next couple of years and want to save some money to help with the increased expenses. You bought a DVD player and a sofa on credit and must pay \$30.00 per month toward that bill.
- 
3. You are married and have three children. You own a two-bedroom home. You drive a cab and earn \_\_\_\_\_ per month. Your youngest child has asthma which requires medication each month that the insurance does not cover. It is \_\_\_\_\_ per month. All three children go to after school day care which costs \_\_\_\_\_ per month. Your wife works as a waitress at the local restaurant and makes \_\_\_\_\_ per hour plus tips. Your oldest child would like to go on a class trip in three months which costs \_\_\_\_\_. You would like to save enough money so she can go.
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4. You are a college student and live in the dormitory. You have received a sports scholarship that pays for your entire tuition but have to pay \_\_\_\_\_ each semester (September & January) for your books. You have to maintain a 2.5 grade point average to keep your scholarship. Your only living relative is very ill and needs money for medical care so you are working part time earning \_\_\_\_\_ per month to help with expenses. You are trying to contribute \_\_\_\_\_ per month. The stress has put a strain on your studies and you are concerned you will not be able to maintain your grades, play sports and have enough money to pay for your books and help your relative.
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5. You are a young man who lives in an apartment with three others guys. You share the rent which is \_\_\_\_\_ per month. You are attending a technical school studying auto mechanics and work nights as a Security Guard at a Hospital. You do not have much time to study, therefore, are not doing very well in school. You make \_\_\_\_\_ per month at your job. Your dream is to own your own Automotive Repair Shop; specializing on vintage cars. You have a girlfriend that is in college in another state and often spend \_\_\_\_\_ a month on phone calls and gifts for her.
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6. You inherited a small ranch house from your parents when they died. It is in need of a lot of repair and is in a very rural community with minimal access to amenities. There are back taxes due on the property in the amount of \_\_\_\_\_. You currently rent a one-bedroom apt for \_\_\_\_\_ per month in the city and work fulltime as a bakery chef. You enjoy your job and living in the city, but hate the thought of selling the ranch property since it was your childhood home. You recently bought a new car and your payments are \_\_\_\_\_ per month. If you do not do something soon about the back taxes, the bank will foreclose on the property.
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## CREATING A BUDGET

Your group will be assigned a specific life situation, which will describe your income and expenses. Draw from information from previous classes to create a monthly budget for your situation.

Use these tables to show how you would wisely use your income.

MONTHLY INCOME	
<b>SALARY</b>	
Job #1	
Job #2	
Job #3	
<b>OTHER</b>	
<b>TOTAL INCOME</b>	

Be sure that your total expenses do not exceed your income.

MONTHLY EXPENSES	
<b>GIVING</b>	
Giving (your local church)	
Other donations/charity	
<b>SAVING</b>	
Emergencies	
Common Expenses (expenses you didn't plan for)	
Future Purchases	
<b>SPENDING</b>	
Rent	
Food	
Utilities	
Transportation	
Education (books, class dues, gifts for teachers)	
Recreation/hobbies/fun	
Clothing	
Household items (cleaning supplies, shampoo, toilet paper etc)	
Gifts and holidays	
Children – diapers, day care, doctor, etc	
Medical	
Taxes	
Paying back debts / credit	
Cell phone/Internet	
Pocket money (little things you buy while you're out)	
Car expenses (gas, repair)	
Repairs, maintenance, improvements	
OTHER	
<b>TOTAL EXPENSES</b>	

# BUDGETING

## ACTION PLAN

### BUDGETING QUESTIONS FOR YOU

Answer the questions and bring it to our next lesson.

1. I hope to be able to do the following as an adult...

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2. I really enjoy giving and would likely give generously to my local church and the following charities.

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3. I have seen people spend money foolishly in the following ways:

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4. My goal is to work and make enough money to be able to do the following:

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Bring this worksheet to the next training lesson.

Have a great week.





# LESSON 4

## TIME MANAGEMENT

**Total Time: 1.5 hours, 90 minutes**

**Special Materials Needed for This Lesson**

Appreciation Stickers

**Competencies for Money & Time Management Module**

Summary of competencies for Module 3: Money & Time Management. For participants to begin to think about what things cost, and to take a realistic look at the costs of living. For participants to realize how they spend and organize their time is important for independent/interdependent living.

- Participants will understand how to track and create a plan for purchasing food.
- Participants will understand the importance of making and keeping a budget.
- Participants will be able to track spending and costs of living.
- Participants will understand how to gather and record costs for everyday living expenses.
- Participants will know and understand the basic principles for time management and prioritizing different activities and/or tasks.

**Trainer Note:** *The competencies that are underlined represent those which are primary to the lesson. All the additional competencies reflect the skills that will be taught in all lessons of the module. During each lesson, the previous competencies can be reinforced and used to illustrate the importance of topics in each subsequent lesson. Do not read the competencies to the class. Summarize the objectives for the training each time.*

### A. Welcome and Introduction

**Time: 10 minutes**

#### Welcome

Welcome each participant as they enter the classroom. Recognize those that are on time by giving them an appreciation sticker. When giving out the sticker, let them know you appreciate that they are timely and have organized their schedule to be to the lesson on time.

Review the Action Plan from the previous lesson about money management. Read each question from the Action Plan and ask for volunteers to share their answers. (You can encourage and reward participation by giving an appreciation sticker to those who share their answers.)

Questions from Action Plan:

1. I hope to be able to do the following as an adult...

2. I really enjoy giving and would likely give my tithe to the following charities, church, etc...
3. I have seen people spend money foolishly in the following ways...
4. My goal is to work and make enough money to be able to do the following...

Close the review by asking participants to share what they learned about budgeting. Accept answers as given.

### **Introduction activity**

Put the students into three different groups...give each group 20 balloons (deflated) and scotch tape. Tell them that they have 5 minutes to build the largest construction possible. Have each group present their construction. Measure them. Bridge into the topic of time management.

Time is a valuable resource. Explain that each of us have the same amount of time, 24 hours a day. We all have the same resource in time and it is up to us how to use it... some people get a lot done while others seem to be always *attempting* to get something done.

A good quote about time is from a man by the name of Troutman, he said. "The greatest time wasted is the time getting started." Ask, how many of the youth find this is true?

## **B. Lecture: Getting Things Done**

**Time: 15 minutes**

We all have many things to do each day and the best way of getting them done is just to get started and get the job done.

First, we need to know what is most important and what is least important. Next, we need a plan of action. Finally, we need a commitment to get the job done. This seems simple, yet so many people waste time and are seen as lazy.

The Bible has many verses about wasting time and being lazy. It tells us clearly that wasting time will lead to poverty and more laziness. In fact, time wasting causes all kinds of problems for us. We disappoint people, we miss deadlines, and people see us as lazy.

Proverbs 24:30-34 states, *"I went by the field of the lazy man, and by the vineyard of the man devoid of understanding; and there it was, all overgrown with thorns; its surface was covered with nettles; its stone wall was broken down. When I saw it, I considered it well; I looked on it and received instruction: A little sleep, a little slumber, A little folding of the hands to rest; so shall your poverty come like a prowler, and your need like an armed man."*

Clearly, laziness causes decay and poverty. For one to grow and mature one must learn how to manage both money and time. In our last lesson we talked a great deal about budgeting money. Money is only one resource we have to budget. The other resource needing budgeting is our time.

### **Time Robbers & Time Wasters**

Time is one of our greatest resources. One of the greatest problems with managing our time is what we will call "time robbers and time wasters." These demand from us our time.

TIME ROBBERS and TIME WASTERS are those things and people who take time from us and keep us from our priorities. For example:

- things that are urgent to others, yet not important to us
- being called to a meeting that really does not involve us
- others asking us to do their work
- someone asks us to play instead of doing work that needs to be done
- putting off what needs to be done (procrastinating)
- sleeping too much
- day dreaming
- waiting in lines
- taking more time than necessary
- doing favorite things that are not really important, such as reading social media when there is work to do
- etc.

Next, you will get a chance to identify what time robbers and wasters you experience from day to day.

## **C. Practice Activity: Identifying Time Robbers and Wasters**

**Time: 10 minutes**

### **Set up Activity**

Refer to the handout: *Time Robbers in Time Wasters*. Divide the group into pairs.

### **Instructions**

Instruct the pairs to identify as many “time robbers and time wasters” as they can think of. Record these on the handout and be prepared to report back in 10 minutes.

Once the group is finished, ask each pair to share only two “robbers” and two “wasters” noted on their handout. After all the pairs have been heard from, allow the group to call out other “robbers”, then “wasters.”

**Trainer Note:** *Robbers and wasters are interwoven. Do not worry about attempting to sort which is which. Both words are used to help youth think through their day and find what hinders them from managing their time well.*

Once the youth have shared their “robbers and wasters”, share a story about how you might have wasted time and what the results were of that waste. One example might be when you waited too long to cook dinner because you were just sitting around on the sofa. When you realized how late it was, you then had to rush to fix dinner and ended up eating very late. Your family was upset and then you did not sleep well, since you had to go to bed on a full stomach. The results could have been different if you had managed your time well and had prepared dinner at the appropriate time.

## D. Good Steps for Managing Time

**Time: 10 minutes**

Set an empty clear jar in front of the class. First put in larger stones. Ask if there is still room for more? Second, put in smaller stones on top of the larger stones. Ask the class if there is room for more? Third, put in sand. Ask the students if there is room for more? Last, pour in water...until the jar is filled.

This illustrates time and priorities in our life. The jar is our 24 hours a day that we have to use/fill. The larger stones illustrate our highest priorities...things that we must do each day. The next stones are the next highest priority...the sand is the third most important things and the water is the least important but can be done if there is still time.

The following are six steps to help you manage your time; that is to identify activities, prioritize them, and apply strategies to complete them.

**Trainer Note:** *Robbers and wasters are interwoven. Do not worry about attempting to sort, which is which. Both words are used to help youth think through their day and find what hinders them from managing their time well.*

1. Make a list of your activities.
2. Prioritize and decide which needs to be first, second, etc.
3. Avoid working on several small projects at one time.
4. Finish one project before starting another.
5. Set deadlines – meet them.
6. Concentrate on results wanted.

We'll return to the steps after the next activity.

## E. Practical Activity “Time Prioritizing”

**Time: 10 minutes**

Refer to the handout *Time Prioritizing*.

Divide the students into three groups. Give them one of the three presented situations and ask them to prioritize the people's time according to:

1. Very Important. 2. Important. 3. Less important. 4. Least important

### Situation 1

Oleg is a student. He has free time on Wednesday after lunch. He has homework to do for math class tomorrow and for next Monday he needs to write an essay. His best friends will play football at 16:00. And his girlfriend has been complaining lately that he spends so little time with her. His room is a mess and something stinks there. His clothes need washing. He also promised his mom that he will come visit her. His favorite TV show is being aired tonight. On Friday he has a music class and he needs to practice music every day.

### Situation 2

Anya is a seamstress. She got married earlier this year and is expecting a child. She works every Wednesday from 9:00 to 14:00. She has to go to a doctor for a checkup.

Tomorrow is her husband's birthday and she has to prepare a special dinner and a gift for him. She is reading an interesting book is two chapters away from finishing it. Today is the last day to pay their utility bill. There is a sink of dirty dishes and she also wanted to clean a bathroom today. Anya's friend is calling and wants to chat to her. Her favorite soap opera will be aired at 15:00. Her husband has asked her to hem his pants. And she also needs to finish a sewing project that she took home from work.

### **Situation 3**

Luda is raising her 7-year-old son by herself. She works from 9:00 to 17:00. She takes her son to school at 8:30 and then comes back for him at 17:15. After this she needs to buy groceries, cook dinner and help her son with his school homework. At 20:30 she needs to wash him and put him to bed. When he is in bed, she needs to wash clothes. A neighbor has invited her over to have a cup of tea. At 19:00 a favorite show of her child is being aired being followed by her favorite show at 20:00. Her son is asking her to play with him outside so he can practice riding a bike. In two days Luda needs to pay rent for her apartment.

## **F. Practice Activity**

**Time: 30 minutes**

### **Set up the Activity**

Refer to the handout: *My Typical Day*.

Conduct this activity with the same pairs working together or individually. Using this handout, youth will complete a template of their activities for a day.

### **Instructions, Part 1**

- Using this worksheet, write in all regularly scheduled activities in the spaces provided for you.
- Identify your free time. Note how much free time you have each day.
- Report out: Tell the group where and how much free time you have each day.

### **Instructions, Part 2**

- Now look at the free time on your handout – this is the time where you are free to choose what to do. For each area of your free time, schedule activities that need to be done but that are not part of the required activities of the school/orphanage. This can include projects that you signed up for, spending time with friends and other activities.
- You have about 15 minutes to complete this.
- Report out what kinds of things you have scheduled for your free time?

**Trainer Note:** List these responses for all to see on a piece of chart paper on the wall or chalkboard.

### **Instructions, Part 3: Prioritizing**

Now we are going to consider each of these free time activities and attempt to rank them according to their importance. This is called prioritizing. To do that, consider the following three questions. Place a number next to each activity in order of

importance. Keep in mind the Good Steps for Managing Time.

- A. What is most important to be done?
- B. What can wait?
- C. What really does not need to be done at all?

#### **Instruction, Part 4: Make a Plan**

Refer to the handout *Planning for success*.

- Take the first four items on your free-time activity list and make a plan using the handout.
- You have 7- 10 minutes to complete this.
- Report out your plans if you would like to.

Acknowledge good work of the youth.

## **G. Action Plan and Closing**

**Time: 5 minutes**

### **Action Plan**

Explain the worksheet for the Action Plan. Youth are requested to make a plan for each day next week in advance of the day and then to do a summary at the end of the day on how well they did. They will bring these sheets back to training next lesson.

### **Closing**

Congratulate the participants on completing Module 8! They are well on their way to learning new skills which will help when they move on to independent/interdependent living.







## MY TYPICAL DAY

Use the table below to list your activities for a typical day. Begin with scheduled activities over which you have no control. Next, identify your free time during the day. Complete the chart by scheduling activities for your free time.

Time	Activity
8:00	
8:30	
9:00	
9:30	
10:00	
10:30	
11:00	
11:30	
12:00	
12:30	
13:00	
13:30	
14:00	
14:30	
15:00	
15:30	
16:00	
16:30	
17:00	
17:30	
18:00	
18:30	
19:00	
19:30	



# PLANNING FOR SUCCESS (PAGE 1)

Use *Good Time Management Strategies* as a guide to help you complete a plan to accomplish 4 free-time activities. Use this handout to write out your plan.

Good Time Management Strategies	
<ul style="list-style-type: none"> <li>• Make a list of your activities.</li> <li>• Prioritize and decide which needs to be first, second, etc.</li> <li>• Avoid working on several small projects at one time.</li> </ul>	<ul style="list-style-type: none"> <li>• Finish one project before starting another.</li> <li>• Set deadlines – meet them.</li> <li>• Concentrate on results wanted.</li> </ul>

Activities	Priority

<b>Activity:</b>	<b>To Be Accomplished by:</b>
Desired Results:	
Things to Do:	Things to Avoid:



## PLANNING FOR SUCCESS (PAGE 2)

<b>Activity:</b>	<b>To Be Accomplished by:</b>
Desired Results:	
Things to Do:	Things to Avoid:

<b>Activity:</b>	<b>To Be Accomplished by:</b>
Desired Results:	
Things to Do:	Things to Avoid:

<b>Activity:</b>	<b>To Be Accomplished by:</b>
Desired Results:	
Things to Do:	Things to Avoid:

# TIME MANAGEMENT

## ACTION PLAN

Before each day, list all of the expected activities for the day. At the end of the day, list the activities you actually did. Use the back of the handout to answer the three questions at the bottom of the page.

DAY 1. DATE: \_\_\_\_\_

What I plan for tomorrow...	Time	What I actually did....
	8:00	
	8:30	
	9:00	
	9:30	
	10:00	
	10:30	
	11:00	
	11:30	
	12:00	
	12:30	
	13:00	
	13:30	
	14:00	
	14:30	
	15:00	
	15:30	
	16:00	
	16:30	
	17:00	
	17:30	
	18:00	
	18:30	
	19:00	
	19:30	

1. How much time used was scheduled?
2. How much time used was unscheduled?
3. What were my time robbers & wasters?

# TIME MANAGEMENT

## ACTION PLAN

Before each day, list all of the expected activities for the day. At the end of the day, list the activities you actually did. Use the back of the handout to answer the three questions at the bottom of the page.

DAY 2. DATE: \_\_\_\_\_

What I plan for tomorrow...	Time	What I actually did....
	8:00	
	8:30	
	9:00	
	9:30	
	10:00	
	10:30	
	11:00	
	11:30	
	12:00	
	12:30	
	13:00	
	13:30	
	14:00	
	14:30	
	15:00	
	15:30	
	16:00	
	16:30	
	17:00	
	17:30	
	18:00	
	18:30	
	19:00	
	19:30	

1. How much time used was scheduled?
2. How much time used was unscheduled?
3. What were my time robbers & wasters?

# TIME MANAGEMENT

## ACTION PLAN

Before each day, list all of the expected activities for the day. At the end of the day, list the activities you actually did. Use the back of the handout to answer the three questions at the bottom of the page.

DAY 3. DATE: \_\_\_\_\_

What I plan for tomorrow...	Time	What I actually did....
	8:00	
	8:30	
	9:00	
	9:30	
	10:00	
	10:30	
	11:00	
	11:30	
	12:00	
	12:30	
	13:00	
	13:30	
	14:00	
	14:30	
	15:00	
	15:30	
	16:00	
	16:30	
	17:00	
	17:30	
	18:00	
	18:30	
	19:00	
	19:30	

1. How much time used was scheduled?
2. How much time used was unscheduled?
3. What were my time robbers & wasters?

# TIME MANAGEMENT

## ACTION PLAN

Before each day, list all of the expected activities for the day. At the end of the day, list the activities you actually did. Use the back of the handout to answer the three questions at the bottom of the page.

DAY 4. DATE: \_\_\_\_\_

What I plan for tomorrow...	Time	What I actually did....
	8:00	
	8:30	
	9:00	
	9:30	
	10:00	
	10:30	
	11:00	
	11:30	
	12:00	
	12:30	
	13:00	
	13:30	
	14:00	
	14:30	
	15:00	
	15:30	
	16:00	
	16:30	
	17:00	
	17:30	
	18:00	
	18:30	
	19:00	
	19:30	

1. How much time used was scheduled?
2. How much time used was unscheduled?
3. What were my time robbers & wasters?

# TIME MANAGEMENT

## ACTION PLAN

Before each day, list all of the expected activities for the day. At the end of the day, list the activities you actually did. Use the back of the handout to answer the three questions at the bottom of the page.

DAY 5. DATE: \_\_\_\_\_

What I plan for tomorrow...	Time	What I actually did....
	8:00	
	8:30	
	9:00	
	9:30	
	10:00	
	10:30	
	11:00	
	11:30	
	12:00	
	12:30	
	13:00	
	13:30	
	14:00	
	14:30	
	15:00	
	15:30	
	16:00	
	16:30	
	17:00	
	17:30	
	18:00	
	18:30	
	19:00	
	19:30	

1. How much time used was scheduled?
2. How much time used was unscheduled?
3. What were my time robbers & wasters?



# TIME MANAGEMENT

## ACTION PLAN

Before each day, list all of the expected activities for the day. At the end of the day, list the activities you actually did. Use the back of the handout to answer the three questions at the bottom of the page.

DAY 6. DATE: \_\_\_\_\_

What I plan for tomorrow...	Time	What I actually did....
	8:00	
	8:30	
	9:00	
	9:30	
	10:00	
	10:30	
	11:00	
	11:30	
	12:00	
	12:30	
	13:00	
	13:30	
	14:00	
	14:30	
	15:00	
	15:30	
	16:00	
	16:30	
	17:00	
	17:30	
	18:00	
	18:30	
	19:00	
	19:30	

1. How much time used was scheduled?
2. How much time used was unscheduled?
3. What were my time robbers & wasters?

# TIME MANAGEMENT

## ACTION PLAN

Before each day, list all of the expected activities for the day. At the end of the day, list the activities you actually did. Use the back of the handout to answer the three questions at the bottom of the page.

DAY 7. DATE: \_\_\_\_\_

What I plan for tomorrow...	Time	What I actually did....
	8:00	
	8:30	
	9:00	
	9:30	
	10:00	
	10:30	
	11:00	
	11:30	
	12:00	
	12:30	
	13:00	
	13:30	
	14:00	
	14:30	
	15:00	
	15:30	
	16:00	
	16:30	
	17:00	
	17:30	
	18:00	
	18:30	
	19:00	
	19:30	

1. How much time used was scheduled?
2. How much time used was unscheduled?
3. What were my time robbers & wasters?

