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**MODULE 6, SAVING TOGETHER**, provides families with strategies to spend less and save more! There are six activities in this chapter:

- **Savings Basket** allows participants to see everyday household items on which they spend money and helps them understand what they can eliminate to better achieve their savings goals.
- **Savings with Chocolate** allows participants to use a handful of chocolate candies to represent various items for which to save.
- **Making Routines to Help Save Money** teaches that routines make a family run smoothly and that couples can create routines that work for them.
- **Rules and Consequences** helps families understand the consequences of adhering or not adhering to family rules that put the family's values into action.
- **Picture This** helps participants become more aware of the people they can count on and how to use their support.
- **A Family Problem-Solving Approach to Savings** is a multi-step process that puts goal-setting and creating a family budget into a larger action plan.

# 37.

## Savings Basket

**OBJECTIVE:** Help participants think creatively about how they can reduce spending around the house.

**TIME:** 12 minutes

**MATERIALS:**

A big basket (or a big bag) full of common household items. Either the leader can bring in the items, or participants could be asked ahead of time to each bring in two items from their home. Examples of items can include a toothbrush, fork, radio, jacket, tennis racket, video, chair, etc.

**NOTE TO TRAINER:**

This is an easy activity that is fun in the classroom and can be repeated easily at home with the family.

**ACTIVITY:**

Ask the class to sit around in a circle. Place the basket or pile of items in the middle of the circle. Have someone select an item and tell the others a way to save inspired by this item. Have the next person choose another item. Go around the room selecting different items and coming up with ways to save. Encourage people to be creative and give any idea for savings that comes to mind when looking at the object. It is surprising how inspiring a toothbrush can be!

Encourage participants to re-enact this at home. Each family member can be given five minutes to run around the house and come to the kitchen table (or living room coffee table) with three household items each.

# 38.

## Saving with Chocolate

**OBJECTIVE:** Ice Breaker to help participants think creatively about how they can save more.

**TIME:** 5 minutes

**MATERIALS:**

Bag of small chocolate candies, such as M&Ms.

**NOTE TO TRAINER:**

This exercise can be used either in a classroom setting or at home with the family.

**ACTIVITY:**

Pass around a large bag of M&Ms, and ask each person in the group (or family) to take some. Be careful not to be more specific than “some.” Put them in front of them on a piece of paper so everyone can see. Make sure to ask people not to eat them quite yet.

Once everyone has taken some M&Ms, go around the room and ask each person to come up with a way to save for each M&M they chose! Those who took more M&M’s will have quite a lot of saving to do!!

# 39. Routines Help to Save Money

**OBJECTIVE:** Teach that routines make a family run smoothly, and show that couples can create routines that work for them.

**TIME:** 20 minutes

**MATERIALS:**

Our Routine Handout

**TALKING POINTS:**

Routines are repeated activities that are necessary for daily life to run smoothly and to ensure time for fun, too! Couples and families make routines to ensure that a family's needs are met. For example, when children get to school and parents to work on time, without stress, family members feel comfortable and can enjoy the morning. They also don't risk losing their jobs or having to make more excuses to their boss. Everyone feels secure when they know what to expect. Moreover, routines teach responsibility. Routines create habits, and they are the easiest ways to get family members to do what you want them to do. Examples of routines are making meals, cleaning up toys before bedtime, or getting ready for work or school.

**ACTIVITY:**

Ask the class to brainstorm other routines. List them on a board or flipchart. Pick a few routines, and have people describe them. If the class needs help identifying their routines, ask questions to help stimulate conversation. For example:

- What is your family's routine for dinner? Does every member buy his or her own food independently? This is more expensive!
- How is dinner prepared? Do you eat as a family?

Ask people what they feel about the routines in their lives.

- Do you like your current routine for \_\_\_\_\_ (getting up in the morning)?
- How could you improve upon it?"

Give each couple or family about five minutes to create a routine that will help them save money. Make the routine specific so each person's behavior is specific and can be observed. After about 5 minutes, ask participants/couples to share their routines with the group.

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## HANDOUT: Our Routine

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**OUR ROUTINE IS CALLED** \_\_\_\_\_

**WE WILL DO IT (DAY, TIME)** \_\_\_\_\_

**WE WILL DO IT (PLACE)** \_\_\_\_\_

**IT WILL BE DONE BY (LIST FAMILY MEMBERS)** \_\_\_\_\_

### **WHAT WE WILL DO STEP BY STEP IS:**

1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

4. \_\_\_\_\_

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2. Adapted, with permission, from Better Together of The Marriage Coalition. Copyright The Marriage Coalition 2003.

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# 40.

## Rules and Consequences

**OBJECTIVE:** Participants practice working together to make decisions about money.

**TIME:** 10 - 15 minutes

**MATERIALS:**

Cut out the topics on the handout and place them in an envelope or basket out of which class members can pick the topics.

*Six Guidelines for Making Rules Handout*

**NOTE TO TRAINER:**

This exercise works well with adults and children together.

**TALKING POINTS:**

Rules are important to help hold the family together. Rules guide the family by putting the values of the family into action. They help people to know what to expect so they can count on each other. When parents clearly say what they want and expect in the family by making specific rules, everyone can cooperate more easily and feel more in control.

**ACTIVITY:**

Distribute the handout on *Rules and Consequences*, and briefly explain the six guidelines for making rules that work well.

Ask everyone to get into groups of three to five. Mix men with women and children with adults. Ask one person from each group to come and select a topic from the envelope.

Ask each group to develop at least three rules, stated in the positive, for their topic.

Ask groups to report back to the large group. Then ask them to develop one reward or positive consequence for each rule followed. Then have them develop one negative consequence for each rule not followed. Remind them that the focus is on getting the job done and that part of the consequence is always to get the job done. Get reports back.

**GROUP DISCUSSION:**

Ask individuals to share any surprises or insights they had about what they did.

3. Adapted, with permission, from Survival Skills for Healthy Families, a family education program developed by Family Wellness Associates. Copyright George Doub 2001.



HANDOUT: Rules and Consequences

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<b>ALLOWANCES</b>	<b>GAS LEVEL IN THE CAR</b>
<b>PEOPLE SELLING DOOR-TO-DOOR</b>	<b>BORROWING MONEY FROM OTHERS</b>
<b>SAVING MONEY</b>	<b>PLAYING THE LOTTERY</b>
<b>BUYING CANDY &amp; SNACK FOODS</b>	<b>KEEPING TRACK OF CASH SPENT</b>

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## HANDOUT: Six Guidelines For Making Rules

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**1. MAKE RULES FOR WHAT YOU WANT, NOT FOR WHAT YOU DON'T WANT.** For example, instead of “If you don’t do your chores each week, you won’t get your allowance,” say, “After you finish your chores each week, you will get your allowance.”

**2. MAKE THE RULES SPECIFIC.** Rules that are too general are confusing and harder to follow and enforce. What does “Spend money wisely” really mean? Perhaps it is, “When buying anything above \$20, always comparison shop in at least two other stores.” A clear, specific rule is a map to follow. It tells people what behavior you do want.

**3. FRAME THE CONSEQUENCE OF RULES IN THE POSITIVE.** Note the negatively stated, then positively stated consequence in #1 above. Reward yourself and others for good behavior. Remember, the purpose of a consequence is to teach rather than just to punish. People are more likely to follow the rule next time if the whole experience is a pleasant one and not the source of another fight.

**4. CHOOSE REWARDS AND CONSEQUENCES THAT YOU ARE WILLING TO ENFORCE.** It’s okay to take your time to decide on rewards and consequences. Consequences should be logical and reasonable outcomes of behavior. Consequences imposed in the heat of anger are usually the ones you won’t enforce or be able to live with; for example, “You’re grounded for a year!”

**5. INCLUDE YOUR CHILDREN IN MAKING RULES AND CONSEQUENCES WHEN APPROPRIATE.** You will teach cooperation and thinking skills, and they will more likely follow the rules they helped make. Even young children can be encouraged to think about what rules are needed. Avoid doing this just after a child has broken a rule. Instead, do it at a family meeting. Parents need to reserve final say in the matter, but you can show your children that you will think about their points of view, and you can have some of the decisions reflect their wishes. This is where you teach them about trades and compromises, give and take.

**6. TELL YOUR CHILDREN EACH RULE BEFORE THEY BREAK IT AND CHECK FOR THEIR UNDERSTANDING.** Say the rule, the reward for following it, and the consequence for not following it. Then, ask your children to say in their own words what you said.

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5. Adapted, with permission, from Survival Skills for Healthy Families, a family education program developed by Family Wellness Associates. Copyright George Doub 2001.



# 41. My Village

**OBJECTIVE:** Help participants be more aware of how they can count on their community of friends and family for help and advice.

**TIME:** 15 minutes

**MATERIALS:**

Blank piece of paper for each participant

Colored pens or marker

**TALKING POINTS:**

Often, we try to do everything alone. However, when thinking of ways to save money, it is important to know and think about the resources you have in your village (your community of family and friends or people who can help support you). This exercise will help you become more aware of the people you can count on and how you might be able to use their support.

**ACTIVITY:**

Ask participants to draw a picture frame to fill the top half of their paper. It can be a simple or fancy frame, whatever they wish. Explain this is the picture frame for their community of support. Ask them to draw a picture of their immediate family in the center of the frame. While some people in the class may be very artistically talented, ensure the class that any symbol would do: They can draw faces or stick figures. Around the immediate family, ask them to draw in the people they see or talk to each day, each week, and each month.

In the bottom half of the paper, ask the class to make a list of the people whom they drew in the picture. Think of at least two ways each of these people could help the family save more money to reach your goal. This does not have to be financial support. In some cases, asking someone to give a smile and a reminder of the goal can help a long way in motivation.

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6. Adapted, with permission, from Better Together of The Marriage Coalition. Copyright The Marriage Coalition 2003.

# 42.

## A Family Problem-Solving Approach to Savings

**OBJECTIVE:** Give families a problem-solving tool to help them work towards their savings goals.

**TIME:** 30 minutes

**MATERIALS:**

Large study notebook

**NOTE TO TRAINER:**

This activity is a multi-step process that puts goal-setting and creating a family budget into a larger action plan. The activity probably fits best after you have already done these two first steps. This is also a great activity for a family workshop. You will need to supplement this activity with your favorite goal-setting and budgeting handouts, examples of which are provided in earlier sections of this resource book.

**ACTIVITY:**

**An Eight Step Process to Successful Family Budgeting (and Problem Solving)**

**Step 1: Agree on the Savings Goals**

Ask families to talk about their savings goal, giving all family members an opportunity to express their fears and concerns. Practicing agreement is the first step in problem-solving.

**Step 2: Document the current family budget**

Using one of a variety of formats, ask the family to list all of their income. Then list their expenses. Is the family currently saving on a monthly basis? Is the family adding to their debt each month by spending on credit?

**Step 3: Laying out the Choices**

Together, family members can help create options and alternatives for increasing family savings. What are some of the things the family or family members can do to earn more money and spend less money? Try to brainstorm without evaluating the ideas. Just put each idea down. Write each idea on a separate piece of paper, and stick it to a wall so that everyone can see the ideas being generated. Encourage creativity: It often leads to effective solutions.

**Step 4: Assess the Alternatives**

Once the wall is full of savings options, it is time to evaluate how well the alternatives will work for the family. Go around and

ask what each family member thinks of each idea. Take away or move to a bottom corner of the wall choices that the family is unwilling to try. Attempt to find savings strategies that each family member is willing to accept.

### **Step 5: Create an Action Plan**

Once you have assessed the choices and found savings strategies for each family member, write them down. Include in the action plan:

- What the family is going to do.  
For example, the family is going to save \$100 a month for 20 months towards the down payment of a home.
- What each family member is going to do.  
Be specific.
- When it will be done.

A written plan makes sure that everyone understands the family decision and their part in helping it happen.

### **Step 6: Count up the Savings**

A written plan is also helpful for keeping track of your family's savings. Each month, take the time as a family to monitor your achievements and progress toward your goal. It is also an important opportunity to remind yourselves why you are saving and motivate each other. If certain family members are having trouble with their responsibilities, help them brainstorm more alternatives for saving.

### **Step 7: Learning from Success**

This step is probably the most important. Once you reach your goal, take the time to learn from the situation. Take note of what worked and didn't work so that you can make adjustments to future family action plans.

### **Step 8: Tackle the Next Challenge**

That's right! Your work doesn't stop here. You now have a family that functions well together and can competently achieve its goals. What other family issues can you tackle using this six-step process? Is there another savings goal in your future? Is your family having trouble accomplishing another kind of task? Are there feelings and emotions in the family that could be resolved? All families deal with multiple problems. Learning to identify and solve problems as they arise can lead to a more successfully functioning family. This problem-solving process can be helpful for families to work their way through many different obstacles, both big and small.



