

13. First Asset Goal

OBJECTIVE: Demonstrate the importance of saving for what you want.

TIME: 40 minutes

MATERIALS:

One large sheet of paper (i.e., flip chart paper) for each participant

Multi-colored markers that participants can share

Masking tape

NOTE TO TRAINER:

Setup the room with a flip chart page for each participant taped around the walls of the classroom at a height where people can draw and write on them.

Write the following three questions on a flipchart or blackboard:

1. What was the first big purchase you remember buying with your own money?
2. How old were you?
3. How did you earn or save the money?

It is helpful as the trainer to prepare a sheet with your first asset goal to present to the class as an example. Across the top, write down the asset you purchased, for example, blue bicycle. Now draw a big line down the middle of the page. On the left draw a picture of the asset. Write down how old you were under the asset you purchased. Now, on the right half of the page, draw a picture of how you earned or saved the money. Maybe you earned the money from your first part-time job (i.e., babysitting, mowing lawns, delivering newspapers). Maybe you saved your allowance in a piggy bank or bank account. Or maybe you remember not spending money on other things, like clothes. You could represent this by drawing a shirt with a big X through it. This is also a great introductory activity for microenterprise training.

TALKING POINTS:

Many of us have fond memories of the first time we bought something for ourselves –something we really wanted and something we saved to buy. In addition, this experience was often associated with our first job or first entrepreneurial experience as we found creative ways to earn the money we needed to purchase the asset.

Do people know their partner or parents' first income-earning experience? We are going to spend a couple of minutes revisiting

those memories of the first time we saved and bought something for ourselves!

ACTIVITY:

Show the class the page picturing your first asset purchase. Describe your first purchase with enthusiasm. Show the class what you bought, how old you were, and how you saved or earned the money.

Ask each person in the class to take a marker and go to one of the sheets taped to the walls around the classroom. Ask each participant to create a depiction of their first asset purchase. Have them write the asset at the top and draw a line down the middle of the page. On the left hand side, ask them to draw the first asset they bought for themselves. Ask them to write their age under the asset. Now, on the right side of the page, ask them to draw or describe what they did to save the money: Did they find a job or stop buying or doing other things in order to save the money? Give participants about 5 minutes to think about their first asset purchase and to draw the diagram and pictures described above.

Have participants tell the other class members about their first savings achievements.

GROUP DISCUSSION:

- Where did you earn the money to save?
- How long did it take you to save for the asset before you bought it?
- How did you feel about working hard to buy this asset?
- Where did you save your money? (i.e., Piggy Bank, Bank Account)
- What are some obstacles or competing priorities you remember that made it difficult to save?