


$a + b = 3$'s training activity icons:

Over the years, as we kept creating new activity training, we realised that some of them worked better. Trainers who participate to our training the trainers also encouraged us to cut down on lengthy trainers' guides. So we standardised our training activities into main types and each one is represented by an **icon**, or little drawing. For example, once you have practised facilitating a "good/bad cards" activity, you won't need the step by step wordy explanations: just by looking

at the  in your trainer's guide, you know what to do.

These ideas are generic: they are types of participatory activities that you can use with various contents. For financial literacy and entrepreneurship ideas, you can download already designed material from our online learning platform. Use your imagination and your in-depth knowledge of your target participants to adapt and create more content – and not just in finance!

$a + b = 3$ training use 21 main activity types. Read below how to facilitate them, why we use them and how you can adapt them. Remember: the more participants **do** during the training, the more likely they will **remember** and **apply**.

	<u>cards prompted discussion</u>		<u>story</u>		<u>visual example</u>
	<u>brainstorming</u>		<u>case study</u>		<u>matching cards</u>
	<u>type cards</u>		<u>step cards</u>		<u>good/ bad cards</u>
	<u>practise /simulation</u>		<u>energiser</u>		<u>team game</u>
	<u>skits</u>		<u>introduction</u>		<u>welcome</u>
	<u>test / survey</u>		<u>participants explain</u>		<u>board game</u>
	<u>wrap up</u>		<u>call for action</u>		<u>creative review</u>



Story

Material:

One story (text) + main story steps broken down on cards with drawings. One set of cards per group of 3 to 4 participants. Keep story short and with a clear and relevant learning content.

Facilitation steps:

1. Read the story or ask a volunteer participant to read aloud. As you (or the participant) read, show the cards.
2. Give a stack of cards to each group.
3. Participants use the cards to discuss in small groups about the key learning points of the story. This part can be prompted by questions from the facilitator.
4. Participants then say how this story and the learning points relate to their own life experience.

Learning experience:

- Fun and engaging way to introduce a topic.
- Concrete and practical example.
- Relates to participants without being too personal- keeps confidentiality.
- Cards sustain participants' attention (they look and listen).
- Cards support further analysis of the story: participants don't need to read the text again or rely on their memory only.

Examples:

- Story of family or one character who struggles controlling expenses,
- Story of youth who overspends her/his first income,
- Story of immigrant who sends all her/his money to family back home but family finds it hard to prioritise expenses,
- Story of character who has less and less money but because of lack of tracking has not a clear idea how (s)he used the money,
- Story of family arguing about money.

Adaptation:

- ✓ Change numbers and events to make it fully relevant to participants while keeping the main learning points (the needs assessments will help you get data/examples).
- ✓ Cards can be re-used in other sessions including numbers: this gives a sense of continuity to the whole training and helps link the sessions together.
- ✓ Cards can contain only a story without numbers. Then in further sessions, you can use cards with numbers.
- ✓ For longer training with several parts, you can ask participants to write a story and make their own cards.
- ✓ Give one card to each participant, make them stand in a circle and let each one read her/his part of the story... you can even spice it (for high school students for example): students have to find the right order of the story.
- ✓ Print cards in big, like posters.
- ✓ Turn the story into a dialogue and make it play by several participants.



cards prompted discussion

Material:

Cards with drawings and short sentences or words on a specific topic. One or more set per group.

Facilitation steps:

1. The facilitator displays cards on a table of the room in advance.
2. The facilitator asks participants to stand up and choose the card which best relates to them or the card which they best agree with.
3. The facilitator asks each participant or one participant for each card example to explain the reason for her/his choice.

Learning experience:

- Humorous and proactive way to introduce a training, a new topic or review some content.
- Encourages participants to speak about the topic.
- Keeps discussion focused.
- Prompts participants to stand up and be physically active.

Examples:

- Cards with common issues about money (not enough, debt, stressful...),
- Cards with objectives or dreams about money (buy house, education...),
- Cards with challenges to manage money rationally (peer pressure, family support, children's nagging, advertising...)
- Cards with ethical cases (business or personal)
- Cards with motivation to start a business, etc...

Adaptation:

- ✓ Replace cards by posters; stick posters around the room; ask participants to go round and look at all posters then stand up in front of the one that best relates to them or they best agree with.
- ✓ Change the sentences on the cards to be fully relevant to target participants while keeping diversity of opinion and keeping in mind the session learning aim.



type cards

Material:

Cards with drawings and/or words that are examples of a generic topic which can be split into different types or sub-categories.

Facilitation steps:

1. The facilitator introduces the different types of the series.
2. The facilitator shows a few cards and explains that each card belongs to one type and participants, in group, have to find out which type each card belongs to.
3. The facilitator gives a stack of cards to each group and asks them to sort out and display the cards into different stacks: one per type.
4. Once all groups have sorted out and displayed their cards on their tables, ask the first group to say which cards they put in type 1. Ask other groups if they included the same cards. Allow for some discussion or keep aside the cards which were classified differently by several groups and facilitate a discussion on these cards at the end of

this activity. Then ask group 2 to say which cards they put in type 2, and so on, until all cards are reviewed.

Learning experience:

- Hands-on way to put theoretical content into practice (example: sort out different expenses in two types: needs and wants)
- Encourage debate and reflexion on “tricky” or more difficult point in the classification (example: phone expenses for a needs/wants type cards activity).

Example:

- Cards with various types of animals that can be split between mammals, insects, etc... or different animals, plants, food...
- Cards with different types of expenses that can be analysed between daily/monthly/yearly spending, etc... or split between vital/not vital, or between commitments/not commitments, or real emergency/lack of planning according to the learning objective.
- Cards with different costs (business): variable/fixed; recurring/one-off.
- Cards with different types of incomes, or financial products
- Cards with parts of discussion about money to sort out between facts and judgements

Adaptation:

- ✓ Go step by step: start with non-financial series (animals, food...) to engage participants with this new activity but with a content that they already know. Then facilitate the same cards type activity with a financial content (for target groups who are less familiar with activity-based training).
- ✓ Print the type names on cards using a different colour paper (example: one card “vital” and one card “not vital”). Give these types names cards to each group for them to use as “heading” of their stacks of cards (all cards relative to “vital” below the “vital” card for example). This helps participants have the type names in front of their eyes during the whole session and they will be more likely to remember them.
- ✓ Don’t introduce the types and let each group of participants discuss how to classify and guess the different types (for literate participants with more analytical skills). Then ask each group how they classified the cards and which cards they included in each type. Wrap up by introducing the types in your training instructions.
- ✓ Stick type names cards in different walls in the room. Give one card to each participant. Ask them to stand up and go near the type card that they think their card belongs to.

Material:

Example with facts and questions. The facts can be the detail of what a family spent in a week and the question is to write the following week’s budget.

Facilitation steps:

1. The facilitator introduces the case study (can be preceded by a story).
2. The facilitator gives the case study to each group (one case per group to make sure



case study

participants work as a group- but the individual hand-out should contain the same case study and a blank one for participants to use after the training with their own numbers).

3. The participants calculate the case study in small groups.
4. The facilitator goes round groups to make sure participants have understood what to do, to answer potential questions, and encourage all participants to take part to the group calculation (in order to avoid one group member who has already understood to do it all).
5. Participants share their answers: either one group tells all the others, or each group goes round other groups to compare, or they write one part on the board/flip chart.

Learning experience:

- Hands-on way to practice a technical content involving calculations such as budget, net worth, debt, spending limit, saving goals, etc...: participants do it (they are not just looking at what to do).
- Encourages group discussion.
- Practice a concrete example that participants can do at home with their own numbers.

Examples:

- Budget case study
- Spending limit case
- Profit, cash-flow, investment case (business)
- Personal/Business money
- Business plan, etc...

Adaptation:

- ✓ Use toy banknotes instead of a pen and paper to make calculations easier.
- ✓ Make sure maths is easy: rounded numbers, avoid decimals, not too many numbers...
- ✓ Add as many drawings into the case study papers to make them more colourful and lively.
- ✓ Add props: for example, instead of a list of bills, give a stack of sample bills. This will be nearer to the reality participants face at home and they will be more confident (so more likely) in doing this calculation with their own numbers.



good/ bad cards

Material:

Cards with drawings and/or short sentences with examples of actions around a topic including actions that are advisable to do and others which should be avoided. Prepare a dozen or more cards with possibly as many “good” cards as “bad” ones.

Facilitation steps:

1. The facilitator introduces the topic and shows a few cards; the facilitator explains that some cards are “good” and some are “bad”; each participant will get a card and will stand in (show exactly where or stick a 😊/☹️ card) this corner of the room if (s)he thinks her/his card is a “good” one or a “bad” one. Stick a ☐ and ☐ cards in each corner to show participants where to stand.
2. The facilitator gives one card to each participant. Then the facilitator asks participants to stand and go to the “good” or “bad” corner according to where their card belongs

	<p>to.</p> <ol style="list-style-type: none"> 3. Once all participants are standing in one side or the other (some may be hesitating and stand in between...), ask participants to show their cards. 4. Starting from the “bad” group, the facilitator asks one participant after the other to read their card and explain <u>why</u> they think it is a “bad” or a “good” card. Then, the facilitator asks all other participants if they agree and if not, why. Keep comments quick to keep this activity within reasonable timing. 5. The facilitator reformulates the main learning points and adds more technical content if relevant. 6. Participants give cards back and sit down back to their seats. 7. Note: you may not use the words “good” and “bad” to avoid being too judgemental- you can use “wise” and “wild” (for shopping) or “productive” and “unproductive” for debts, etc. <p>Learning experience:</p> <ul style="list-style-type: none"> • Fun way to introduce general pieces of advice (what to do, what to avoid) such as shopping wisely, getting out of debt, borrowing, etc... • Encourages discussion, helps clarify misconceptions and introduce theoretical content with practical examples. • Makes participants stand up and engage them physically. <p>Examples:</p> <ul style="list-style-type: none"> - In a child safety workshop, a “good card” could be: “keep knives and sharp items out of reach.” and a bad one: “let children play with fire.” - Good / bad pieces of advice about shopping - Good/ bad pieces of advice about getting out of debt - Okay/ not okay reasons to borrow money - Pieces of advice on how to relations/dealing with family as business person. <p>Adaptation:</p> <ul style="list-style-type: none"> ✓ Adapt examples on cards to make them more relevant to target group but keep the examples clear and avoid choosing too “in-between” or ambiguous examples. ✓ Give a few cards (2 good, 2 bad) and blank cards, and ask each group to write their own pieces of advice and what to avoid. Then facilitate the activity with the cards made by the participants. ✓ If large groups, this is fine if several participants have the same cards (they may not agree on where to stand!). ✓ If small groups, either select the most relevant cards and give them to each participant; or run two rounds to see maximum of cards; or put tape on back of cards, give a stack to each participant and ask them to stick them on a “good” wall (or flip chart) or a “bad” wall (or flip-chart). Then with all participants standing around the “bad” wall, facilitate discussion on why these cards are “bad” (and correct if some cards should be in “good”), then do the same with “good” cards. Wrap up.
	<p>Material:</p> <p>Cards consist of two sets of either identical cards, or of cards with same topic. The aim is for participants to find out the correct pairs of cards from each set. It may be easier to</p>



Matching game

print each set on different colour paper.

Facilitation steps:

1. Option 1: play this game with all participants:
2. Sort out cards beforehand and select as many pairs of cards than participants: for 20 participants, choose 10 cards of each set;
3. Give one card to each participant.
4. Ask participants to stand up and find who has the other card matching theirs. Once they have found it, let them stand in pairs.
5. Each pair reads and/or explains their matching cards.
6. Option 2: same as option 1 but give each participant 2 cards: one from one set (example: word) and one from another set (example: definition).
7. Ask participants to stand up and find who has the definition for their word for example. Participants trade cards so that each participant has the right pair.
8. Each participant explains her/his matching card. The difference with option 1 is that it enables to include more cards and cover more content, especially if you have a small group (12-15 participants).
9. Option 3: give each group the two sets of cards to match.
10. Each group lays cards on their table and pairs cards.
11. Each group explains a few cards so that all content is covered.

Learning experience:


- Participants learn 100% knowledge based content (definitions, new words, ethical principles...) in an active way. Participants move and read more attentively (they need to find the matching card); It is less boring than to read or listen to a definition.
- Works great with definitions and technical content. Example: matching financial words or banking terms with their definitions. It can be used too for foreign language vocabulary (matching one word and its translation).
- Works well too for general statements about money (example: Chinese proverbs about money).


Examples:


- cards set 1: finance words/ "matching" cards set 2: definitions
- set 1: how parents manage money / set 2: how children interpret parents' actions
- proverbs about money (match 2 similar sets)
- set 1: business ideas/ set 2: how to add value to this idea



Adaptation:


- ✓ Hide cards to match all around the room. Use different sets of different colours. Assign one colour to each group- they need to find the cards with their colour: the first team to find and match their cards' set is the winner! Don't forget to prepare a prize to give the winning team.
- ✓ Print the first set (financial words for example) on posters or big format pieces of paper. Give each team a set of cards (definitions of these financial words) and tape. Ask them to go round and stick their definitions on the matching poster with the text facing the poster so that other teams cannot "cheat" and read what the other teams have done. Once done, go round posters with participants, put cards



	<p>back with right side up and correct.</p> <p>✓ For smaller groups (8-12), play this game as a visual memory game. Have the two sets of cards scattered on one table or the floor face down. The first participant lifts up and reads two cards. If the cards match, (s)he gets one point and lifts up two other cards. If they don't match, (s)he puts the two cards back exactly where (s)he found them. The next participant lifts up two cards trying to match them. The game ends when all cards are matched.</p>
 <p>step cards</p>	<p>Material: Cards describing a process. The process is broken down into steps; each step is written or drawn on one card.</p> <p>Facilitation steps:</p> <ol style="list-style-type: none"> 1. The facilitator introduces the topic- involving a “how to” process (example: how to get out of debt, how to open a bank account, how to write a budget, etc...). Optional: the facilitator may ask first what participants think they should do first. 2. The facilitator shows a few cards explaining that on each of them is a step: something to do. Each group will have to sort out the cards displaying on their tables what card goes first (what to start with), then second, etc... so that the steps are in a chronological (or logical) order. 3. The facilitator gives one stack of cards to each group. Participants discuss in groups and sorts out the cards. The facilitator goes round groups to answer potential questions and see how participants are sorting cards. 4. <i>Optional: participants stand up and go and see how other groups sorted out their cards. They identify the differences.</i> 5. The facilitator asks the first group what card they put first and why, then if the other groups agree and if not what card they put first and why. So on for all cards. If most groups have found the same sequential order, go quicker: ask each group to show the first cards (which for example have been classified in the same order by all groups) and spend more time on the cards which have been classified differently. 6. Wrap up by reading the “ideal” order making it clear that there is flexibility in some steps. <p>Learning experience:</p> <ul style="list-style-type: none"> • Fun way to teach a sequence or a process. • Helps participants to know how to apply training content once back home. • Encourage participants to get organised and manage their time, which is one major barrier to financial literacy. • More visual and allows more trials and errors than writing steps on a flip chart. <p>Examples:</p> <ul style="list-style-type: none"> - Daily life: preparing a meal, getting ready in the morning, - Projects: organising a party, a holiday, a trip or a wedding, - Skills: sewing clothes, cooking, repairing a house, building/ planting... - Finance: managing money, retiring, starting a business, writing a budget... <p>Adaptation:</p> <p>✓ Go smoothly: start with an easy process that participants know well, so that</p>

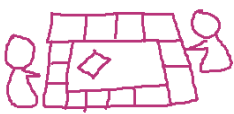

	<p>participants understand how to manage the cards. This will build participants' confidence in organising a more complex process step by step. Then give the financial process cards for them to order.</p> <ul style="list-style-type: none"> ✓ Add/Take out cards so that each participant has one card (either by breaking down the process into smaller steps or only keeping the main steps). Give one card to each participant and ask them to stand up in a line with the participant holding the first step in the front, then the participant holding the second step, etc... this is more physically engaging and participants have to talk to each other. This also allows all participants to interact, and not just with the participants within their group. This is a participatory way to wrap up a training part too: each card contains one step to apply the training content. ✓ Show a step by step example, and then ask each group to write their own step cards for the training topic. Groups can then compare other groups' steps.
 <p>skits</p>	<p>Material: Short description of a situation from which participants will create a dialogue.</p> <p>Facilitation steps:</p> <ol style="list-style-type: none"> 1. The facilitator introduces the topic and the skits. Each skit card explains a situation with 2 or 3 characters and some instructions on the aim of the dialogue. In small groups of two or three, participants have to prepare a dialogue between these characters and play it in front of the others. The facilitator gives a skit to each group. Precise timing must be given for the preparation and for the skit show. Allow time for comments after each skit. 2. Participants prepare their skit. The facilitator goes round groups to answer potential questions or help participants. (S)he organises the skit session (group order, timing, space). 3. Each group plays their skit one after the other, allowing time for feedback in between. 4. Participants and facilitator wrap up on main learning points from the skits. <p>Learning experience:</p> <ul style="list-style-type: none"> • Helps participants realise the behaviour related component of money management • Addresses how to talk about and manage money in family • Fun way to practice communication skills and gain confidence • Encourages participants to express real life issues <p>Examples:</p> <ul style="list-style-type: none"> - Argument between spouses or family members - Negotiation with a lender - Discussion between child and parent - Negotiation between supplier and customer - Discussion between two family members or partners working together in business - Sales pitch <p>Adaptation:</p> <ul style="list-style-type: none"> ✓ Adapt skits to be relevant to target group without being too emotional.



	<ul style="list-style-type: none"> ✓ If participants are shy, either select only a few volunteer participants or choose all of them. ✓ If participants are not sure how to prepare, either show an example of skit, or give s short story to each group and participants have to build a dialogue from it and continue the story. ✓ Wait and facilitate skits after a few sessions so that all participants are at ease and confident.
 <p>brainstorming</p>	<p>Material: One question as clear and relevant as possible.</p> <p>Facilitation steps:</p> <ol style="list-style-type: none"> 1. The facilitator introduces the topic and formulates a clear question. Then (s)he asks participants for their ideas / answers to solve this question. 2. The facilitator first asks for participants to write their own ideas individually (to avoid shy participants to be influenced or intimidated by vocal participants). 3. Then (s)he asks participants to say their ideas. 4. The facilitator writes all the participants' ideas on a flip-chart. 5. The facilitator wraps up by grouping similar ideas. <p>Learning experience:</p> <ul style="list-style-type: none"> • Participants find their own solutions to a problem or question. • Helps identify problems and solutions that the facilitator was not aware of. • However, our Asian experience showed us that brainstorming do not work so well when participants' culture is very consensual: odd and original ideas won't come up. Brainstorming- even in more individualistic cultures- tends to only reflect the opinion of the majority. So it is a good way to make participants discover what most people think or do; new ideas to solve a problem may not come up. • Brainstormings have to be followed by another activity opening other solutions and ideas (story, case...) so that participants don't feel that learning is just sharing what the majority thinks, and the facilitator has ideas to bring in too. <p>Examples:</p> <ul style="list-style-type: none"> - How to shop wisely - How to talk to spouse about money - How to change habits - How to start a business - Where to find the money to start a business, etc... <p>Adaptation:</p> <ul style="list-style-type: none"> ✓ Ask participants to write their ideas on a post-it (one idea per post-it) and come and stick it to the board or flipchart. This is less intimidating than speaking up in front of everybody especially for large groups. That saves time on writing to the board and participants have to stand up and be physically engaged. ✓ Break down the brainstorming in small groups and have each of them brainstorm and write their ideas on a flipchart; you can also break down the question into smaller questions and give each group one to brainstorm on. Then each group explains their work.



	<p>✓ Write the question(s) on an envelope. Ask each group to write their ideas on a small piece of paper and put that in an envelope (let them not seal it). Then each group passes along their envelope to another group and they brainstorm on another question. After each envelope has gone round, ask each group to summarize and read the answers to the last envelope they got.</p>
 <p>Team game</p>	<p>Material: Examples or real life material like in a case study or practise/simulation, but each group has a different example. This will allow them to compare the impact of different scenarios</p> <p>Facilitation steps:</p> <ol style="list-style-type: none"> 1. Give the case or simulation to do to each group. 2. Once finished, ask each group to compare their results. 3. Ask why there have found different answers. Ask them to describe what their initial case was. 4. Analyse together the key learning point from the examples then wrap up. <p>Learning experience:</p> <ul style="list-style-type: none"> • Practice various possibilities. • Competition between groups. • Encourage creativity: each group may find different solutions. • Closer to real life (various scenarios) and address participants' potential objection that their target group is different. • Encourage to draw a conclusion from various scenarios. <p>Examples:</p> <ul style="list-style-type: none"> - Regular/irregular income with same expenses - Business game <p>Adaptation:</p> <p>✓ Give one case and ask participants to create a new case closer to their target groups' reality.</p>
 <p>practise/ simulation</p>	<p>Material: Real life material – you can stylize a bit: cards with picture and prices can stand for real things to buy for example. Toy banknotes should replace real banknotes.</p> <p>Facilitation steps:</p> <ol style="list-style-type: none"> 1. The facilitator sets up the practise place (ex: shop, small business, market...) 2. The facilitator explains what to do, how to use the material and the rules for the practise (how long, who is who...): example: you have \$20 in cash and you can go shopping. I am the shop keeper; when you buy an item, come and see me to pay! 3. End the practise. 4. Ask participants what they did. 5. Draw lesson from various participants' behaviour during the practise. 6. Potentially show the difference between a theoretical point seen before the practise session and how it was applied by participants during the practise session.


	<p>Learning experience:</p> <ul style="list-style-type: none"> • Bring real life to the training room! • Practice a learning point. • Experience that theory and practise can be different. (example: participants may have just learned about noting down expenses, but during the shopping practise game, they forgot to note down). • Discover complex behaviour, bias, etc... that an example will not really include. • Engage to apply after the workshop. <p>Examples:</p> <ul style="list-style-type: none"> - Shopping game - Business game - Setting prices game - Gift game / craft <p>Adaptation:</p> <ul style="list-style-type: none"> ✓ Include a tweak: for the shopping game for example, give different amounts (or either cash or a credit card) to participants to see how it impacts their spending. ✓ Go further and have a real practise session: for example in training the trainers, mix practise sessions with a pilot workshop with a target group. ✓ If participants play a different role (for example, in a training the trainers, participants become villagers while one of them is the facilitator), ask the “villagers” to change their name tags and find a new name.
 <p>introduction</p>	<p>Material: Questions for participants to ask each other when they introduce themselves.</p> <p>Facilitation steps:</p> <ol style="list-style-type: none"> 1. The facilitator welcomes participants. 2. (S)he asks participants to introduce each other and find out about specific facts about the other participants. 3. Stand in a circle. 4. Each participant introduces another participant. 5. The facilitator introduces her/himself using same facts/questions. <p>Learning experience:</p> <ul style="list-style-type: none"> • Participants get to know each other. • Physically active • Breaks the ice. <p>Examples:</p> <ul style="list-style-type: none"> - Ask about name, organisation, expectations about this workshop, something funny or personal, favourite food, time to get to training room, etc... <p>Adaptation:</p> <ul style="list-style-type: none"> ✓ Have participants introduce themselves online first, then give another participant’s name-tag to each: ask them to find out who is the real owner of the name-tag.

	<ul style="list-style-type: none"> ✓ Ask participants for something personal (favourite leisure, etc...), write it on cards; give one card to each participant (not hers/his) and have them find out whose card it is. That works well with groups who already know each other.
 <p>call for action</p>	<p>Material: Any pre-printed (or blank) piece of paper with space to write or tick how to implement workshop.</p> <p>Facilitation steps:</p> <ol style="list-style-type: none"> 1. Ask participants to take their action plan. 2. Participants write own action list or tick action point from the hand-out. 3. Keep it personal: don't force participants to share what they will implement. <p>Learning experience:</p> <ul style="list-style-type: none"> • Identify by themselves what they want to implement before leaving workshop, • Set timeline for implementation. <p>Example:</p> <ul style="list-style-type: none"> - Hand-out with table: what to do, when, why + place to tick once done, - Note-book or page with colourful pictures of potential action points to circle <p>Adaptation:</p> <ul style="list-style-type: none"> ✓ Don't wait the end of the workshop, especially if it is long. Call for action at the end of each session. ✓ Put action points on cards and ask participants to choose three action points they feel strong to implement; they keep the cards with them as reminders. ✓ Ask participants to write their action plan as a letter to themselves and put it in an envelope with their address. Take the sealed envelopes and mail them three months later: this will remind participants about what they planned to implement during the workshop.
 <p>wrap up</p>	<p>Material None, or poster with key message or picture, or material from session just done.</p> <p>Facilitation steps:</p> <ol style="list-style-type: none"> 1. The facilitator asks participants (in small groups) to summarise session, either with limited numbers of words or with a drawing or with "slogan"... 2. The facilitator gathers the summaries 3. The facilitator says the key message. <p>Learning experience:</p> <ul style="list-style-type: none"> • Participants actively review key points of workshop. • Participants reformulate key points using their own words. • Facilitator can check whether points are clear and re-explain if needed. <p>Adaptation:</p> <ul style="list-style-type: none"> ✓ There are many ways to wrap up: you can assign one letter of the alphabet to each group and they have to find 5 key words summarising the session starting

	<p>with this letter, or let them write a sentence and have them select the 3 or 5 more important words in it, etc...</p> <ul style="list-style-type: none"> ✓ You can also run an individual wrap up: have all participants stand in a circle, throw a ball or a thread to one participant who says one word that was mentioned in the past session; then the participant who has the ball or thread, throws it to another participant until all have said something; each participant has to say a different word (they have pay attention to what other participants have already said). If you use a thread, have participants hold the thread in order to create a web. Then show how our actions (including our financial decisions and how we use money) are interconnected, like a web.
 <p>board game</p>	<p>Material:</p> <p>Game with a pre-printed table offering various options that participants have to choose from in order to go forward.</p> <p>Facilitation steps:</p> <ol style="list-style-type: none"> 1. The facilitator explains the rules of the games. 2. (S)he goes around groups and helps if needed. 3. Participants share the outcome. If the outcome is an amount (of savings, etc...), they can stand in a line in increasing amount. 4. Participants reflect on challenges brought by the game and what they can learn from them and apply in real life. <p>Learning experience:</p> <ul style="list-style-type: none"> • Comprehend time in a visual way • Visualise consequences of decision • Allow different participants to experiment with different options/decisions. <p>Examples:</p> <ul style="list-style-type: none"> - Planning calendar game - Retirement game <p>Adaptation:</p> <ul style="list-style-type: none"> ✓ Print the board as big as you can and have participants physically walk through the board.
 <p>Energising game</p>	<p>Material:</p> <p>Space + other props depending on each game.</p> <p>Facilitation steps:</p> <ol style="list-style-type: none"> 1. The facilitator explains the rules. 2. All participants and facilitator participate. 3. Briefly reflect on what we have learned. <p>Learning experience:</p> <ul style="list-style-type: none"> • Stimulates body and mind after eating or sitting. • Shows an important point in a fun way, esp. relative to behaviour.

	<p>Example:</p> <ul style="list-style-type: none"> - Any energiser with a finance related topic - Delivery game (about planning) - Blind-walking <p>Adaptation:</p> <ul style="list-style-type: none"> ✓ Take your usual energisers and find how to transform them into a learning experience too.
 <p>Welcome</p>	<p>Material</p> <p>Training plan written on board, name-tags, pre-printed ground rules, stationery...</p> <p>Facilitation steps:</p> <ol style="list-style-type: none"> 1. The facilitator welcomes participants (no specific game). 2. (S)he explains training logistics. 3. Participants either sets ground rules or go through pre-set ground rules. 4. (S)he introduces training plan. <p>Learning experience:</p> <ul style="list-style-type: none"> • Participants are less worried. • They are more likely to listen and participate. • They are curious to learn. • They start identifying how the training content relates to their lives and can address some of their concerns or issues / expectations. <p>Adaptation:</p> <ul style="list-style-type: none"> ✓ Print ground rules beforehand, especially for trainers or participants who often attend training – this avoids starting the workshop with an activity participants have done many times. ✓ Decide on logistics together. ✓ Participants write their learning objectives and compare it to the training plan. They stick colourful sticky notes near the topics that match their objectives. This way, the facilitator can adapt the training timing: take more time for topics that most participants want to cover and go faster on others (provided they are less important too).
 <p>Creative review</p>	<p>Material:</p> <p>Paper, scissors, glue, felted pen, music instruments, anything arty...</p> <p>Facilitation steps:</p> <ul style="list-style-type: none"> ✓ Ask participants in group to draw a poster or write a song summarising a key learning point or the entire workshop. ✓ Show posters or listen to songs. <p>Learning experience:</p> <ul style="list-style-type: none"> ✓ Participants make the effort to remember contents seen in workshop. ✓ They find examples to use content in context. ✓ They have to think out of the box.

	<ul style="list-style-type: none"> ✓ They let their “intellect” have a rest while busy creating. ✓ They can re-use these reviews to explain to others. <p>Example:</p> <ul style="list-style-type: none"> ✓ Draw a poster ✓ Write a song on a given tune ✓ Write a proverb or slogan ✓ Mime or physically show key words learned and take photos <p>Adaptation:</p> <ul style="list-style-type: none"> ✓ Ask participant to make a little movie using their camera/phones ✓ Keep creative review materials and use it in future sessions as review.
 <p>Test/ survey</p>	<p>Material: Quiz, questionnaire or test</p> <p>Facilitation steps:</p> <ol style="list-style-type: none"> 1. At the beginning of the workshop, the facilitator announces there will be a test at the end. 2. The facilitator explains the objective of the test. 3. Gives individual (or collective) test to fill in. 4. Gathers tests. 5. After the training, the facilitator corrects the test and identifies what points are not clear. 6. The facilitator re-explains points which are not clear. <p>Learning experience:</p> <ul style="list-style-type: none"> • Test what participants remember and understand at individual level. • Assess if training content and methods are efficient. • Participants self-assess what they have understood. • Increase value of workshop certificate. • Increase attention level during entire workshop. <p>Adaptation:</p> <ul style="list-style-type: none"> ✓ Turn test into an open book quiz during the entire workshop: give test at the beginning of the workshop; participants have to spot when the question is answered during the workshop and fill the quiz gradually. ✓ Turn the quiz or test into a team competition. Offer a prize to the winning team.
	<p>Material: Paper and markers, material from previous sessions</p> <p>Facilitation steps:</p> <ol style="list-style-type: none"> 1. The participants become the facilitator: they explain with their own words a specific point. 2. Pair participants (this is more efficient than bigger groups as both participants have no choice than work together!). 3. Give guidelines on how participants will present (how long, what material, if

<p>Explaining</p>	<p>review, can they re-use same material as already used, etc...)</p> <ol style="list-style-type: none"> 4. As a review: give a card with a concept or idea already explained. 5. To introduce a new topic: give documentation (a text to read, a video to watch or real documents such as advertising, business letters, bank statements, invoices...) for participants to go through and support their explanations. 6. Participants prepare their explanation/presentation. 7. Participants present. 8. Facilitator asks if other participants have something to add. 9. Facilitator reformulates or corrects if needed. <p>Learning experience:</p> <ul style="list-style-type: none"> • Participants can check whether they have really understood a specific point. • Great way to engage participants. • Way to check too if they have really understood this point. • Generate ideas to explain to target group. • Participatory way to discover technical content (if new topic). • Way to check how able and ready participants are to share workshop key learning points around them (with family, friends, colleagues, clients...). <p>Adaptation:</p> <ul style="list-style-type: none"> ✓ Mime or draw the point ✓ Use an image or comparison which is different from the one used by the facilitator.
 <p>Visual examples</p>	<p>Material:</p> <p>An object from real life.</p> <p>Facilitation steps:</p> <ol style="list-style-type: none"> 1. The facilitator uses a metaphor/object to show a point. <p>Learning experience:</p> <ul style="list-style-type: none"> • Participants are more likely to understand the abstract point or concept as it is compared to a practical object/example. • Participants are more likely to remember this example as it uses a daily life object. <p>Examples:</p> <ul style="list-style-type: none"> - a bottle of water to explain planning, - a plate of fruit or cakes to explain prioritising, - Picture of fire or knife to stress danger of debts if not controlled properly, etc... <p>Adaptation:</p> <ul style="list-style-type: none"> ✓ Show a picture if you can't take the real object (example: fire or knife). ✓ Test the picture or metaphor with colleagues before to make sure it is clear and culturally acceptable for your target group. ✓ Use a proverb.

Questions? Ask us at: info@aandbmake3.com