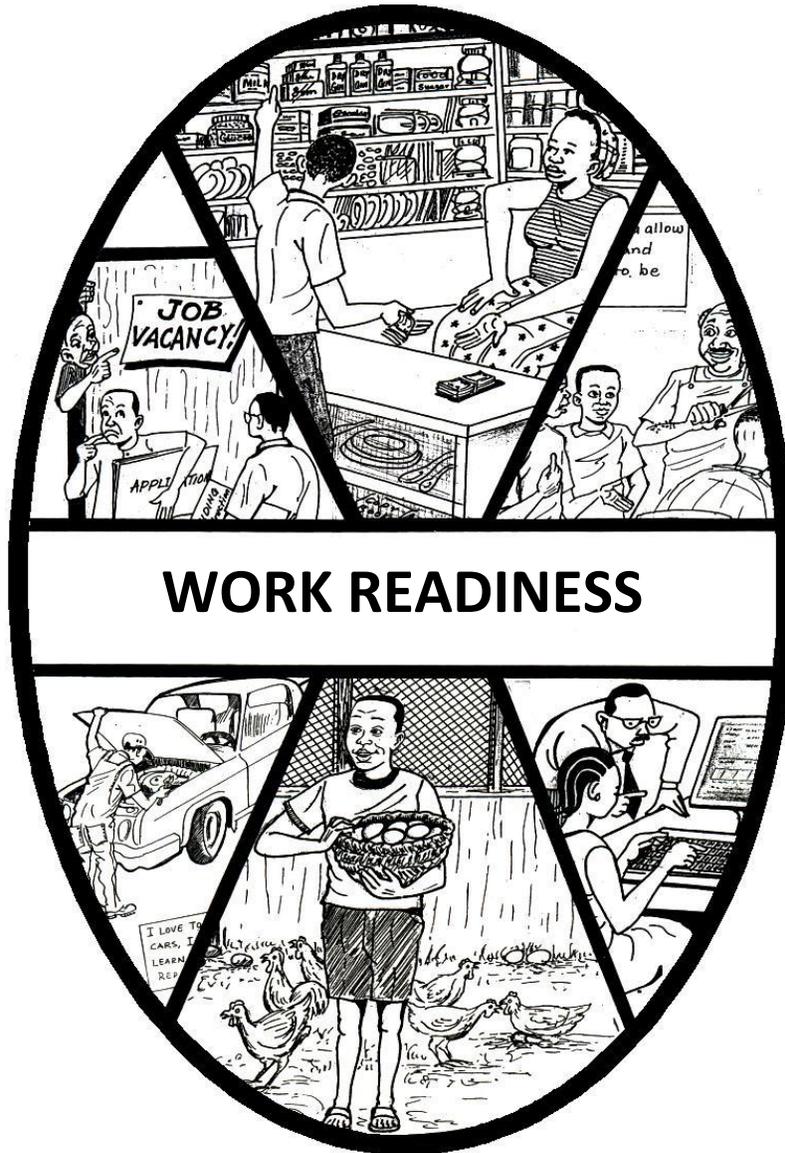




Alternative Basic Education Curriculum



Facilitator's Manual for Work Readiness Level 1, Semester 2

August 31, 2011

Ministry of Education, Government of Liberia

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Alternative Basic Education Curriculum

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List of Topics and Competencies

| <u>LESSON TOPICS</u> | <u>COMPETENCIES</u> |
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| <p>The lesson topics to be taught under each module are listed below:</p> | <p>Participating in each module will help the learner develop the following competencies:</p> |
| <p>MODULE A: Introduction to Work Readiness</p> <p>1: Background To Work Readiness</p> <p>2: Understanding the World of Work (Part 1)</p> <p>3 Understanding the World of Work (Part 2)</p> <p>4: Employment as Income Generation</p> <p>5: How to Find Employment Opportunities</p> <p>6: End of Module Assessment</p> | <p>Have a knowledge of Work Readiness</p> <ul style="list-style-type: none"> • Explain what is meant by work readiness. • Explain what the world of work means and its range of opportunities • Discuss how thinking about income generation can lead to employment opportunity. • Discuss the link between work, income and employment generation. |
| <p>MODULE B: Personal Leadership Development</p> <p>7: Background To Leadership</p> <p>8: What Is Leadership (Part1)</p> <p>9: What Is leadership (Part2)</p> <p>10: Introduction to Leadership</p> <p>11: Who Am I in the Work Place</p> <p>12: Your Personal Values and Employment</p> <p>13: Goal-Setting (Part1)</p> | <p>Interpersonal Skills (Use Effective Interpersonal Skills at Work)</p> <ul style="list-style-type: none"> • Understand the role of leadership in the workplace. • Determine the purposes of communicating at work. • Organize and relay work-related information to serve a purpose. • Use active listening skills. |

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| <p>14: Goal-Setting (Part 2)</p> <p>15: Leadership Qualities in the Work Place</p> <p>16: Mid Module Assessment</p> <p>17: Problem-Solving And Decision-Making (Part 1)</p> <p>18 Problem-Solving And Decision-Making (Part 2)</p> <p>19: Dealing With Conflict Part 1 (Definition & Identification Of Conflict)</p> <p>20: Dealing With Conflict Part 2 (Approaches In Dealing With Conflict)</p> <p>21: Communication Part 1</p> <p>22: Communication Part 2 What Can I Do?</p> <p>23: Team Work Career Exploration</p> <p>24: End of Module Assessment</p> | <ul style="list-style-type: none"> • Use verbal and non verbal communication effectively. • Use different strategies to negotiate. • Analyze and use appropriate strategies in solving conflict. • Cooperate with others and work as a team. |
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| <p>MODULE C: Career Planning</p> <p>25: Background to Career Planning</p> <p>26: Types of Employment Options</p> <p>27: Career Options</p> <p>28: Employment Options Available in my Area</p> <p>29: What Can I Do with my Skills and Personal Qualities</p> <p>30: Mid Module Assessment</p> <p>31: Matching My Skills and Employment Opportunities (Part1)</p> <p>32: Matching My Skills And Employment Opportunities(Part2)</p> <p>33: Setting Career Goals (Part1)</p> <p>34: Setting Career Goals (Part2)</p> <p>35: End of Module Assessment</p> | <p>Plan and Manage a Career</p> <ul style="list-style-type: none"> • Locate information on career and training opportunities. • Analyze market needs. • Identify where and what types of skills training is available. • Identify goals for future job opportunities and career. • Analyze personal skills and match them to job opportunities. • Research different types of job opportunities locally. • Plan and manage a career. |
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| <p>MODULE D: Wage vs. Self Employment</p> <p>36: Introduction To Wage Employment and Self Employment</p> <p>37: Understand Wage and Self Employment</p> <p>38: Wage And Other Types of Employment</p> <p>39: Mid Module Assessment</p> <p>40: Benefits of Wage Employment vs. Self Employment</p> <p>41: Challenges and Obstacles for Wage Employment vs. Self-Employment</p> <p>42: End Of Module Assessment</p> | <p>Understand Options for Self-Employment and Develop Attitudes to Direct and Control their Own Work Tasks.</p> <ul style="list-style-type: none"> • Define and differentiate between formal employment and self employment. • Understand options for self-employment. • Develop attitudes to direct and control one’s own work tasks. • Identify benefits in wages for self employment and formal employment. • Identify challenges and opportunities for both formal employment and self employment. |
| <p>MODULE E: Introduction To Entrepreneurship</p> <p>43: Background To Entrepreneurship</p> <p>44: An Introduction To Entrepreneurship</p> <p>45: What Is business?</p> <p>46: Who Is an Entrepreneur?</p> <p>47: Managing My Own Business</p> <p>48: Matching My Skills with a Business</p> <p>49: Assessing Demand</p> <p>50: Mid Module Assessment</p> <p>51: Sizing Up the Market</p> | <p>Explore Entrepreneurial Traits and Skills</p> <ul style="list-style-type: none"> • Explain correctly what a business is. • Distinguish different types of businesses. • Identify different demands for business in the local area. • Identify specific management concerns and issues. |

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| 52: Estimating Cost and Setting a Price | |
| 53: Observing Rules and Regulations | |
| 54: End Of Module Assessment | |

SECOND SEMESTER

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| <p>MODULE F: Work Attitudes and Conduct (Simple Version)</p> <p>55. Background to Attitudes and Conduct</p> <p>56. Understanding Employers' Expectations</p> <p>57. Workplace Behavior and Attitudes</p> <p>58. Customer Service</p> <p>59. Communicating in a Formal Employment Environment</p> <p>60. Practicing Business Ethics</p> <p>61. Making the Best Use of my Time</p> <p>62. Mid Module Assessment</p> <p>63. Time Management Planning</p> <p>64. Time Management Prioritizing</p> <p>65. Getting To Work On Time</p> <p>66. Balancing Work and Home Life</p> <p>67. End of Module Assessment</p> | <p>Demonstrate Adequate Behavior and Performance in the Workplace</p> <ul style="list-style-type: none">• Develop work attitudes and habits.• Accurately identify employers' expectations.• Learn workplace customs and rules.• Manage time well.• Communicate clearly and completely in the workplace.• Identify common practices of good customer service.• Learn appropriate and common workplace behaviors. |
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| <p>MODULE G: Work Related Money Management</p> <p>68. Background to Money Management</p> <p>69. Why It Is Important to Know How to Use Your Money Well</p> <p>70. How to Get the Money You Need</p> <p>71. What Are Savings?</p> <p>72. What Do You Want To Save Money For?</p> <p>73. How to Save Your Money</p> <p>74. Where to Save Your Money</p> <p>75. Mid Module Assessment</p> <p>76. What Is Debt?</p> <p>77. How Not To Get Into Debt</p> <p>78. Writing Down What You Do With Your Money (Part 1)</p> <p>79. Writing Down What You Do With Your Money (Part 2)</p> <p>80. How To Plan Your Money For What You Want To Do</p> <p>81. Preparing A Budget</p> <p>82. End of Module Assessment</p> | <p>Gain Control of One's Financial Situation by Organizing One's:</p> <ul style="list-style-type: none"> • Income • Savings • Living expenses • Credit obligations and managing credit wisely • A personal, family or business budget |
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| <p>MODULE H: Finding a Job</p> <p>83. Background to Finding a Job</p> <p>84. Applying for Work</p> <p>85. Where to Look When Applying for Jobs</p> <p>86. What You Need to Know that can Help You When You are Looking for a Job</p> <p>87. Mid Module Assessment</p> <p>88. Correct Things To Do When Looking for a Job</p> <p>89. The Job Application Form and How to Apply for a Job</p> <p>90. End of Module Assessment</p> | <p>Have basic Information on how to get a job</p> <ul style="list-style-type: none"> • Where to get information about jobs. • Know what could make getting a job easier. • The application letter and how to apply. |
| <p>MODULE I: Preparation For Vocational Training</p> <p>91. Background on Vocational Training</p> <p>92. What Is Vocational Training And Its Benefits?</p> <p>93. How Vocational Training Helps You Get Employed.</p> <p>94. Mid Module Assessment</p> <p>95. How to Choose your Job Training (Part 1)</p> <p>96. How to Choose your Job Training (Part 2)</p> <p>97. End of Module Assessment</p> | <p>Describe Requirements for Vocational (Job Skills) Training</p> <ul style="list-style-type: none"> • Knowledge of vocational training and its importance. • Understand the role of vocational education in creating employment. • Know how to choose the right training. |

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| <p>MODULE J: Apprenticeship</p> <p>98. Background on Apprenticeship</p> <p>99. What Is Apprenticeship? Types Of Apprenticeship</p> <p>100. Benefits Of Apprenticeship (Part 1)</p> <p>101. Benefits of Apprenticeship (Part 2)</p> <p>102. End of Module Assessment</p> <p>103. Review with Story (1)</p> <p>104. Review with Story (2)</p> <p>105. Review with Story (3)</p> <p>106. Review with Story (4)</p> <p>107. General Review /Service Learning Day</p> <p>108. End of Level Assessment</p> | <p>Describe the Types of Apprenticeship and How They Differ From Other Employment Options</p> <ul style="list-style-type: none"> • Describe reasons for taking an apprenticeship. • Weigh benefits of apprenticeships compared with the costs. • Identify types of apprenticeships. |
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Module F: Work Attitudes and Conduct

MODULE F

By the end of the module, learners will be prepared to:

- Accurately identify good work attitudes and habits
- Accurately identify employers' expectations
- Describe typical Liberian workplace customs and rules
- Manage their time well
- Communicate clearly and completely in the workplace
- Identify good customer service practices
- Describe appropriate and inappropriate workplace behaviors
- Define ethical behavior in the workplace
- List examples of typical rules and regulations in the workplace.
- Describe how to balance work, life and home life responsibilities.

Links With Other Modules: Career Planning, Entrepreneurship, Personal Leadership Development.

Estimated Length of Module: This module is made up of 16 lessons, each 45 minutes in length.

List of Numbered Lesson Titles:

| LESSON | MODULE F LESSON TITLES |
|---------------|--|
| 55 | Background to Work Attitude and Conduct |
| 56 | Understanding Employers' Expectations |
| 57 | Workplace Behavior and Attitudes |
| 58 | Customer Service |
| 59 | Communicating in a Formal Employment Environment |
| 60 | Practicing Business Ethics |
| 61 | Making the Best Use of my Time |
| 62 | Mid Module Assessment |
| 63 | Time Management Planning |
| 64 | Time Management Prioritizing |
| 65 | Getting to Work on Time |
| 66 | Balancing Home and Work Life |
| 67 | End of Module Assessment |

Background Information:

- Work attitudes and conduct are an integral part of working in Liberian society. In all societies, both rural and urban, it is expected that employees present certain attitudes and act with certain behaviors that are considered appropriate and respectful. In this module learners will gain an understanding of typical employer expectations for behavior and attitudes in the workplace. These expectations are common throughout Liberia as well as in many other societies.

Evaluation:

- At the end of each lesson the learners will be given specific tasks for evaluation. These will measure the degree to which they have mastered the learning objectives in the lesson and ultimately the module. This will include the identification of certain key concepts or learning points, and the articulation of common themes laid out in the lesson.

MODULE F

Lesson 55: Background to Work Attitudes and Conduct

Estimated Length of Lesson: 45 minutes

Lesson Learning Objectives: By the end of the lesson, learners will be prepared to:

- Describe good work attitudes and conduct

Preparation and Materials:

- Chalkboard
- Chalk
- The Story - “Fatu and Saah””, Chapter 6 (First Half)

Background Information:

- One of the major areas where employers complain about their workers concerns the attitude of workers to work. The employer has a goal and it is towards achieving this goal that the employer chooses to employ workers. The employer has particular things in mind which she or he expects the workers to contribute to the business.
- Where a worker has a good working attitude, he or she will be able to contribute well to the business, but where the attitude is wrong, the contribution can be low or even negative.
- For an individual to perform well at work either as wage employment or as self employment, he/ she must learn to have good working attitude and conduct. In Liberia, it is common to find employers complaining about the attitude of their workers, and in many cases such workers have been sacked.

This lesson will introduce learners to the importance of developing good work attitude and conduct.

Learning Points or Key Messages:

Employers have expectations for their employees (workers), whom they are paying to perform certain tasks efficiently and effectively. Employees must pay serious attention to their employer’s expectations if they want to keep and advance in their jobs or get a good recommendation for their next job.

Activities:

Step 1 5 Minutes

- Introduce the module to learners.
 - Accurately identify good work attitudes and habits
 - Accurately identify employers' expectations
 - Describe typical Liberian workplace customs and rules
 - Manage their time well
 - Communicate clearly and completely in the workplace
 - Identify good customer service practices
 - Describe appropriate and inappropriate workplace behaviors
 - Define ethical behavior in the workplace
 - List examples of typical rules and regulations in the workplace.
 - Describe how to balance work, life and home life responsibilities.
- Tell learners that all of them are expected to participate fully in all the lessons.

Step 2 5 Minutes

- Read the following excerpts of "Fatu and Saah" chapter 6 to the learners.

Saah Looks For Job

Part 1

"How are you today, my man?" Clement asked him.

"I am not okay o," replied Saah.

Saah looked across the road and saw Simon. "Look, look! That is the boy that invited me to Monrovia."

"Simon? I know him very well," said Clement. He used to live near my sister's house. Many times people helped him to get job in offices. But after four months, they would sack him.

"Why?" asked Saah.

"Because he would not do the things that his boss told him to do. You see, my brother, when you get a job, the company or person who gave you the

job had something in mind that they wanted you to be doing at the work place for you to satisfy them.”

Clement continued, “My wife just got a raise at her working place two weeks ago. She and others were to pack books into cartons so that the store can sell them for customers the following day. Before the closing time, others had left the office without completing that packing. My wife stayed at the office and finished all her work before she left.

The following day, when the customers came to carry the books, it was only the ones my wife packed that were ready to be delivered. The other books were still left scattered on the floor.

Her boss was angry, and he begged the customer. But the customer only bought the packed books and left the rest. After that customer left, the boss sacked the other two workers and gave my wife a raise!”

Part 2

“My man,” Saah said, “me pa, I wan be a good boy. I was a good boy at Mr. Ben’s farm in Gbarnga. What I just want is a job. I promise to do it very well.”

Clement told him of a place in Freeport where a shop wanted an office boy. He advised Saah to go there and see if he would get a job. The following morning, he went out to go and look for the place and tried to get the job. The distance was far, but he got up early in the morning and walked all the way on foot.

At Freeport, Saah looked for the shop that Clement described for him: “The One Stop Shop.” The first person he asked told him to go straight, and then cross the road, that he would find the shop on the right beside a church. Saah was happy. He tried to walk faster.

When he got to the church, he saw many people in front of the shop. He thought to himself, “Ha! da na here. This cannot be the place.” He asked one of the people waiting outside. “Please, is this the provision store where an office boy is needed?”

“Yes,” said the man.

“But why are there so many people around like this? How many people will get a job here?”

The man replied, “The shop owner wants only one person. But you know, we all have to try and see if we will be lucky. In this city, for 1 job, about 100 people will be trying to get it. Not only that, the employer will want to choose the best person from all these people.” Saah was shocked.

The man continued, “I have been trying to get a job for the past two years and this is the last time I will try. If I don’t get this one, then I am planning to go back to Grand Gedeh and start a small poultry farm. I will raise chickens and sell their eggs.”

“Raising chickens and selling eggs?” asked Saah. His thoughts took him back to his Gbarnga days.

“Oh yes,” replied the man. He continued, “You don’t know that chicken and egg business is good business? You don’t know that this, our country Liberia, pays plenty money to other countries to give us the eggs that we eat. My man, if I don’t get this job, next time you hear of me, I will be in Grand Gedeh raising chickens. Enough of this suffering in the city.”

Part 3

Saah was quiet. Tears came to his eyes and began to overflow. The stranger asked what brought the tears. Saah told him about Mr. Ben’s poultry farm, how he was the one feeding the birds, and how much money Mr. Ben was making from selling eggs each day.

“What brought you here? Why did you leave that place when things were going so well?” Saah told him how Simon invited him to Monrovia and then abandoned him.

“If I was you, I would have stayed with that Mr. Ben, and from there go to look for job as manager in a big poultry farm or start my own small poultry farm,” the man said.

As both of them were talking, the number of people waiting for the job interview became smaller and smaller. Fifteen minutes later, Saah was called in for his interview. The shop owner said he did not bring a job application letter, he did not comb his hair, and he was not well-dressed. Saah was not given a job.

Step 3 10 Minutes

- Ask two learners to retell the story.
- Read again the portion between Saah and Clement.

“How are you today, my man?” Clement asked him.

“I am not okay o,” replied Saah.

Saah looked across the road and saw Simon. “Look, look! That is the boy that invited me to Monrovia.”

“Simon? I know him very well,” said Clement. He used to live near my sister’s house. Many times people helped him to get job in offices. But after four months, they would sack him.

“Why?” asked Saah.

“Because he would not do the things that his boss told him to do. You see, my brother, when you get a job, the company or person who gave you the job had something in mind that they wanted you to be doing at the work place for you to satisfy them.”

Clement continued, “My wife just got a raise at her working place two weeks ago. She and others were to pack books into cartons so that the store can sell them for customers the following day. Before the closing time, others had left the office without completing that packing. My wife stayed at the office and finished all her work before she left.

The following day, when the customers came to carry the books, it was only the ones my wife packed that were ready to be delivered. The other books were still left scattered on the floor.

Her boss was angry, and he begged the customer. But the customer only bought the packed books and left the rest. After that customer left, the boss sacked the other two workers and gave my wife a raise!”

Step 4 10 Minutes

- Ask three learners to tell the class some things they have learned about work attitudes and conduct from the Clement and Saah portion of the story.
- Add the following if learners have not already mentioned them:
 - *When you get a job, the company or person who gave you the job had*

something in mind that they want you to be doing at the work place for you to satisfy them.

- *When you work to satisfy your employer, your employer will be happy with you.*
- *Clement's wife got a raise because she did her work well as the employer wants.*

Step 5 5 Minutes

- Wrap up and ask the learners to say what they have learned from the story about what employers expect.
- Use the story to set the mind of learners on what they shall learn in this module as listed in Step 1 which includes:
 - Demonstrate good work attitudes and habits.
 - Dress appropriately for job interviews and for work
 - When your supervisor (boss) asks you to do something, if possible stay at work as long as it takes to finish it
 - Employers will reward those who are “productive” who get the job done

Evaluation 10 Minutes

- Ask five learners to say what else they learned about work from the story? Their answers might include:
- It is very hard to find a job in Monrovia. It may be easier some places up country.
- No matter what friends may say about how easy it is to find a job in Monrovia, and how fine the life is, this is often not the case for people without skills or an education.
- Saah experience and choices in Monrovia might have been different if he had been honest with his friends in Gbarnga

Follow Up: (To be completed as a homework assignment).

- Ask learners to meet with two employers in their communities and find out what are the main expectations they have for their employees.
- Learners should find out from the employers how much their employees meet their expectations and what they do with the ones who don't meet their expectations.

MODULE F

Lesson 56: Understanding Employers' Expectations

Estimated Length of Lesson: 45 minutes

Lesson Learning Objectives: By the end of the lesson, learners will be prepared to:

- Name three common workplace expectations.
- Identify reasons employers hold these expectations.
- Identify possible consequences of failing to meet employers' expectations.

Preparation and Materials:

- Chalkboard
- Chalk

Background Information:

- In any line of work or for any type of job employers hold expectations that an employee must meet. This can be difficult to understand because some employers may not be as straightforward about what they expect from workers. Some expectations are obvious, for example showing up to work on-time, while other expectations can be less clear, for example showing up to work with a positive attitude or asking questions if you don't understand what you are supposed to do. By understanding workplace expectations, it becomes easier to keep your job and/or get job promotions which could lead to better pay.
- You might be able to find out what your employer expects of you by just asking. Some employers will be able to tell you all of their expectations, while others might not be able to put all of their expectations into words. That is why you should be aware of some general expectations that most employers have.

Learning Points or Key Messages:

1. Employers expect you to
 - Show up to work on time
 - Be a team player
 - Be a good communicator
 - Follow directions, and
 - Follow all work related rules, regulations and policies.

2. Employers hold expectations to ensure that the right person is performing the job, to keep employees and customers safe and to ensure quality and productivity on the job.

3. The consequences of not meeting an employer’s expectations could include losing your job, losing respect from co-workers and your supervisor and losing possible chances of promotions or increased pay.

Activities:

Step 1 10 Minutes

- Begin the lesson by introducing the module title and learning objectives (or intended outcomes) of the module.
- Ask the learners **“What are some reasons for employers’ expectations in the workplace?”**
- Call on a volunteer to answer the question.

If they are having trouble answering the question offer examples such as:

- To attract quality workers and keep them
 - To maintain high standards in the workplace
 - To make sure workers are productive
 - To keep the work place orderly
 - To keep the employer, employees and customers safe
- Write the learners responses on the chalk board.

Step 2 30 Minutes

- Divide the class into small groups of four or five learners.
- Instruct the learners to think together of three possible expectations an employer would want from an employee.
- Call on each group to list its three expectations and say why they chose them. Note responses from learners.
- Explain the following qualities that employers like to see in employees:
 - **Punctuality (showing up to work on time):** An employer expects you to show up to work every day on time and to put in a full day of work. This shows responsibility and respect for the employer, co-workers and

customers.

- **A Person who is a Team Player:** An employee who is able to relate and work well with a diverse group of people. A person who respects co-workers and supervisors.
 - **A Positive Attitude:** Someone who can perform a variety of duties with ease and enthusiasm and is willing to learn new skills. Someone who leaves his/her problems at the front door and shows up to work with a “winning” attitude.
 - **Someone who Follows rules:** An employee who follows workplace rules, shows respect for the employer, company, supervisor, co-workers and customers. Following the rules ensures personal safety in the workplace as well as the safety of others.
 - **A Good Communicator:** An employee with something useful to say that is related to the work or workplace, and who communicates it clearly and completely; an employee who is honest and can talk openly with co-workers and supervisors to relay ideas and information clearly and completely.
- Emphasize to the learners that these qualities can always be practiced and improved upon. Not many people are able to walk into their new work environment and be perfect. People always have to live up to another person’s expectations at work. Your main focus should be on doing your job and doing it well, and learning from your mistakes, not repeating them.
 - Let learners know that as you attempt to meet and exceed your employer’s expectations, you are going to grow in more ways than one. You will be a better team player, communicator and overall worker than you ever thought you could be.
 - As a final question, ask the learners to list some consequences for not meeting an employer’s expectations. Take a few responses and conclude by emphasizing these points:
 - Losing respect from co-workers and supervisor
 - Losing possible chances of promotions or increased pay
 - Getting fired from the job

Evaluation 5 Minutes

- The learners should identify three common workplace expectations that were discussed in the lesson. These might include: *Punctuality (showing up to work on time), being a team player, having a positive attitude at work, being a good communicator and following directions, rules and regulations.*
- The learners should identify a possible consequence for not meeting workplace expectations, like getting fired or missing promotion opportunities.

Follow Up: (To be completed as an extra assignment if time is available at the end of a session or as a homework assignment)

- The learners should pick an example of a past job they have held. The learners then should identify two examples of expectations they followed.
- The learners should identify an example they have of when they broke a workplace rule and what the consequences were. Share these answers with the class.

MODULE F

Lesson 57: Workplace Behaviors and Attitudes

Estimated Length of Lesson: 45 minutes

Lesson Learning Objectives: By the end of the lesson, learners will be prepared to:

- Identify common workplace behaviors.
- Identify examples of good and bad attitudes in the workplace.

Preparation and Materials:

- Chalkboard
- Chalk

Background Information:

- How a person behaves and the attitude a person has in the workplace will either help someone to succeed or to fail. By having a positive attitude someone can gain the respect of supervisors and co-workers as well as make the working place more enjoyable for everyone.
- When a person has a good attitude or way of doing things at work, the person will be able to work better and do more at work (increase motivation and productivity on the job). Having a bad attitude can do just the opposite and can make one lose his/her job. Behavior in the workplace can affect how your employer sees you and it could either open up new opportunities or not. There are rules in every workplace that need to be followed - this is common across all job sectors.

Learning Points or Key Messages:

- A positive attitude is important for being successful in the workplace, for keeping your job, moving up in your job, being productive and gaining respect from your supervisor, co-workers and customers.
- Having a bad attitude could make you lose your job.
- Different jobs have different rules and behaviors that should be followed.
- Additional expected workplace behaviors include showing up to work appropriately dressed, and treating others with respect.

Activities:

Step 1 30 Minutes

- Review previous lesson by asking learners to list expectations employers have of employees and name consequences for not meeting employers' expectations.
- Say that this lesson is a continuation of the last lesson and will look at commonly expected workplace behaviors, and consequences of behaving well or badly at the work place.
- Read this section of the story aloud to the learners:

Sonie Gets a Job

Sonie delivered a baby. She had a boy child and called him Papie. Although she loved her baby, she could barely take care of him. She had no job skills.

One day Sonie had a sudden idea. She would look for a job as a cook. She had already learned to cook when she lived with Mama and Papa.

Dressed in a lappa suit and high heels, and she went out on the street. There she found a job as a cook. She would work in a big restaurant. How lucky she was!

Although it was a big restaurant, Sonie's salary was so small it could hardly pay for her rental. And she could hardly buy things for the baby. Maybe if she worked hard in the restaurant she would get a raise, she thought. Besides cooking she began to fetch water, wash the dishes, and scrub the floor. And she always came to work on time. Also, she was nice to the customers and her workmates.

Still she could not get a raise. Her boss lady, Mrs. Gayflor, was said to be a very mean woman. People said she never took notice of the hard work her employees did and would never raise anybody's

salary.

But one day Mrs. Gayflor called Sonie. “You’re a very nice girl, Sonie,” she said. “I’m happy you’re working here. You work hard and have a good attitude. You are also good to the customers. I’ve decided to raise your pay and make you the chief cook.”

“Thanks, Ma!” Sonie said, and threw her arms round Mrs. Gayflor, sobbing.

- Ask the learners the following questions:
 - Why did Sonie get a raise?
 - What are some of the things Sonie did at work to get the raise?
- Tell the learners that your attitude is important at work as it will get you further in your career. Use specific examples from Sonie’s story to show this point.
- Write the following job titles on the chalkboard: CARPENTER, COOK SHOP/RESTAURANT SERVER, SECURITY OFFICER, PAINTER, CAR MECHANIC. If the learners cannot read this say the job titles out loud to the class.
- Tell the learners that these are all different types of jobs that will require different skills but will require similar attitudes and behaviors while on the job.
- Ask the learners. **“What is one behavior learned from the previous lesson that all of these jobs share?”**
- Call on one or two learners to answer this question. *One possible answer is punctuality (showing up to work on time).*
- Ask the learners **“What are other acceptable workplace behaviors that all of these jobs share?”** Give time for learners to respond and go over learners’ answers including the possible answers below.

(Punctuality; Dressing for the job appropriately; Respecting co-workers; Respecting supervisor; Respecting yourself; Following all workplace rules; Staying the entire working day).

- Divide the class evenly into five groups. Assign one of the jobs listed on the chalkboard to each group.
- Ask each group to identify five negative behaviors for the job assigned and

come out with one possible rule that could be required by that job (except being on-time, this has been covered).

- After 15 minutes allow each group to present its answers to the class. Summarize by making a list of negative behaviors common to all of the jobs given by learners and adding others not included. Emphasize again that these are different jobs that require different skills but there are negative workplace behaviors that all of these share.

Step 2 10 Minutes

- Ask each group to say the rule it identified as required for the job assigned to it. Write down the rule as learners give it using a simple pattern: “Verb + rule” “Do not + rule” for example:
 - Do not come to work late
 - Come to work on time
 - Do not steal on the job
 - Do not sleep on the job
 - Be on time
 - Respect the boss man
- Go over rules and ask learners to add additional rules they think are required for the workplace. Write rules as they are given by learners. Lead learners in reading the rules.
- Conclude by emphasizing the advantages of having a positive attitude in the workplace which include:
 - You are happier;
 - Your supervisor will appreciate your attitude;
 - You will be more willing to come to work on time and stay motivated; and
 - You might have more opportunities for promotion.
- Read the rules again and allow learners to read with you. Allow learners time to copy rules in their note books.

Evaluation 5 Minutes

- The learners should be able to list how a positive or negative attitude can affect their work environment and name one common workplace behavior shared in many jobs.
- *Possible answers: punctuality, respecting co-workers, dressing appropriately.*

Follow Up: (To be completed as an extra assignment if time is available at the end of a session or as a homework assignment)

- Ask the learners to identify a time in their life or a past job when having a positive attitude changed a situation for the better.
- Ask the learners to think of jobs they are interested in and come up with two examples of behaviors they think would be needed for that job.

MODULE F

Lesson 58: Customer Service

Estimated Length of Lesson: 45 minutes

Lesson Learning Objectives: By the end of the lesson, learners will be prepared to:

- Describe how to communicate properly with customers.
- Identify other good customer service behaviors

Preparation and Materials:

- Chalkboard
- Chalk

Background Information:

- Every successful business must provide good service for its customers. If a customer is not happy or is not satisfied the business will suffer. Ensuring that the customer is well taken care of is the responsibility of the employer and employee.

Learning Points or Key Messages:

- What is customer service? Customer service (or care) is help provided to buyers, (clients, patrons, guests, etc.) before, during and after a purchase (when someone buys something).
- Customer service is important to keep the customer satisfied (happy).
- Good communication (how you talk or speak to customers) is important for good customer service.
- Good customer care involves treating the customer with respect. This requires good listening skills to understand their questions and needs, clear speaking skills to explain what is (and maybe is not) available at this place of business. It also requires being polite. In a business they best policy for employees is usually: *The customer is always right*. This expression means that even if the customer says something that is not “right”, the people at the business try to make the customer happy so that they are pleased when they leave.
- It is never acceptable to treat a customer with disrespect and rudeness.

Activities:

Step 1 10 Minutes

- Introduce the lesson topic.
- Ask learners to say what they understand by the word “**customer**”.
- Take responses from learners and make the point that we are customers any time we buy something at a store, in a market, or we ask someone to provide services for us such as cutting hair, painting nails, sewing clothes, serving us food in a cook shop or other restaurant, repairing a motorcycle, fixing a watch, charging a mobile phone etc. Those who provide the services are providing customer service or care. Emphasize that it is extremely important to always provide excellent customer service. Explain that the way we treat our customers is important for the growth of our business.

Step 2 30 Minutes

- Select two groups of learners and ask one group to prepare a role play of a positive scenario and the other a negative scenario involving customer service.
- Explain that the positive scenario will show a man entering a restaurant and the restaurant owner (a lady) meets him, greeting him with courtesy, shows him to a seat, tells him to sit, asking what he would like to eat and goes to bring the food, asking him “What would you like to drink sir?” She brings the food for the customer. After a short while she comes to ask the customer - “Are you okay sir?” The customer says “I am alright, thank you.” After the customer finishes eating he pays and leaves. The waitress says, “I hope you enjoyed your meal. Thanks for coming.”
- Explain that the negative scenario will show a lady entering a bookshop and the shop owner (man) in the shop is talking to his friend while the customer is standing waiting. The customer greets the shop owner and asks for a particular book that she wants. The shop owner tells her to look around by herself while he keeps talking to his friend. The customer is not happy and she leaves the shop.
- Allow each group to present the role play while the others watch. After the role plays ask the class what they observed in the different role plays and lead a discussion on how the behavior of the business man or woman can affect the business.

- Ask the class to identify a positive way to treat customers. Take some responses and emphasize to the class that customers should always be treated in a manner that you would want to be treated if you were a customer or, if it is possible to know, in the ways that **they** want to be treated. A customer who gets good service will very likely be a “steady customer”, someone who comes back again and again. Steady customers are good for a business. Some specific traits are listed below to share with the learners:
 - *Fairness - ensure that the customer is not cheated.*
 - *Respect.*
 - *Kindness.*
 - *Helpfulness.*
 - *Being attentive to customer needs. For example, if you are a server in a cook shop or restaurant, after you have given the customers their food and drink check back to see if it is what they expected, and if they have everything they need. If not, try to meet their need if this is possible or explain why it is not possible. Also, let your supervisor know what the need was so she or he can consider how it could be met for restaurant customers in the future.*
 - *Gratitude - an expression of thanks.*
 - *Knowledge of service - knowing the correct things to do about the service being rendered.*

- Continue by writing the following on the chalkboard and call them out loud. Explain that these are specific ways you should always treat a customer to make them feel welcome, understood and important:
 - Be friendly.
 - Greet customer.
 - Introduce yourself.
 - Use a positive tone of voice.
 - Smile.
 - Listen carefully.
 - Repeat or rephrase to make things clearer if it appears your customer doesn't understand you.
 - Refer to customer using a title and his or her last name, e.g. “Mrs. Harris” or “Mr. Morlu”.
 - Show interest in client's need.
 - Ask open-ended questions to understand customer's needs.
 - Thank customer for coming to your business.
 - Use open body language.
 - Show concern if the customer is unhappy about the service and try to solve the problem if possible.

- Now ask learners to think together of three ways to never treat a customer. Ask them to be as specific as possible. Call on learners to make suggestions.
- Tell the learners that ways of poorly treating customers include:
 - Disrespect, for example, keeping them waiting, not explaining or apologizing when there is a problem
 - Being rude (for example, talking on a mobile phone instead of helping a customer)
 - Being unresponsive, for example, not meeting the customer’s need or not explaining exactly why the need cannot be met now (and, if possible when it can be met)
 - Communicating incompletely, for example, if a customer asks where the washroom is, pointing vaguely instead of saying clearly, “walk to the back of the restaurant and turn right and you will see a door with a “washroom” sign.
 - Not wanting to help. For example socializing with a friend instead of waiting on a customer.
 - Yelling at a customer.
 - Calling a customer a liar or even hinting that they may not be telling the truth. If a customer is mistaken, explain politely the factual information with them without making them feel you think they are wrong.
 - Ignoring the customer.
 - Arguing with a customer.

Evaluation 5 Minutes

- Learners should be able to answer the true or false questions below:
 - If a customer is angry, you can get angry to respond effectively (*Answer: False*).
 - If a customer thinks they were treated unfairly you should ignore them (*Answer: False*).
 - If a customer is explaining what they want, you should listen to them closely and if it isn’t clear explain back to them what you understood and ask if that is correct (*Answer: True*).

Follow Up: (To be completed as a homework assignment)

- Learners should go to a business of some kind in their community and pay attention to how the owner or employee is treating their customers. Identify two things that they did right and how the customer reacted. Ask the learners to present this in class the next day. (If you could not find something that was an example of good behavior, then take note of two things that are an example of poor treatment of a customer.)

MODULE F

Lesson 59: Communicating in a Formal Employment Environment

Estimated Length of Lesson: 45 minutes

Lesson Learning Objectives: By the end of the lesson, learners will be prepared to:

- Identify appropriate ways to communicate in the work environment.
- Identify the difference between appropriate and inappropriate communication in the workplace.
- Correctly explain and give examples of clear and complete communication

Preparation and Materials:

- Chalkboard
- Chalk

Background Information:

- In the way we speak in the work place, we must show respect for the workplace, the supervisors or “boss man” and your colleagues and co-workers. We must communicate with respect for each other. Communicating well in the work environment also means speaking with purpose when you need to get your message or point across to others. Avoiding bad talk such as insulting others, shouting at customers, supervisors or other staff members is also very important for the workplace, as is understanding your customers’ needs, your employer’s needs and your co-workers’ needs.
- Two common work-related communication problems are:
 - 1) Communication that is not clear, and
 - 2) Communication that is not complete.
- Clear communication is heard and understood correctly, as the speaker intended it to be understood. Many people communicate, but not clearly. Sometimes people communicate clearly but do not give all the information that is needed to answer a question, to follow directions, or to solve the problem. This is communication that is not complete, that has some of the information, but not all that is needed. Often when people communicate they do not know if they have been understood. If the person someone is talking with looks puzzled, or does not react as if understanding what she has said, she can ask the person to say back to her in their own words what they have understood her to say. Then she will know if they have understood correctly and completely.

Learning Points or Key Messages:

- Communicating in a formal work environment involves respecting everyone.
- You must communicate your ideas and thoughts clearly and completely.
- You must try to understand the needs of your customers.
- When you cannot meet your customers' needs, at least for the present time, politely explain why not.

Activities:

Step 1 25 Minutes

- Read the story section below to the learners.

Sonie works in a large cook shop that is very popular at lunch time. On Tuesday they sell cassava and fufu at lunch. At three o'clock the final customer comes to the shop to get food, but the food has run out. Sonie tells the customer that there is no more food left and the customer gets angry. The customer starts to shout at Sonie. Sonie becomes angry at the situation and does not like this customer yelling at her because she knows it is not her fault that the food has run out. Sonie tells the customer that if they had come earlier in the day there might be food left. The customer does not listen and continues to embarrass Sonie and yell at her. This angers Sonie even more and Sonie yells back at the customer and tells him to leave the cook shop and never come back.

- Place the learners in small groups and ask them to talk about the story. Ask the learners to discuss the following questions in their small groups:
 - Did Sonie handle the situation the right way? Why or why not?
 - Why did Sonie yell?
 - Has a similar situation ever happened to you?
 - What could Sonie have done differently?
 - Is this the proper way for Sonie to behave in the workplace? Why or why not?

Step 2: 10 Minutes

- Ask the learners to share some of their discussions with the group. Explain to the learners that there is a certain way everyone should behave in the work environment if you are a supervisor ("boss man" or "boss lady") or you are an

employee. You must always respect those around you, respect customers and learn what are good behaviors and what are not.

- Ask the learners to give examples of good communication behaviors in the workplace. Write the list on the chalkboard.

Possible answers include: Praising good work, asking the needs of the customer, speaking clearly so you are heard and so that what you are asking or explaining is understood, smiling, speaking with respect, asking questions when you are not clear.

- Ask the learners to give examples of bad communication behaviors in the workplace.

Possible answers include shouting like in the story of Sonie, ignoring someone, talking badly to someone, ordering others around, answering but not completely or clearly with the result that the person you are communicating with does not understand.

Evaluation 10 Minutes

- Ask the learners to gather in a large group at the end of class. Call on two learners to do a short role play on the difference between appropriate and inappropriate communication in the workplace. (*Examples –smiling,talking gently to an angry customers*) Ask another two learners to do a short role play on bad behavior, (*Examples – shouting at a co-worker, talking down to a supervisor*)
- Tell learners to identify the difference between appropriate and inappropriate communication in the workplace. Make input as necessary.

Follow Up: (To be completed as an extra assignment if time is available at the end of a session or as a homework assignment).

- Have the learners get into small groups and come up with a “Best Behaviors in the Workplace” list from the class lesson. Ask the learners to identify three of the most important workplace behaviors that are important to them.

MODULE F

Lesson 60: Practicing Business Ethics

Estimated Length of Lesson: 45 minutes

Lesson Learning Objectives: By the end of the lesson, learners will be prepared to:

- Identify good and bad business practices.

Preparation and Materials:

- Chalkboard
- Chalk

Background Information:

- Businesses need to function according to the law and rules set out by the community as well as what the society considers right or wrong. People who put their money in business (investors), lending institutions and customers pay close attention to the ways that are considered correct to do business (standards of practice of businesses). But most importantly, young entrepreneurs or business owners may wish to set their own ethical standards or conditions of good behavior.
- In addition, many groups of businesses have established ethical standards for specific businesses. These standards of practice are a core set of values that the people who do that business have put down to guide the relationships between business and customers. Although they are not legally required, these values help to provide levels of service that distinguish the best businesses and build confidence among customers.

Learning Points or Key Messages:

- Standards for good behavior (ethical standards) in business help establish what and how people feel about a business.

Activities:

Step 1 15 Minutes

- Introduce topic and say what the lesson is about.
- Ask the learners if they have ever seen a bad business practice. Ask learners to give examples. *(An example of this could be someone stealing from their workplace, or shouting at a customer)*. Lead learners in making a list of bad business practices. Write these on the blackboard under the heading 'Bad Business Practices'.
- Ask the learners to describe good business practices they have seen. Ask learners to give examples. *(An example of this could be: employees who are polite and friendly to customers, selling high quality products, quick service, has employees who give correct change, and are always honest, or being willing to accept returned products when a customer has a receipt)*. Lead learners in making a list of good business practices. Write these on the blackboard under the heading 'Good Business Practices'.
- Summarize by emphasizing that there are good business practices and there are also bad business practices. Go over these practices for both good and bad. As business people or future business people, they need to be aware of these good and bad practices because both have consequences on a business.

Step 2: 20 Minutes

- Put learners into four small groups depending on the size of the class. Have two groups discuss and come out with a list of possible consequences for good business practices and the other two for possible consequences for bad business practices.
- After five minutes bring learners back to big group. Ask groups that worked with bad business practices to present.
- Write learners' suggestions on the blackboard and then lead a discussion on the consequences of bad business practices. Make sure to highlight and show the link between the practice and the consequence and give practical examples.

Good Practices

- Truthful advertising – customers will trust you and stay with you.
- Environmental responsibility - The community will respect you and appreciate you and your business.
- Non-discrimination against others, for instance women, people with HIV/AIDS and people with disabilities - The community will respect you and appreciate you and your business.
- Fair treatment of staff - Your workers will appreciate you and be willing to do more.
- Honest and fair treatment of customers
- Refusal to be involved with illegal businesses - You will avoid getting into trouble with the law.

Bad Practices

- Deceptive advertising - Customers will later discover that you deceived them and will not be happy to continue buying from you.
- Corruption and bribery – You may get your business into trouble with the law or government.
- Getting involved in illegal businesses - This may get you into trouble with the law or government.
- Unfair treatment of staff - Your staff will be unhappy and may do things that will bring problems to the business.

Evaluation 5 Minutes

- Ask the learners to identify one good business practice and one bad business practice that they have seen or experienced. Make input as necessary using the good and bad practices listed in step 2 of the lesson as guide.

Follow Up: (To be completed as a homework assignment).

- Ask the learners to go out into their communities and pick a business similar to the area they are interested in working in. Ask the learners to observe that business and try and identify if there are any specifically good business practices the business uses. Feel free to ask the business owner any questions involving business ethics and practices as well.

MODULE F

Lesson 61: Making the Best Use of my Time

Estimated Length of Lesson: 45 minutes

Lesson Learning Objectives: By the end of the lesson, learners will be prepared to:

- Explain how planning helps to make good use of time.
- Identify reasons for having time management in the workplace.

Preparation and Materials:

- Chalkboard
- Chalk

Background Information:

- Managing time is an essential part of good business planning, because time is a resource that has a monetary value. Poor time management usually leads to last minute rushes to meet deadlines, causing stress and inferior performance. This may result in a product or service of poor quality and/or it not being delivered in time. A disappointed customer may seek a more reliable business provider.
- Time should be allocated to tasks depending on:
 - When the product or service is to be delivered.
 - How long the preparation of the product or service is likely to take.
 - The need to co-ordinate people working on the product or service preparation.
 - How important the product or service and the customers are to the business as a whole.
- Good time management allows for contingencies beyond our control, such as bad weather.
- Often, we must undertake several tasks at the same time in order to complete our job. We do this by estimating the amount of time necessary for each task and organizing our work accordingly. This is true of many of the activities that we do in our everyday lives. For example, when we cook we do not prepare one dish after another. Rather, we carry out our chopping, mixing and boiling up in such a way that all our dishes are ready to serve up just when we want them!
- Similarly, a person working on a task may be asked to help with another task when the work situation requires it.
- The time taken for the various stages of production should be recorded, so that customers can be given estimates of delivery time and the timeframe of future projects may be planned.

Learning Points or Key Messages:

- Time management is necessary for every type of business.

Activities:

Step 1 10 Minutes

- Tell learners that the day's lesson will be on time management and its importance in the workplace. Tell learners to brainstorm the meaning of time management and write learners' responses on the blackboard.
- Explain what time management is to the learners, which is – the planning of how to use time well to do all that we need to do within the time available.
- Stress the importance of planning in time management.

Step 2 15 Minutes

- Take a production process, for example production of a lappa dress for a wedding), break it up in stages for example, cutting the cloth according to the bride's measurements, sewing all the sides top and bottom, sewing the arms, fixing the button holes and buttons, doing final stitches, and finishing. Estimate the time each stage will take and make a time plan for the completion of the process. Be sure to point out the stages that can be done at the same time.

Step 3 15 Minutes

- Group learners into small groups of five according to an activity from a vocational or career area they are interested in. *Examples of career categories are retail sales, making a dress, repairing a car, making soap* (there could be two groups of the same vocational or career area).
- Ask learners to select a product (or service) and do the following:
 - List the tasks involved in the preparation of the product (or service) to the point of delivery to the customer.
 - Estimate time needed for each stage of production.
 - Determine how different stages of production can be run at the same time, and draw up a time plan.
- Ask each group to present. Go over presentations asking input from other learners on stages they think need to be added or deleted from the plan. Work with the class in concluding each group's plan.

Evaluation 5 Minutes

- Ask the learners to say what steps they will take when planning to manage their time well to produce particular item for a customer. Answer should include:
 - List the tasks involved in the preparation of the product (or service) to the point of delivery to the customer.
 - Estimate time needed for each stage of production.
 - Determine how different stages of production can be run at the same time, and draw up a time plan.

Follow Up: (To be completed as a homework assignment).

- Ask the learners to go out into their communities, pick one business and interview the owner. Have the learners ask the business owner “What does time management mean to you?”
- Ask the business owner to give an example of how they use good time management in their business. Report the information the next day in class.

MODULE F

Lesson 62: Mid Module Assessment

During this session, you will check learners' understanding of what has been taught so far in this module. This assessment is not graded. The purpose is to help you and the learners know how well they understand what they were taught.

Instructions:

- (1) This is an oral assessment to be administered to the learners by the facilitator.
- (2) Tell learners that you will ask on what has been taught so far in this module and that the answers will not be graded. Tell them this is not a "test" but just a check-in so that you can understand what they are learning.
- (3) Ask them to work alone and encourage them to do their best.
- (4) Read each statement aloud to learners two to three times.
- (5) Tell learners to write an **X** in the blank space provided in the True column if the statement is **TRUE**, or in the False column if the statement is **FALSE**.
- (6) The assessment to be given to learners should cover only the lessons that the facilitator provided for the learners.
- (7) When the learners have finished, correct the test together with learners.
- (8) Discuss the assessment activities and answer learners' questions. Ask learners how they felt about the test. Was it difficult? Easy?

Module F: Work Attitude and Conduct

| No. | Statement | True | False |
|-----|--|------|-------|
| 1 | It you have a bad attitude at work, your employer will like you and increase your pay. | | |
| 2 | Showing up to work on time, well dressed and treating others with respect at work is a good work attitude. | | |
| 3 | If you are rude to your customers, they will be happy and continue to buy from you. | | |
| 4 | To do well with any type of work, you need to know how to plan and use your time well. | | |
| 5 | There are correct ways to do things at work. | | |
| 6 | Having a bad attitude at work could make you lose your job. | | |
| 7 | How you attend to a customer before, during and after the customer buys something is customer service. | | |
| 8 | You don't need to try and understand the needs of your customers. | | |

MODULE F

Lesson 63: Time Management Planning

Estimated Length of Lesson: 45 minutes

Lesson Learning Objectives: By the end of the lesson, learners will be prepared to:

- Explain the importance of planning time in the workplace.
- List and describe basic planning tools for better time management skills.

Preparation and Materials:

- Chalkboard
- Chalk

Background Information:

- Planning is a key aspect of good time management skills. Being able to plan will improve work performance by enhancing organizational skills and the ability to think forward. You need to plan for the future in your personal life as well as your work life. You should plan your life goals as well as plan what you want to accomplish in your work life and what you need to accomplish in the next few days, weeks or months at work.

Learning Points or Key Messages:

- Planning can improve work performance by making an individual:
 - Become more organized at work.
 - Be more prepared for events, activities, deadlines and important dates at work.
 - Stay on track for achieving their goals.

Activities:

Step 1 20 minutes

- Ask the learners if they have ever planned for something important in their lives and what they did to plan for that event. Write down the responses from learners.
- Explain to the learners what planning is and explain that planning will help them among other things, to:
 - Become more organized at work.
 - Be more prepared for events, activities, deadlines and important dates at work.
 - Stay on track for achieving their goals.
 - Improve their success in the workplace and in life.
- Ask questions and make comments on this overview of planning if the concept is not understood.

Step 2 10 minutes

- Tell learners that you want to take them through the time planning of a shoe maker who has to fix 10 pairs of shoes, take the painter to his house to show how his house should be painted, and get to the market to buy materials he would use to fix the 10 pairs of shoes all in the same day.
- Tell them that the pairs of shoes must be ready for the customer by 2pm.
- Ask the learners to pretend that they are the shoe maker who is to undertake the task described above.
- Divide learners into groups and ask each group to develop how they will plan the time so as to accomplish all that was set for the day.
- Tell the learners that they need to make the best plan for the day.
- Give the learners ten minutes for this exercise.

Step 3: 10 minutes

- At the end of the time given to complete this activity ask the groups to stand up and explain the order they chose and why. The other learners can be called on to give questions or comments.

- Explain to learners that the right planning will be in this order;
 - Make a list of what will be needed to fix the 10 pairs of shoes
 - Identify the items to be bought
 - Go to the market for the materials.
 - Start to fix the shoes and complete the task
 - Wait to deliver the pairs of shoes to the customer
 - Take the painter to the house.

- At the end of this exercise ask the learners the following questions:
 - Why do you think it is important to make a plan before starting on a task or a set of tasks like in the example given.
 - Is this important in all jobs? Why?

- Tell the learners that planning will help them stay on task or a set of tasks, organize and prioritize their goals and tasks to be completed, and will help in their overall career success.

Evaluation 5 minutes

- The learner should be able to identify two reasons for planning:

(Possible answers: Planning keeps you organized; Planning will help you achieve future goals).

Follow Up: (To be completed as an extra assignment if time is available at the end of a session or as a homework assignment).

- Ask the learners to pick one goal for the week that they want to accomplish and ask them to come up with a plan on how to achieve that goal. This should be a step by step plan.

MODULE F

Lesson 64: Time Management – Prioritizing

Estimated Length of Lesson: 45 minutes

Lesson Learning Objectives: By the end of the lesson, learners will be prepared to:

- Explain what prioritizing is and how it can help in the work environment.
- Demonstrate how to make a priority list and explain how to use it.
- Identify three different methods for prioritizing.

Preparation and Materials:

- Chalkboard
- Chalk
- Paper
- Pens

Background Information:

- Prioritizing helps keep people organized in their personal lives as well as in the workplace environment. People prioritize in their lives whether they realize it or not. Prioritizing is putting more importance, significance or value on certain things over other things. It is important to prioritize certain work activities and goals to be productive and effective in the workplace.

Learning Points or Key Messages:

- *Prioritizing* means to put something, for example work tasks, in order of priority. Priority order can be by: 1) *importance*, 2) *dependence* (what steps or tasks need to be done first, because other things that need to be done will depend on their being finished), or by 3) *time* (maybe some steps or tasks can or must only be done at or by certain times of the day, week, month or year.) Sometimes we need to use more than one of these three criteria to prioritize.
- There are many different ways to prioritize. The best is the one that works for you and that you actually use!

Activities:

Step 1 20 Minutes

- Ask the learners what prioritizing is? Call on learners to answer the question. Explain to the learners that prioritizing is putting more importance, significance or value on certain things over other things. It is important to prioritize certain work activities and goals to be productive and effective in the workplace. Explain the three criteria for putting work tasks in priority mentioned above. Tell the learners you will give three them example situations. They will need to put tasks in priority using each of these three criteria (importance, dependence, time).
- In the first scenario, if the learner is thinking about what importance decision would they make.
 - **Importance:**

You have collected money from a customer to help him repair his television and he will be coming to collect it the fixed television at 3pm. A friend came to invite you to come to his house at 3pm to see the pictures of new television sets that are imported to Liberia.

What do you do?
 - **Dependence:**

You have a contract to supply 10 crates of eggs which will cost you 4000 Liberian dollars, but you don't have money. You have another contract to wash 5 cars and you will be paid 4500 liberian Dollars

What do you do?
 - **Time:**

Your customer wants to come for the product today, you need to buy materials to finish the job, and you need to meet another customer, mean while the time is 4pm, shops will close by 5pm.

What do you do?
- Ask learners to examine the three scenarios and put the tasks into priority.
- Call learners to give the order of priority of how they will carry out teask in each case. Let them discuss how it fits the criteria.

- Take response from learners.
- After they have given their responses, share the following perspectives.

SCENARIO 1: **IMPORTANCE:** It is more important to deliver the repaired television to the customer that has paid than to go and see photographs of imported television sets. You can do that after 3 pm.

SCENARIO 2: **DEPENDENCE:** For you to buy the 10 crates of eggs you need to supply, you need money. Washing the car first will give you the money you need to buy the eggs that you want to supply. So your priority will be to wash the cars first then go and do the eggs supply contract because it depends on the money you get from the car wash.

SCENARIO 3: **TIME:** If you do not go to the market first to buy the materials, the shops may close and you will not be able to finish the product for your customer. So your priority will be to go to the shops first before they close, then see the new customer later or the following day.

- Ask the learners: **"How can prioritizing be used in your personal life? How can it be used in the workplace?"** Call on learners to share their ideas on this. Explain how prioritizing can be used in personal life and at work. Give specific examples of this.

(Examples: Adhering to deadlines at work; Prioritizing can help you stay organized and keep track of upcoming deadlines over deadlines that are further away).

Step 2 20 Minutes

- Ask the learners if they have ever created a priority list. Explain to them what a priority list is and tell them they will create a priority list.
- Explain that priority lists are used for effective time management. Being good at prioritizing will help you to do more and do it better in the workplace.
- Give the example below to the learners:

Anthony had three deadlines for work within the first week of June:

- 1. Paying rent for the office (due on June 1st),**
- 2. Getting office paper because the supply is low and it will run out later in June and**
- 3. Getting food for an office birthday party on Friday June 5th.**

- Tell the learners it is now Monday, June 1st.
- Ask the learners to get into small groups of three and decide what the best order should be.
- Tell them to order the list from their highest priority to their lowest priority. This is a priority list.
- Ask them to be prepared to explain their order.
- Bring the class back together and call on a couple of learners to share their answers and explain why they chose that order. Explain to the learners that they can create priority lists and when they complete a task or step they can cross it off the list and move onto the next one.

Evaluation 5 Minutes

- Ask learners to explain what a priority list is and give an example of how to use it.

Answer: A priority list is a list made up of events, agenda items, or tasks, sometimes with the dates they need to be finished by, that need to be completed. The highest priority tasks should be at the top of the list and the lowest priority tasks should be at the bottom. This list should be used to help organize yourself.

Follow Up: (To be completed as an extra assignment if time is available at the end of a session or as a homework assignment).

- Make a priority checklist for the week ahead with either school goals, work goals or personal goals. At the end of the week the learners should check to see if they were able to check everything off of their list. For learners who cannot read or write well enough to make a written priority list, they can do an oral one in their head.

MODULE F

Lesson 65: Getting to Work on Time

Estimated Length of Lesson: 45 minutes

Lesson Learning Objectives: By the end of the lesson, learners will be prepared to:

- Identify two reasons why it is important to be on time to work.
- Identify consequences of not getting to work on time.
- Explain how to know whether or not it is critical to show up on time in a job

Preparation and Materials:

- Chalkboard

Background Information:

- Getting to work, meetings and events on time is important for the function of the workplace, your reputation as a good worker and your ability to do quality work. Getting to work on time starts with the interview (getting to the job interview on time). You should always show up a little bit early or on time to work. If you can show up on time to work your supervisor will respect you, your co-workers will respect you and you will be a professional individual who takes work seriously.

Learning Points or Key Messages:

- It is important to always show up to work on time or a little early.

Activities:

Step 1: 25 Minutes

- The facilitator will need to arrive early to class. To make the point of the importance of showing up to work on time. The facilitator will make a point of anyone showing up to class late.
- Begin the class exactly on time when the session should start. For any learner who walks into the classroom late write his/her name on the chalkboard. Continue this process until everyone who will attend class that day is there.
- Ask the learners whose names are on the chalkboard to stand up. Ask these learners if this were a job, and they showed up late to work, what could happen?
- Call on the learners to answer this question. [*Possible answers include: Get fired, get in trouble with your boss man or boss lady, get a deduction in pay, be sent home for the day.*]
- Have the learners sit down.

Step 2 15 Minutes

- Ask the learners to get into small groups. Ask them to discuss if they have ever showed up late for work. What happened when they did? What if you were a supervisor and your employers showed up late for work, what would you do? How would you feel about the worker?
- Explain to learners that being late to work or coming to work on time will affect how your boss or supervisor considers you important to the business or work. If you continue to come late to work, your boss may sack you.
- Ask the learners in their small groups to discuss the question **“What do I show to my co-workers, my customers and my supervisor by showing up to work on time?”** Also ask them to explain why co-workers, customers and their supervisor or employer need them to show up on time, why this might be important to them. The learners should come up with as many reasons as time allows. When the time is finished ask one learner from each group to come out to present the discussion of the group.
- Give a summary of the groups’ presentations stressing that our attitude to time or showing up on time will create negative or positive impressions about

us and this may affect what we get from working.

Evaluation 5 Minutes

- From the small groups formed ask the learners to name at least two consequences of not showing up at work on time. Correct answer could include:
 - *Get fired, get in trouble with your boss man or boss lady, get a deduction in pay, be sent home for the day.]*
 - It will affect how your boss or supervisor considers you important to the business or work.

Follow Up: (To be completed as a homework assignment).

- Ask the learners to go home and ask a family member what they would do as employers if they have a worker who is in the habit of coming late to work
- Tell them to ask if they consider any of the following as a good reason to go late to work:
 - It was raining
 - I woke up late
 - There was a traffic accident on the way.

MODULE F

Lesson 66: Balancing Home and Work Life

Estimated Length of Lesson: 45 minutes

Lesson Learning Objectives: By the end of the lesson, learners will be prepared to:

- Identify reasons for the need to balance work and home life.
- Describe at least three strategies (ways) to achieve this balance

Preparation and Materials:

- Chalkboard
- Chalk

Background Information:

- Work life can be demanding and time consuming. Home life can be demanding and time consuming. It is important for everyone to be able to find a balance between the two. Sometimes when work is really long and stressful you can forget about family matters such as spending time with your husband/wife and your children. Finding time for both home and work life will make you and your family happier and it will help you to not neglect one or the other.

Learning Points or Key Messages:

- Spending time at home and at work is important for your work and home relationships.
- Although it is often difficult to achieve this balance, there are some practices that may be helpful, such as:
 - Explain to your employer that because of family responsibilities you can only work late in emergencies, and that you hope there will not be too many emergencies.
 - If there are *always* emergencies, work with your employer to help (her/him) or you to plan and prioritize work so there are fewer emergencies.
 - Ask your employer if it is possible, when you have worked late because of a work emergency, if you could come in late one day that week or the next week so you could meet family responsibilities.

Activities:

Step 1 5 Minutes

- Review and introductions. Explain to learners the importance of coming to work on time and the consequences of not doing so. Tell them that this session will look at the importance of balancing work and family life.
- Ask the learners if they go straight home after class.
- For those who go to work or do not go home ask if their family members ever get upset that they do not spend enough time with them or that they do not take care of their family responsibilities? Take some responses. Ask learners to share personal experiences.
- Ask if they ever feel they are not spending enough time with their families or that they do not have enough time to take care of family responsibilities. Take some responses.
- Tell the learners that it is important for them to know how much time to spend at home and how much time to spend working. Tell the learners that neglecting one or the other can make a person unhappy at home as well as at the place of work. Not spending time on the work one has to do can affect, for example, our performance on the job. It can also affect our relationships with our family if we spend too much time at work.

Step 2 15 Minutes

- Ask the learners to get together in small groups of three or more. Ask the learners to each share an experience of when they felt like they were so busy working or studying that they were not spending time with their family or friends. Ask each learner in the group to share an experience.

Step 3 20 Minutes

- Ask the learners in their small groups to answer this question: **“What are some things we can do to keep a healthy balance of time between our work and home life?”** Give the learners ten minutes to come up with specific ways to do this.
- After 10 minutes call the learners back together and ask each group to share what it came up with. Repeat what each group said and write down the list of answers on the board.

- Summarize making sure to include the points below. End the lesson by having learners copy down the answers from the board in their notebooks (if the learners can write. If they cannot write, let them make symbols to remind them selves).

Some possible answers that the learners can give are:

- *Make sure you are spending a little time with your family and friends every day.*
 - *Know when to stop working.*
 - *Make your home life a priority just as much as your work life.*
 - *Treat your home life and seeing your friends and family just as important as work.*
 - *Come up with a schedule each day or week so that you plan time to spend at home.*
 - Explain to your employer that because of family responsibilities you can only work late in emergencies, and that you hope there will not be too many emergencies.
 - If there are always emergencies, work with your employer to help (her/him) or you to plan and prioritize work so there are fewer emergencies.
 - Ask your employer if it is possible, when you have worked late because of a work emergency, if you could come in late one day that week or the next week so you could meet family responsibilities.
- Conclude by telling the learners that it is very important to keep your family and friends as a priority so that you have a full life. If you neglect your family and friends and ignore them and don't spend time with them because you are too busy with work they will become "vexed" with you. This could cause tensions between your family members and friends, and this could cause you to be stressed and unhappy. This could affect your work performance as well. Explain to the learners that having a balance between the two is a key aspect of being happy and successful at your place of work as well as in your home.

Evaluation 5 Minutes

- Ask the learners to mention as many strategies as possible that can help to achieve a balance between home and work. (Ask each learner to suggest one strategy. If a learner cannot think of a strategy that has not already been mentioned, ask them to explain why they think this is a useful or useless strategy for them.)

Follow Up: (To be completed as a homework assignment).

- Ask the learners to talk with their families about the importance of balancing time spent on work and with family. Tell them to share with their people some of their strategies that can make it possible for them to spend more time with their families.

MODULE F

Lesson 67: End of Module Assessment

Estimated Length of Lesson: 45 minutes

During this session, you will assess learners understanding of lessons taught in this module.

Instruction:

- (1) This is an oral assessment to be administered to the learners by the facilitator.
- (2) Tell learners that you will give them a test on Module A and that the test will be graded.
- (3) Ask them to work alone and encourage them to do their best.
- (4) Tell learners that some of the questions have 3 alternative answers while some have 2 alternative answers.
- (5) Tell them that in each of the questions, they are to put the mark X on the correct answer.
- (6) Read each statement aloud to learners two to three times.
- (7) The test to be given to learners should cover only the lessons that the facilitator provided for the learners.
- (8) When the learners have finished, collect their note books for grading.
- (9) Discuss the assessment activities and answer learners' questions. Ask learners how they felt about the test. Was it difficult? Easy?

Module F: Work Attitude and Conduct
End of Module Assessment

| | |
|----------|--|
| 1 | <p>If you have a bad attitude at work,</p> <p>A. Your employer will like you. B. Customers will like you. C. You may lose your job. D. Your employer will increase your pay</p> |
| 2 | <p>Which of the following statements is correct?</p> <p>A. To do well with any type of work, it is not important to plan your time. B. To do well with any type of work, all that you need is just to know about the work. C. To do well with any type of work, you need to know how to plan and use your time well. D. To do well with any type of work, you should think about what important to you and not pay attention to the expectations of others.</p> |
| 3 | <p>Mark any of the following that is not a good work attitude.</p> <p>A. Coming to work on time. B. Treating others with respect at work. C. Dressing well and correctly for the work place. D. Not following all work related rules.</p> |
| 4 | <p>4. What is likely to happen to your business if you are rude to your customers?</p> <p>A. They will continue to buy from you. B. They will be unhappy with you and may stop buying from you. C. Your business will grow D. Your business will have a good reputation in the community.</p> |
| 5 | <p>You don't have to understand the needs of your customers.</p> <p>A. True B. False</p> |

| | |
|----|--|
| 6 | <p>Which of the following best defines customer service correctly?</p> <p>A. Serving your customer in your shop. B. Asking your customers what they need. C. How you attend to a customer after the customer buys from you. D. How you attend to a customer before, during and after the customer buys something from you.</p> |
| 7 | <p>Because the work is very important, it is okay if a person does not spend time with his /her family.</p> <p>A. True B. False</p> |
| 8 | <p>How a person behaves at work and the attitude the person has at work can make the person succeed or fail in the workplace.</p> <p>A. True B. False</p> |
| 9 | <p>Which of the following is not an expectation of the employer?</p> <p>A. Get to work on time B. Follow all work related rules, regulations and policies. C. Come late to work and give reasons why you are late.</p> |
| 10 | <p>Which of the following shows that that you have done well at work and deserve your pay?</p> <p>A. You come to work everyday but you do not carry out your employers' expectation from you. B. You come to work on time. C. You come to work on time everyday and meet all your employer's expectations.</p> |

Module G: Your Work and How to Use Your Money Well

MODULE G

By the end of the module, learners will be prepared to:

- Be able to have a good control of what happens with their money.
- Understand the concepts of:
 - Income
 - Savings
 - Living expenses
 - What to do when you owe people money and how to use loans well
 - How you or your family should plan for your money

Overview

Learning Objectives: The learner who successfully completes this 13-lesson module should be able to:

- Organize their income.
- Keep savings.
- Know and write down what he/she spends to live.
- Manage credit wisely.
- Plan how he/she will spend his/her money either on himself/herself, family or business.

Links with Other Modules:

- Finding a Job (Work Readiness Content Area), Entrepreneurship Part 2 (Work Readiness Content Area), Work Related Rights and Responsibilities (Work Readiness Content Area), Preparation for Vocational Training (Work Readiness Content Area), Apprenticeship (Work Readiness Content Area), Work Related Health and Safety (Work Readiness Content Area).

Estimated Length of Module: 13 Lessons - 45 minutes for each lesson.

List of Numbered Lesson Titles:

| LESSON | MODULE G LESSON TITLES |
|---------------|---|
| 68. | Background on Money Management. |
| 69. | Why It Is Important to Know How to Use Your Money Well. |
| 70. | How to Get The Money You Need. |
| 71. | What Are Savings? |
| 72. | What Do You Want To Save Money For? |
| 73. | How To Save Your Money |
| 74. | Where To Save Your Money |
| 75. | Mid Module Assessment |
| 76. | What Is Debt? |
| 77. | How Not To Get Into Debt |
| 78. | Writing Down What You Do With Your Money (Part 1). |
| 79. | Writing Down What You Do With Your Money (Part 2). |
| 80. | How To Plan Your Money For What You Want To Do. |
| 81. | Preparing a Budget |
| 82. | End of Module Assessment |

Background Information:

- Anyone who is about to start a business, working to get a salary, or just wants to plan their lives well in Liberia, must know about how to use money so it will serve them well. To do this, such persons must learn how to save the money that they get and where to keep it in banks or other places. People who know how to make their money serve them well should write down what they spend everyday so as not to owe many people money. The lessons in this module will teach learners the tools they need to be able to plan well for the money they have now or that they may receive in the future. This money may come either from the work they do (income from jobs) or from their small businesses. The learners will learn to write down how they use their money (record keeping) and why this is important. The learners will understand why it is good to plan how they will spend their money (creating a budget) to help their money serve them well.

Evaluation:

- After these lessons, learners should be tested to know how much they understand what they were taught in the lessons.

MODULE G

Lesson 68: Background on Money Management

Estimated Length of Lesson: 45 minutes

Lesson Learning Objectives: By the end of the lesson, learners will be prepared to:

- Explain what *money management* is

Preparation and Materials:

- Chalkboard
- Chalk
- The Story - “Fatu and Saah”, Chapter 7

Background Information:

- Anyone who is about to start a business, working to get a salary, or just wants to plan his/her life well in Liberia, must know about how to use money so it will serve them well. To do this, such persons must learn how to save the money that they get and where to keep it in banks or other places. People who know how to make their money serve them well write down what they spend everyday so as not to owe many people money. The lessons in this module will teach learners the tools they need to be able to plan well for the money they have now or that they may receive in the future. This money may come either from the work they do (income from jobs) or from their small businesses. The learners will learn to write down how they use their money (record keeping) and why this is important. The learners will understand why it is good to plan how they will spend their money (creating a budget) to help their money serve them well.

Activities:

Step 1 5 Minutes

- Introduce the module to learners.
- Tell learners that what they will learn from this module includes how to:
 - Be able to have a good control of what happens with their money.
 - Understand the concepts of:
 - Income
 - Savings
 - Living expenses
 - What to do when you owe people money and how to use loans well
 - How you or your family should plan for your money
- Tell learners that all of them are expected to participate fully in all the lessons.

Step 2 10 Minutes

- Read the following excerpts from “Fatu and Saah” Chapter 7 to the learners.

Fatu’s Business Gets Better

Part 1

Fatu had been selling food at her shop for six months. The place where she sold her food was getting too small to fit all the customers. The demand for her food was becoming more than she could cook alone.

When she started her business, she sold four cups of rice that day. Now she was selling half a bag per day. She was earning good money. The only money she had when she started was the 100 Liberian dollars which she used to buy the fish she had fried.

With many people coming to eat at her food center, she decided to employ one young girl to help her. She also decided to get a bigger place that would be more beautiful. She asked Auntie Hawa on the phone if it would be alright to put up a small shop next to her salon. Auntie Hawa had heard that many of the customers who came to the food shop ended up coming to her salon. So she was happy if Fatu’s investment would bring more customers to both of them.

Fatu called a carpenter and a bricklayer. She showed them the small piece of land that was next to her food center around her Aunt's Salon. She asked them to tell her how much it would cost to build the bigger food center. Four days later, the carpenter and the bricklayer told her that she would need about 1500 US dollars.

Part 2

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Part 3

On the day that her special guests came, Fatu had cleaned up her shop as usual. The fan was blowing and her assistant was dressed in her uniform which carried the name, "Fatu Food Center."

Fatu served them rice and potato greens. All three liked the food and enjoyed themselves.

When they were about to leave, the bank manager said, "Madam, I am very happy at the way you have been running your business, some of my officers who came here before told me that you are a serious business

woman.”

“They told me that you save money every day, before you spend any on yourself or buy more supplies. They also told me that you write down exactly how you spend your money. I can see you are reliable. If you need money for your business again, come to our bank to apply for a loan. If you meet the standards and conditions, the officers might consider you and grant you a loan.” The man gave Fatu his business card and they left.

Part 4

As Martin walked away from Fatu’s shop, one young lady that fried “kala” (local donut) near Fatu’s place called to Martin.

“My brother, this lady is getting rich-o. Can a person do this small, small business we do here and get good money to live better life like this?” the lady asked.

Martin laughed and answered her, “huh, *chei-chei!*” Look at you, do you think rich people just started one day and they became rich? Look.” He pointed to Fatu’s place. “That lady started her food business with only 100 Liberian dollars, selling 4 cups of rice. As she was selling, she would write down any money she made and any money she spent. She was saving small money every day in a susu club. She never spent more than she made. After some months, her money had become plenty. She now sells half a bag per day.”

“But I saw two big men that just left her place now. She must be loving to one of them,” the “kala” seller said.

“Hey, Chei-cheeeei! Fa-fa-fa foul!, It’s not true. That lady is not loving to anybody. Even myself dat can play wit her, she can’t even look in my face sef. She just looking to her business.”

“Henhen, I don’t believe that,” she said.

“You don’t believe that? So you don’t think that there are some women who are very serious with their lives and can make it without loving to men? I am sorry for you.”

Pointing to Fatu’s shop again, Martin said, “Look, the lady knows how to use money well, and so she is having plenty money. I am learning from her, and trying her ways in my newspaper business. From this my small business I

too will become rich soon.”

The lady kept quiet and breathed heavily. Martin pointed to her “kala” and said, “My sister, even with this, your small small business, the important thing is for you to know how to use money well. One day you can be rich too.”

Martin picked up two of the “kala” she had just fried and ran. “Da wa you take ma kala for?” she called after him.

Step 3 5 Minutes

- Call 2 learners to retell the story.

Step 4 10 Minutes

- Ask 3 learners to tell the class some things they have learned about Money Management from the story. Add the following if necessary:
 - *Learning to save money is a good attitude.*
 - *By saving some money, Fatu was able to get money to make her business bigger.*
 - *If you learn to save money and learn how to write down how you spend your money, you can get help to start or make your business better.*

Step 5 10 Minutes

- Wrap up and use the story to set the mind of learners on what they shall learn in this module as listed in Step 1 which includes:
 - Be able to have a good control of what happens with their money.
 - Understand the concepts of:
 - Income
 - Savings
 - Living expenses
 - What to do when you owe people money and how to use loans well.
 - How you or your family should plan for your money.

Evaluation 5 Minutes

- Ask 5 learners to come up and tell the class why they think it is important to learn about how to use money well. Correct answer could include:
 - *So that you can know how to plan and use your money wisely*
 - *If you learn to how to manage your money well, you can get help to start or make your business better*

Follow Up: (To be completed as a homework assignment).

- Let learners go back home and tell the story to their friends and relations.
- They should share with them what they learned from the story in class asking them to share their own views too.

MODULE G

Lesson 69: How to Use your Money Well?

Estimated Length of Lesson: 45 minutes

Lesson Learning Objectives: By the end of the lesson, learners will be able to:

- Explain why knowing how to use your money well is important to all the things we do.

Preparation and Materials:

- Chalkboard
- Chalk

Background Information:

- It is good to learn and know how to use your money and make your money serve you well. If you do not know this, you may not know what you have used your money for and how much you have spent. Those who have money now may not have money again in the future and they may end up owing people.
- Those who can write down how they spent their money, what they spent their money for, how much money is coming to their hands and how much they have spent will be able to spend their money well and their money will serve them well too.

Learning Points and Key Messages

- Knowing how to make your money serve you well (Money Management) will keep you from owing people money and help you to save money that can help your life now and in the future.
- Knowing how to use your money well will also help you to write down how much money you are spending and to help you save money.

Words to Learn:

- **Money Management** - what people need to do to make their money serve them well, so that a person who is rich today does not become poor tomorrow
- **Financial Fitness** - when a person has some money and is able to do the correct things to help his/her money to increase and not get into debt.
- **Emergencies** – Something troubling that is a surprise, that you did not plan for
- **Microfinance Institutions** – These are companies or groups of people who can give small loans to people who need money for their small businesses. An example in Liberia is Access Bank, whose head office is in Monrovia.

Our First Statement: *“Those who are rich today may become poor tomorrow if they do not know how to make their money serve them well.”*

Activities:

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| <p>Step 1</p> | <p>15 Minutes</p> <ul style="list-style-type: none">• Introduce the topic and make the first statement, which is: “Those who are rich today may become poor tomorrow if they do not know how to manage their money”.• Call up three of the learners and give each of them one of the following names 1. Keep an account, 2. Save money, 3. Not owing people.• Tell the class that the people standing are representing three things about a person who knows how to use money well and take good care of their money. Then tell the class to call these names one after the other. Learners call the names according to the numbers.• Explain that a famous football player will always play well and score goals for his team if he does some things that make him strong as a football player. For example, he has to eat good food, drink plenty of water and do exercise everyday. As a football player he must be physically fit.• Explain that in the same way, a person who wants to be financially fit must also do some things. Ask learners what they understand by being financially fit. Take some answers and explain what financial fitness is (<i>when a person has some money and is able to do the correct things that will help his/her money to increase and not get into debt</i>). Ask if the learners have experienced financial fitness before. |
| <p>Step 2</p> | <p>10 Minutes</p> <ul style="list-style-type: none">• Explain that one of the things a person who wants to be financially fit does is to manage (take good care of) his/her money. Ask learners to say the things they think a person who is taking good care of his/her money does. Share the answers below with the learners after giving them a chance to speak. <p><i>Answers are:</i></p> <ul style="list-style-type: none">- <i>Someone who looks for ways or opportunities to earn or save money, for example buying good things with less money;</i>- <i>Someone who knows the difference between needs from wants and chooses to meet needs but not necessarily wants, who uses money that would be spent on wants for savings;</i>- <i>Someone who is willing to learn from others about making and using money</i> |

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| | <p><i>well.</i></p> <ul style="list-style-type: none"> - <i>Someone who carefully writes down how much they spend and counts their money.</i> - <i>Someone who saves money for emergencies. (Example: when a child falls sick and has to be rushed to the hospital where they will be asked to buy some medicine).</i> - <i>Someone who learns more about how to take care of money and how not to get into money problems as they grow older.</i> - <i>Someone who works hard to make money.</i> - <i>Someone who plans for how to spend and save money and to make sure that money is stored safely.</i> <ul style="list-style-type: none"> • Ask learners to explain what needs are and what wants are; (correct any misunderstanding by making the difference between the two clear. Use information below) <p><u>Needs</u> are the things that are very important to make you live well and achieve your goals.</p> <p><u>Wants</u> are things that do not seriously affect if you do not have them.</p> <p>People have different ideas about what a ‘want’ is and what a ‘need’ is according to their values. For example, someone getting an education or buying a motorcycle may be a want but buying a book may be a need.</p> |
| <p>Step 3</p> | <p>15 Minutes</p> <ul style="list-style-type: none"> • Ask learners to think of the results of knowing how to use money well. Allow learners to answer. • Continue by explaining: Some people may look nice on the outside and wear nice shoes and clothes. Other people may ride big cars or live in big houses but this does not mean that these people are financially fit - that is, having the necessary resources/money to spend. • Continue by explaining that financial fitness goes hand in hand with knowing how to use and manage your resources/money. Give a practical scenario, for example a man working for an NGO making plenty of money but who is always asking for credit from his neighbors, or cannot afford to pay the rent for a very big house he is living in. So he is not good with managing his money. |

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| | <ul style="list-style-type: none"> • Explain to the learners that EVERYONE can manage money. You don't have to be rich to know how to be good with using and taking care of money. Learning to be good with the use of money will help you throughout your life. • Ask the learners to buzz with their neighbors and come out with a list of things that can happen to people who do not know how to take good care of their money. Take responses from learners and summarize, highlighting these responses: Responses could include: <ul style="list-style-type: none"> - <i>They may not have enough money saved in case of emergencies, such as when someone falls sick, when a family member needs to borrow money, for funeral expenses.</i> - <i>They may still owe more money than they have (example, they may have many loans from friends, family members or companies that give loans to people (microfinance institutions), some people may even have bank loans if they are able to open accounts at banks etc.).</i> - <i>They may lose money often and not even know how much they have.</i> |
| Evaluation | <p>5 Minutes</p> <ul style="list-style-type: none"> • Ask the learners to get a partner and come up with one reason why money management will be good for their life. • Correct answer will include: <ul style="list-style-type: none"> ➤ It will keep you from owing people money and help you to save money that can help your life now and in the future. ➤ It will also help you to write down how much money you are spending and to help you know how to save money. • Ask them to say one bad thing that they have experienced before because they did not take good care of their money. From what they have learned in this lesson, ask them to say what they could have done better at that time. Give input as necessary. |

Follow Up: (If there is still time, learners can do this assignment in class or the learners can do it as a homework assignment).

- Ask the learners to remember three times in their lives when they were in trouble with money. Ask them to show three ways they could have managed their money better so that they would not have experienced the trouble.

MODULE G

Lesson 70: How to Get the Money You Need

Estimated Length of Lesson: 45 minutes

Lesson Learning Objectives: By the end of the lesson, learners will be able to:

- Distinguish between different ways to get the money they will need.

Preparation and Materials:

- Chalkboard
- Chalk
- Sets of 15 blank pieces of paper
- Sets of 4 blank pieces of paper per group

Background Information:

- Money is very important to help us do many things that we wish for or plan to do. We should know that money cannot just appear to us anytime we need it. We have to learn how to plan to get the money for our needs such as paying school fees, house rent, or starting a new business.

Learning Points and Key Messages:

- You can get the money for the things you need by working to get the money, saving some money for future use, borrowing from people, borrowing from the banks or from micro finance banks like Ecobank, LBDI, etc.

Our First Statement: *“Money cannot just appear when you need it, you have to plan how to get the money that you will need.”*

Activities:

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| Step 1 | 20 Minutes <ul style="list-style-type: none">• Introduce the topic and make the first statement, which is: “Money cannot just appear when you need it, you have to plan how to get the money that you will need”.• Divide learners into groups of four-to-five people each.• Give 15 small blank pieces of paper to each group and ask learners to draw pictures of things or write the name of things they might need money for on each piece of paper, one item per piece of paper. Let them know that the list can include things they want to buy now or in the future.• Write on the board the two statements below:<ul style="list-style-type: none">➤ Money You Have Now➤ Need to Save for or Borrow• Ask learners to put the things they need money for into two groups. One group is for the things that they could pay for right now as they have the money in their pockets, or somewhere safe, or are about to earn money to pay for it. The other group is for the items they do not have the money to pay for right away.• Go over the list from each group making a common list of things they can pay for right away and a common list of things they cannot pay for right now.• Next ask learners in their groups to think of and suggest ways to get money to pay for the things that they do not have money for (can't afford) immediately. If learners are not responding, prompt them by starting with the example of saving, then of working, then borrowing. This allows learners to think in their minds about good examples of each of the ways to get money.• Take and note responses from groups and conclude by highlighting the ways below :<ul style="list-style-type: none">➤ Saving: Save in a bank; Save at home; Save in a community savings group or Susu club.➤ Working: Work in a job that pays a salary or wage; Earn money from part time work; Start a business. |
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| | <ul style="list-style-type: none"> ➤ Borrowing: Borrow from family members; Take a loan from a bank; Borrow from a group where people save money in the community. ➤ Other ways to access money: Buy now and pay later (buy on credit - also known as “sell pay”); Apply to people or organizations that help people with money to do things (a grant or scholarship); Receive gifts of money. |
| <p>Step 2</p> | <p>20 Minutes</p> <ul style="list-style-type: none"> • Give four blank pieces of paper to each group and ask learners to write the following words on the paper, one word per piece of paper: <p style="text-align: center;">BORROW/ SAVE/ WORK/ OTHER</p> • Ask each group to decide on the best way to get money for what they need. They should put the four words in order of the best to the worst way to get money. Ask them to give reasons for arranging the words in the way they did. This may take some discussion and debate! Note: There are no right and wrong answers and the activity is not about getting the cards into a “correct” order. What is most important is that learners understand that there are things that are good (advantages) and things that are bad (disadvantages) about each way of getting the money they need and that these depend on how much is needed, how soon it is needed, what it is needed for etc. • Ask each group to share its ideas with the class. Go over each option outlining the advantages and disadvantages of this as a source of getting money. |
| <p>Evaluation</p> | <p>5 Minutes</p> <ul style="list-style-type: none"> • Ask the learners to describe one way they will use to raise the money they will need for things in the future. Correct answers will include: <ul style="list-style-type: none"> ➤ Save from money you have now or that you are expecting. ➤ Work to earn money for the purpose or save ➤ Borrow the money • Ask the learners to describe one more way they could save money. Make inputs. Correct answers can include: <i>Save in a bank; Save at home; Save in a community savings group or Susu club.</i> |

Follow Up: (To be completed as a homework assignment)

- Ask the learners to ask a family member for an example of a time when they have borrowed money and saved money. If they have never done either, they should ask the family member to explain to them why they have not done so.

MODULE G

Lesson 71: What Are Savings?

Estimated Length of Lesson: 45 minutes

Lesson Learning Objectives: By the end of the lesson, learners will be able to:

- Explain what “saving” means.
- Identify why it is important to save money.

Preparation and Materials:

- Chalkboard
- Chalk
- Sets of ten pieces of blank paper per learner

Background Information:

- Saving means keeping money that you have or that you get from your work in a safe place where you will not use it. This money is then saved in case of an emergency or in case you need to do something or buy something, like repairing your bicycle or motorcycle or the roof of your house. When you save, you will always have money to solve some unexpected problems.

Learning Points and Key Messages

- All kinds of people can save; both people who have plenty of money and those who have very little money.
- Saving is important so as to have money to spend at anytime you have something to do, even something that you did not plan for.

Our First Statement: *“A little money saved today can save a life tomorrow”.*

Activities:

Step 1 10 Minutes

- Introduce the topic and make the first statement, which is: **“A little money saved today can save a life tomorrow”**.
- Tell learners that saving means putting some things away to be used at another time. Some people save food; instead of eating it all on one day they save some for a day when they might not have enough. People can save money too. They put money away in a safe place in case they need to pay for something they were not thinking about or for emergencies.

Step 2 15 Minutes

- Ask learners to explain or show how a person can save part of their lunch so that they can eat the remaining in the evening.
- Ask learners for examples of things that people save and why they save them. *Responses could include: food, fuel, seeds and money.*
- Ask learners to think of something that somebody they know has saved in the past and where they saved it. Ask learners to give examples of where people have saved money and, if so, for what the money saved.
- Tell learners that saving money means keeping money that you have or that you get from your work in a safe place where you will not use it. This money is then saved in case of an emergency or in case you need to do something or buy something in the future.

Step 3 15 Minutes

- Ask learners if they think only rich people can save money. Discuss whether they think people can save money even if they have very little money. There is no right or wrong answer. This discussion is just to encourage learners to start thinking about how anyone can save money. The discussion could include that people can save very, very little, as this will slowly grow to be more.
- Wrap paper into balls to represent oranges. Show the learners how one orange saved in a day can become 30 oranges in one month. Explain that in the same way 10 LD saved in a day will become 300 LD in one month and 3,600 LD in one year.

- Divide class into two groups. Each group is to discuss which is more important – the habit of saving even if small or --the amount of money you have.
Group representatives tell the class the opinion of the group.
1. Explain to the class that starting the habit of saving, and knowing that it is important to be saving, are more important than the amount of money that you have.
 2. Explain to the learners that some money is saved to do some things, while some money is also saved for things that are not planned for (emergencies).

Evaluation 5 Minutes

- Ask the learners to say what they now understand by “saving money” and what the benefit of saving money is to them. Correct answers could include:
 - Saving money means keeping money that you have or that you get from your work in a safe place where you will not use it. This money is then saved in case of an emergency or in case you need to do something or buy something in the future.
- Ask the learners to think of three ways they will save their money in the future from what they have learned in this lesson. Give input as necessary.

Follow Up: (To be completed as a homework assignment)

- Ask the learners to go into their community and find out two ways of saving money
(*Examples of this can be a local bank or a Susu club*)

MODULE G

Lesson 72: What Do You Want To Save Money For?

Estimated Length of Lesson: 45 minutes

Lesson Learning Objectives: By the end of the lesson, learners will be able to:

- Identify what they want to save for and how much they would like to save.

Preparation and Materials:

- Chalkboard
- Chalk

Background Information:

- Before you begin to save, it is good for you to know what you want to save the money for and why you want to spend the money you have saved on this. Remember that we have learned that you can save to do particular things or just to have money when you have an emergency.
- It is important to have in mind what you are saving for. This will help you to put your mind toward the saving and help you to continue to save your money. There are many things people can save for. Examples may include: Saving to start a small business, saving for a wedding, saving in case there are any family emergencies.

Learning Points and Key Messages

- Having in your mind what you are saving for, or the reason for your saving, will help you remember to save each day, week or month.
- Have in mind how much you want to save by a particular time is the first step in developing a saving plan.

Our First Statement: *“If you know what you are saving for and put your mind to it, then you will want to keep on saving”.*

Activities:

Step 1 20 Minutes

- Introduce the topic and make the first statement, which is: “If you know what you are saving for and put your mind to it, then you will want to keep on saving”.
- Explain to learners that a person can save money for anything that will do them some good, now or in the future.
- Ask learners for examples of things that they might want to save money for right now. Write down all responses, whether these are possible or not. Responses may include items that cost both small and large sums of money and for which varying amounts of money will need to be saved.
- Now ask learners how much they think they would need to save to be able to have each of the things they want to save for.
- Explain to learners that saving can be done daily, weekly, monthly, or anytime you have some little money to put aside.

Step 2 20 Minutes

- Ask learners to think of how long it might take them to save for the things they want.
- Ask them to choose one or two things that they want and let these things be what they are saving for (their savings goal). They should choose how much they want to save and how long they want to save for. Ask some of the learners to share their ideas so that others can learn from these.
- Explain that they could decide that their goal is to save for their *future education, or for a mattress, or to buy something to use to earn income* – the important thing is that they should start small and make sure it is something they can do. Make sure that they also write how much they think they will need to save.
- Mention to learners that they actually need to plan for specific things to save for as well as for things that may happen that they did not plan for (unexpected events or emergencies). If they do not have specific things they want to save for, they still need to save for emergencies that can come.

Evaluation **5 Minutes**

- Ask the learners to think of something they would like to save for, and ask each one to tell another learner. Give input as necessary.

Follow Up: (To be completed as an extra assignment if time is available at the end of a session or as a homework assignment).

- Ask learners to share with their relations what things they need and which they will begin saving for (their savings goal). They should choose how much they want to save and how long they want to save for. They should ask their friends and relations if they also have such saving goals and what plans they have to achieve it.

MODULE G

Lesson 73: How to Save Your Money

Estimated Length of Lesson: 45 minutes

Lesson Learning Objectives: By the end of the lesson, learners will be able to:

- List the first things to do when you want to save money.

Preparation and Materials:

- Chalkboard
- Chalk

Background Information:

- Someone who has not been saving money before may find it hard to start the habit of saving money. You learn to be good with saving money when you start and you keep doing it. As you practice saving, then you will begin to find it easy to continue to save money. You will need to keep doing it before it will become something you can do easily.
- Saving money is a good habit that a person should have. It makes a person's life better as they can have money that they have kept aside to help them at any time they need money to do something.

Learning Points and Key Messages

- To find it easy to save money, you will need to start it and keep on doing it.
- There are good steps to save money; when you follow these steps, you will become someone who can save money and possibly enjoy doing it.

Our First Statement: *"Saving money is a good habit that a person should have."*

Activities:

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| Step 1 | 15 Minutes <ul style="list-style-type: none">• Introduce the lesson topic and make the first statement which is: “Saving money is a good habit that a person should have.”• Ask the learners if they have ever wanted to buy something they needed or wanted but didn’t have the money to get it. (<i>Example, buying a car to start a taxi business</i>). Call on one or two learners to answer the question.• For the learners who answer the question, ask them if they were able to get what they wanted at last. What steps did they take to get enough money to do what they wanted to do?• For learners who mentioned saving as a means of getting the money ask how they went about saving the money or what steps they used to save the money. Take responses from learners.• Ask other learners to share their experience on how they went about saving money for something they needed. |
| Step 2 | 15 Minutes <ul style="list-style-type: none">• Ask the learners to get into small groups of 5 people. Tell the learners that each one of them will come up with a plan on how to save money. The plan should have at least three steps. After the 15 minutes, call on one person from each group to tell the class their plan. |
| Step 3 | 10 Minutes <ul style="list-style-type: none">• Explain to the learners that possible steps to take to save money include:<ol style="list-style-type: none">1. <u>Start with a decision</u> to save money.2. Start with small amounts of money each week (for example 50LD per week).3. Keep the money in a safe spot where it won’t get stolen (example in a bank).4. Continue like this and do not take money out of the savings even if you really want to buy something.5. Check your savings after one month and add up how much you have saved.6. Write down this amount.7. If you see that you have actually saved some amount of money and you |

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| | would like to save more, then continue the way you are saving. |
| Evaluation | <p>5 Minutes</p> <ul style="list-style-type: none"> Ask each learner to say one of the steps to save money. Ask another learner to put the steps in order, if needed. Make inputs as necessary. The steps are: <ol style="list-style-type: none"> <u>Start with a decision</u> to save money. Start with small amounts of money each week (for example 50LD per week). Keep the money in a safe spot where it won't get stolen (example in a bank). Continue like this and do not take money out of the savings even if you really want to buy something. Check your savings after one month and add up how much you have saved. Write down this amount. If you see that you have actually saved some amount of money and you would like to save more, then continue the way you are saving. |

Follow Up: (To be completed as an extra assignment if time is available at the end of a session or as a homework assignment)

- Ask the learners to get home and discuss with their relations ways they will begin to save money, which type of savings – daily, weekly, monthly or any time they have money. They should give a reason for the choice.

MODULE G

Lesson 74: Where to Save your Money

Estimated Length of Lesson: 45 minutes

Lesson Learning Objectives: By the end of the lesson, learners will be able to:

- Identify places where they can save their money.

Preparation and Materials:

- Chalkboard
- Chalk

Background Information:

- It is important for the learners to know a good place to save their money. Some places are safe to keep money, like a savings account in a bank, and other places are not safe to save money, like leaving it out in the open at a home where it could get lost or stolen. Understanding where to save money will help the learners to know about other places to put their money when they want to save it.

Learning Points and Key Messages:

- We need to save money in a safe place where a thief cannot steal it and where it cannot be lost.

Our First Statement: *“It is not good to put all your eggs in one basket.”*

Activities:

Step 1 15 Minutes

- Introduce the topic and make the first statement which is: **“It is not good to put all your eggs in one basket.”**
- Ask learners where they, or people they know, store or save their money. Write what the learners say on the board. Add other places for saving not mentioned by learners.
- Explain to learners that there are various places as they have mentioned where people can save money. Sometimes people save money in their houses. They hide it under the floor or under a mattress. Other people put their money in the bank.

Step 2 10 Minutes

- Put learners in groups and ask them to discuss and come out with two good things (advantages) and two bad things (disadvantages / inconveniences) of saving in each one of the places they give. Go around providing prompts if learners have difficulty understanding the task. Allow groups to present. Take each place and explain the good and bad side of using this place to save.
- Conclude by telling learners that each place of saving has advantages and disadvantages, as they have seen. Keeping money at the house is good because it will be available right away when you are ready to use it. On the other hand you will not get interest from keeping the money at home. The money could get stolen or destroyed as a result of fire or mice. It is therefore advisable not to keep all of your money in one place. You can keep some at the bank and keep a small amount at home just in case of emergencies like sickness etc.
- Some advantages of keeping money at the bank or Susu club include:
 - *Money is safer away from home, where you can easily spend it.*
 - *You can earn interest on the savings in some cases.*
 - *Put money in places where others cannot steal it.*
 - *You can easily find out how much you have saved.*
 - *You have something (the savings booklet) to show you the amount of money you have saved in case you need this to take a loan from another place.*
 - *In case you are robbed, you have some money stored safely somewhere else.*

Evaluation 5 Minutes

- Ask the learners to mention three benefits of saving money in the bank or susu club.

Correct answers could include:

- *Money is safer away from home, where you can easily spend it.*
 - *You can earn interest on the savings in some cases.*
 - *Put money in places where others cannot steal it.*
 - *You can easily find out how much you have saved.*
 - *You have something (the savings booklet) to show you the amount of money you have saved in case you need this to take a loan from another place.*
 - *In case you are robbed, you have some money stored safely somewhere else.*
- Let learners decide what places they will consider for saving their money from now on. Let them discuss this with the person next to them. Is the place safe? Secure? Make inputs as necessary.

Follow Up: (To be completed as a homework assignment).

- Ask the learners to go to their homes and look for possible places to keep money. Does any place look safe? Tell the learners to ask two family members or friends if they save their money in different places? At banks? Ask them to share their experience with the rest of the learners.

MODULE G

Lesson 75: Mid Module Assessment

During this session, you will check learners' understanding of what has been taught so far in this module. This assessment is not graded. The purpose is to help you and the learners know how well they understand what they were taught.

Instructions:

- (1) This is an oral assessment to be administered to the learners by the facilitator.
- (2) Tell learners that you will give them a test on what has been taught so far in this module, and that the test will not be graded.
- (3) Ask them to work alone and encourage them to do their best.
- (4) Read each statement aloud to learners two to three times.
- (5) Tell learners to write an **X** in the blank space provided in the True column if the statement is **TRUE**, or in the False column if the statement is **FALSE**.
- (6) The test to be given to learners should cover only the lessons that the facilitator provided for the learners.
- (7) When the learners have finished, correct the test together with learners.
- (8) Discuss the assessment activities and answer learners' questions. Ask learners how they felt about the test. Was it difficult? Easy?

Module G: Your Work and How to Use Your Money Well
Mid Module Assessment

| No. | Statement | True | False |
|-----|--|------|-------|
| 1. | To be rich, one does not need to know how to use money well. | | |
| 2. | The only way to get the money you need to start your business is to work and save the money. | | |
| 3. | It is only people who have a lot of money who can save money. | | |
| 4. | Someone who knows how to use money well does not need to save money for emergencies. | | |
| 5. | Savings is keeping money that you have or that you get from your work in a safe place where you will not use it. | | |
| 6. | It is good to keep all your money in one place like you house | | |
| 7. | Savings can only be done weekly. | | |
| 8. | It is good to borrow money to buy a new phone because your friends have new phones. | | |
| 9. | Those who plan what to do with their money spend their money more wisely. | | |
| 10. | It is a bad habit to write down how you spend your money or what you do with your money | | |

MODULE G

Lesson 76: What Is Debt?

Estimated Length of Lesson: 45 minutes

Lesson Learning Objectives: By the end of the lesson, learners will be able to:

- Define what debt is, that is to owe people money.
- Explain how getting into debt or owing people money can get you into big problems and difficulties.

Preparation and Materials:

- Chalkboard
- Chalk

Background Information:

- Debt is what you owe someone.
- Debt can be good (for example, if you take out a small loan from a bank you have a debt, but it is good if you use it well to start a business that brings you profit).
- Debt can also be bad (for example if you owe a friend a lot of money but you can't pay them back. Also if you can't pay back a small loan you borrowed from a bank, you may not be able to get one again).
- If you have a debt or owe money, it is important to show that you are willing to pay back the debt.

Learning Points and Key Messages

- Debt is what you owe someone.

Our First Statement: *"When you owe people, have a good plan to pay them back what you owe."*

Activities:

| | |
|---------------|--|
| Step 1 | 20 Minutes <ul style="list-style-type: none">• Introduce the topic and make the first statement, which is: “When you owe people, have a good plan to pay them back what you owe.”• Explain that ‘Debt’ is what you owe someone. You could owe them some of your time if you promise to help them to do something. An example is that you could have promised someone that you would help them to wash clothes or prepare food. In this case you owe them the time to help to do what you promised.• Explain that in the same way, you could also owe someone money.• Explain further: “This could be because you borrowed money from them or bought something from them that you have to pay back later. The amount of money that you owe them is the amount of debt that you have”.• Ask learners: “Do you owe anyone money? Why do you owe them money? How much do you owe them? Share examples of your “debt” with the rest of the class.”• Ask learners again: “Do other people owe you? What are the kinds of things they owe money for?” Share examples with the class.• Explain that debt is not a one-way thing. In the same way they can owe people, other people may also owe them. |
| Step 2 | 25 Minutes <ul style="list-style-type: none">• Ask the learners to get into small groups of four or five.• Ask the learners to come up with three reasons each why they would not want to go into debt. This should be something that has happened to them, or that they have seen happen to others. Ask the learners to share their reasons with the rest of the group. <p><i>Note: When learners are discussing in groups, the facilitator should tell them to ask questions about what other learners are saying. Tell them to play an active role in the groups at all times. Facilitators should advise the learners to contribute very well to whatever is happening in the groups!</i></p> |

| | |
|-------------------|--|
| | <ul style="list-style-type: none"> • Ask a representative of each group to give some of the reasons they would not want to get into debt. Note ideas as each group presents. • Explain that, as they all have noted, owing or being indebted can lead to difficulties and problems. Problems may come about especially when one is unable to pay the debt on time or pay the debt at all. Highlight the consequences/difficulties and problems associated with being indebted. These include: <ul style="list-style-type: none"> ➤ <i>You can be embarrassed by the pressure and negative behavior of the person you owe money to.</i> ➤ <i>You may be reported to the police or taken to court.</i> ➤ <i>You may lose your friendship with the person you owe money to.</i> ➤ <i>You will lose the respect of the people you owe money to and they may not want to do business with you again.</i> |
| Evaluation | <p>5 Minutes</p> <ul style="list-style-type: none"> • Ask the learners to mention one of the consequences associated with debt. Correct answers could include: <ul style="list-style-type: none"> ➤ <i>You can be stressed by the pressure and negative behavior of the person you owe money to.</i> ➤ <i>You may be reported to the police or taken to court.</i> ➤ <i>You may lose your friendship with the person you owe money to.</i> ➤ <i>You will lose the respect of the people you owe money to and they may not want to do business with you again.</i> |

Follow Up: (To be completed as a homework assignment).

- Outside of class, ask the learners to ask a friend or family member to tell them about a time they owed someone money. Was it a good situation? How did they get out of debt? Share the story the next day in class.

MODULE G

Lesson 77: How Not to Get into Debt

Estimated Length of Lesson: 45 minutes

Lesson Learning Objectives: By the end of the lesson, learners will be able to:

- Make a short, practical list of what to do so that they don't get into debt.
- Identify what to think about when they owe people money.

Preparation and Materials:

- Chalkboard
- Chalk

Background Information:

- There are correct ways to do things when we owe people money. If someone has too much debt they may not be able to pay it back and after some time, the debt will become a heavy load on them. This lesson will teach us when owing money to people or banks can be good and when it can be bad.

Learning Points and Key Messages:

- When you know how not to owe people money, it will help you to spend your money wisely and avoid owing more money than you can pay back as you promised to do.

Our First Statement: *“Not all debt is bad, if you know the correct thing to do when you owe, you can use what you owe to do well for yourself and pay back what you owe.”*

Activities:

Step 1 10 Minutes

- Introduce topic and make the first statement which is: **“Not all debt is bad, if you know the correct thing to do when you owe, you can use what you owe to do well for yourself and pay back what you owe”**.
- Explain that people get into debt for different reasons. There are people who borrow or credit because of need. Someone who has a sick child and does not have money to pay for medicine may want to borrow money to pay for it. On the other hand, someone may want to buy a new model of a cell phone just because their friend has just bought one. He does not have the money to pay for it right away and might decide to borrow money to buy the phone or credit the phone from the seller. From the first example we see that the person with a sick child has a need for getting into debt whereas the person with the cell phone has no real need of getting into debt. Tell the class that there are different situations that can lead to one getting into debt.
- Explain to the learners that **“Not all debt is bad”**. If you know the correct things to do when you owe, then you can use the money to help yourself in many ways. If you take the time to think well before you spend your money, you may not get into bad debt. And if you choose to borrow money, you have to do so carefully.

Step 2 15 Minutes

- Tell the class about Handout B. **“Handout B has a list of things that can happen that may make people get into debt because each one costs money.”**
- Give the handout containing the examples to the learners; either every learner has a copy, or a copy is shared by a pair or small group of learners.
- Read out the example to the learners in their groups or to the class as a whole and discuss each situation one at a time by asking these questions.
 - How much will this reason persuade (want to make) you owe money or get into debt?
 - Is this a good (wise) or bad (unwise) reason to get into debt?
 - What will you have to do to make the money to pay back this debt?
 - How long will it take you to pay back this debt?
 - What could you do instead so that you don't get into this debt?

- There is no right or wrong answer but it is important to look very well at each example. For example, a discussion may include:

Your friends have all bought new cell phones and you feel you too should have one. In this case what your friends feel about you may make you get into debt. This is not a good reason for you to owe money or to get into debt, especially if the phone you have now is still working well.

Someone wants to sell a radio at a cheap price. If you don't really need a radio, this will be a bad reason to get into debt. What other things can you do so that you don't get into this debt? Ask learners to suggest answers. After, give the following answers: *Buy a smaller radio; Obtain an older, second-hand one at a lower price; or Listening to someone else's radio.*

Step 3 15 Minutes

- Tell learners that they are going to look at many ways to help them to get out of debt.
- Divide learners into groups of four – five people and give each group a full set of the Handout C.
- Tell learners that you want to know which of the ways in the paper they think are best for getting out of debt. Tell them to put the most important ways at the top of the list and the least important ones at the bottom.
- Ask each group to share what they decided and why.

Note: There is no right or wrong answer. The order in which they put the methods is not important. The important thing is that learners should know what each method of getting out of debt means. This will also help them to remember the points more easily. Facilitator should ask the group what some of their discussion was about.

Evaluation 5 Minutes

- Ask the learners to say two wrong reasons for them to get into debt. Correct answers will include:
 - Your friends have all bought something like a cellphone, so you too must have it even if you have to borrow the money.
 - You suddenly see an item that is being sold cheap and you want to borrow money to buy it even when it is not very important.

Follow Up: (To be completed as an extra assignment if time is available at the end of a session or as a homework assignment)

- Ask the learners to begin to practice what to do so that they do not get into debt. Ask the learners to remember what they have learned about debt in the past two lessons. Ask the learners to take note of what they spend money on over the next few days. When next they come to class they should tell the class if they were tempted to buy anything they didn't need or if they got into any situation similar to the ones in the handout below.



Handout B: 'Tempted to get into debt' Situations

(Cut out and give to individual learners)

----- ✂ ----- ✂ -----

My friends have bought new parts for their bicycles and I want to too.

----- ✂ ----- ✂ -----

I see a radio on special for a great price.

----- ✂ ----- ✂ -----

One of my sisters is very clever and wants to go to school to learn more.

----- ✂ ----- ✂ -----

I'm having a party and I want to impress my friends.

----- ✂ ----- ✂ -----

My home is too small for my household and I want a bigger one.

----- ✂ ----- ✂ -----

I want a cell phone to help me for my small business.

----- ✂ ----- ✂ -----

I want to sign up for literacy classes to help me to read and write better.

----- ✂ ----- ✂ -----

I want to buy fruit and vegetables for people I live with to eat today, but I can only pay for the food later.



Someone in my home is ill and needs medicine.





Handout C: 'Ways to Get Out of Debt'

(Cut out and give to individual learners)

----- ✂ ----- ✂ -----

Cut back on unnecessary spending.

----- ✂ ----- ✂ -----

Do not borrow more money.

----- ✂ ----- ✂ -----

Speak to people you owe money to, to work out when you can pay them back.

----- ✂ ----- ✂ -----

Pay off any debt where people are charging you extra money (interest) on what you owe them.

----- ✂ ----- ✂ -----

Don't buy anything else or anything expensive while you have high debt.

----- ✂ ----- ✂ -----

MODULE G

Lesson 78: Writing Down What You Do With Your Money (Part 1)

Estimated Length of Lesson: 45 minutes

Lesson Learning Objectives: By the end of the lesson, learners will be able to:

- Keep basic personal financial records.

Preparation and Materials:

- Chalkboard
- Chalk

Background Information:

- Record keeping is the practice of writing down what you do with your money, so that you know how much money you actually have to spend and how much you are paying for other things.

Learning Points and Key Messages:

- Record keeping will help you to know how much you are getting from your work, business or what people give you (income), how much you have spent (expenses) how much you have left with you (balance) and how much you owe (debt).

Our First Statement: *“When you write down what you spend your money on, you will be more careful with how you spend”.*

Activities:

Step 1 5 Minutes

- Introduce the topic and make the first statement which is: **“When you write down what you spend your money on, you will be more careful with how you spend”**.
- Explain to the learners that it is helpful to know how to write down what you do with your money so that you can know how much you are getting from your work, business or what people give you (**income**), how much you have spent (**expenses**) how much you have left with you (**balance**) and how much you owe (**debt**).

Step 2 10 Minutes

- Divide learners into groups of 3 – 4 people each. Give each group a set of the Income and Expenses Handout sheet below.

Step 3 10 Minutes

- Ask groups to arrange them in two parts, one for **Money In** and the other one for **Money Out**. Review what they have put in each section and get them to move the items into the correct parts if necessary in case some are wrong. Ask them to add up the total amounts in each section.
- They may need support doing the calculations. Show them that Money In – Money Out = Money In My Pocket.

Step 4 10 Minutes

- Give them the additional loan situations provided in the Income and Expenses worksheet. Ask them to add a pile called Money Owed. Show them how Money In My Pocket – Money Owed = Money I Actually Own.

Step 5 5 Minutes

- Discuss with learners how it could be helpful for them or their families to write down their finances in this way.
Discussions could include: They could compare the amount of money they are getting every week (income) and the amount of money they are spending each week (expenses) and see how they could make this more (increase) or make it less (reduce); Keep records for some time, maybe weekly or monthly, to see

how much the family is spending and find out how much money they have left to spend.

(For more advanced learners: Ask learners to add up the different groups of food, transport and medicine under Money Out and to discuss why it could be useful to know what they spend on each of these).

Evaluation 5 Minutes

- Ask each of the learners to say what they understand by income, expenses, balance and debt. Correct answers include:
 - Income: how much you are getting from your work, business or what people give you
 - Expenses: how much you have spent
 - Balance: how much you have left with you
 - Debt: how much you owe

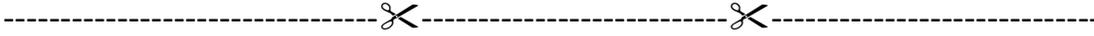
Follow Up: (To be completed as a homework assignment before the next class).

- Let the learners take what they learned from the class and try to use it for themselves in the things they do! Ask the learners to write down some expenses and income that they make until the next class session.



Handout: Income and Expenses

(Cut out and give a set to each group)



Plantains for breakfast

LD100



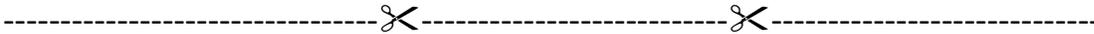
Hot Pepper for cooking

LD50



Cell phone card to call customers

LD350



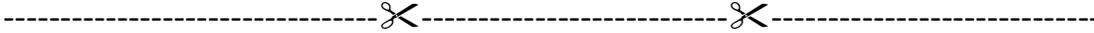
Taxi transport to buy some items for the shop

LD50



Soda for cooking

LD50



Medicine for the sick child

LD100



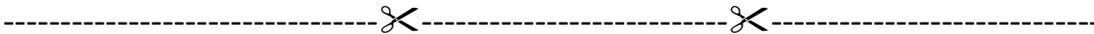
Vegetables for dinner

LD50



Money from selling phone cards

LD400



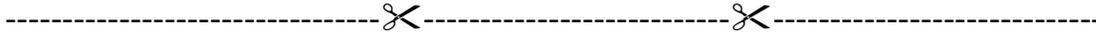
Money from selling magazines

LD100



Money from job fixing roads

LD200



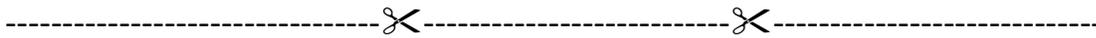
Money from sister in Monrovia

LD200



Loan from friend

LD100



Need to pay store for vegetables you bought yesterday

LD100

MODULE G

Lesson 79: Writing Down What You Do With Your Money (Part 2)

Estimated Length of Lesson: 45 minutes

Lesson Learning Objectives: By the end of the lesson, learners will be able to:

- Explain why writing down what you do with your money is helpful to your life.

Preparation and Materials:

- Chalkboard
- Chalk

Background Information:

- To be able to write down well what you do with your money (which means keeping a good record of your money), you need to start it and continue to practice it. If the learners make a habit of writing down everything about their money such as their income and expenses for business (money they get from working and money they spend), they will be able to know how they are spending their money and if they are spending it wisely.

Learning Points and Key Messages:

- People can sometimes forget how they spent their money.
- Writing down how you spend your money is helpful to your life.

Our First Statement: *“When you start writing down what you do with your money and you keep doing it, then you will learn how to do it very well.”*

Activities:

Step 1 20 Minutes

- Introduce the lesson topic and make the first statement which is: **“When you start writing down what you do with your money and you keep doing it, then you will know how to do it very well.”**
- Inform learners that the class will look at the information they gathered from the homework they were given yesterday.
- Ask learners to answer the question: **“What did you learn from this homework assignment? Was it difficult to write down everything you spent? Was it difficult to write down all the money that came into your hand?”**
- If the learners have not done it already, let them take the sheets of income and expenses that they recorded. Let them add up their expenses and add up their income.
- Tell the learners that if their income was more than their expenses then they are already doing well in knowing how to save money and avoid getting into debt.
- Tell learners that if their expenses were more than their income then they need to watch their spending and may need to stop spending on things that are not really important.

Step 2 20 Minutes

- Break the learners up into groups of three.
- Let the learners give three examples of how writing down how they spend their money (that is record keeping) can help to improve their lives.
- Next let the learners think of two ways they can improve the way they spend their money (spending habits). They should have some good ideas from the past few lessons.

Evaluation 5 Minutes

- Tell learners this short story of how Sonie got some money and how she spent some money.

Sonie takes a taxi to school for 10LD.

On the way to school, Sonie gets a newspaper for 5 LD.

Food for Sonie's meal costs 60 LD.

The next day Sonie goes to work selling cola nuts in the market and gets an income of 100LD.

- Let the learners write down the expenses and income on a sheet of paper or in a workbook.
- Ask the learners to answer the following questions:
 1. How much did Sonie spend that day? (*Answer: 75 LD - EXPENSE*)
 2. How much did Sonie make the next day? (*Answer: 100LD - INCOME*)
 3. How much money does Sonie have? (*Answer: 25 LD – INCOME subtract 75LD EXPENSE = 25LD*)
 4. Is Sonie spending her money wisely? (*Answers will be different*)

Follow Up: (To be completed as an extra assignment if time is available at the end of a session or as a homework assignment).

- Let the learners continue to write down all of their income and expenses over the next week. At the end of the week, allow the learners report to the class how well they did.

MODULE G

Lesson 80: How to Plan Your Money for What You Want To Do

Estimated Length of Lesson: 45 minutes

Lesson Learning Objectives: By the end of the lesson, learners will be able to:

- Define what a budget is.
- Give examples of what planning how to use your money does in the daily life of Liberians.

Preparation and Materials:

- Chalkboard
- Chalk

Background Information:

- In this lesson, you shall learn about how to plan your money for what you want to do with it (budgeting). You will learn about what you will find in a budget and how to prepare one. In doing this, you will be able to know where to put (arrange) the income and expenses when you are preparing a budget.

Learning Points and Key Messages:

- **What is a budget:** A budget is an idea of how much money a person hopes to have and how he/she will spend the money over a particular period of time. A budget is a spending plan that shows you how to spend your money from day to day. It is also a guide to save for anything you may need in the future (unexpected emergencies) or any opportunity that may come to you. In addition, a budget can guide you on how to put your money in business to make more money.

Our First Statement: *“Those who plan what to do with their money spend their money more wisely”.*

Activities:

Step 1 25 Minutes

- Introduce the lesson topic and make the first statement which is: **“Those who plan well what to do with their money spend their money more wisely”**.
- Ask the learners as a large group about the importance of a budget? If the learners can write, let them write down one answer to this question. If the learners cannot write let them say an answer out loud.
- Write what a budget means (the definition of a budget) on the chalkboard.
- Read what a budget means (the definition) out loud to the group as follow:
A budget is an idea of how much money a person hopes to have and how he/she will spend the money over a particular period of time. A budget is a spending plan that shows you how to spend your money from day to day.
- Ask the learners to say the definition after you.
- Ask if the learners have ever had to plan for how much money they would spend daily. Ask the learners to share examples if they have done this sometimes before.

Step 2 15 Minutes

- Explain to the learners that making a budget helps you to:
 - Know how you spend your money.
 - Learn how to spend your money on the things that are more important and according to the money you have or expect to have.
 - Improve your ability to meet your plan of what you want your money to do for you (financial goals) and not doing what may make you loose money (unexpected risks).
 - Answer any questions the learners may have.

Evaluation 5 Minutes

- Ask the learners to explain in their own words what a budget is.
Correct answers will include:
 - *A budget is an idea of how much money a person hopes to have and how he/she will spend the money over a particular period of time.*
 - *A budget is a spending plan that shows you how to spend your money from day to day.*

- Ask the learners to mention an example of how a budget could be helpful in their lives.

Correct answers will include:

A budget helps you to:

- *Know how you spend your money.*
- *Learn how to spend your money on the things that are more important and according to the money you have or expect to have.*
- *Improve your ability to meet your plan of what you want your money to do for you (financial goals) and not doing what may make you loose money (unexpected risks).*

Follow Up: (To be completed as an extra assignment if time is available at the end of a session or as a homework assignment)

- Ask the learners to pretend they have 5000 LD and to make their own budget of what they would do with the money. They will discuss their personal budgets at the next class.

MODULE G

Lesson 81: Preparing a Budget

Estimated Length of Lesson: 45 minutes

Lesson Learning Objectives: By the end of the lesson, learners will be able to:

- List the 6 steps you need to take when you want to prepare a budget.

Preparation and Materials:

- Chalkboard
- Chalk

Background Information:

- It is useful and good for learners to know how to prepare a budget because it will help them to think well on how to spend the money they are making (income) and what to spend it on (expenditure). Knowing how to prepare a budget is also useful to learners if they plan to start a small business and in planning for their future.

Our First Statement: *“It is useful and good for us to know how to prepare a budget.”*

Activities:

Step 1 10 Minutes

- Introduce the lesson topic and make the first statement, which is: **“It is useful and good for us to know how to prepare a budget”**.
- Talk about the last lesson where the learners learned what a budget is. Ask if anyone has a sample of their personal budget which was the homework from the last lesson.
- Tell the learners that in this lesson, they will learn how to write a budget that can be used in their personal life as well as in a business they may start.
- Divide the class into 5 groups. Each group will be assigned one step in making a budget. Have the group members try to come up with an example of a step. Tell the learners that they will present their step to the class as a group.
- Below are the steps in making a budget. Give one step to each group. They should use their homework budgets to prepare their step for the presentation.
 1. Review/develop your financial goals – think about what you want your money to do for you (financial goals) now or in the future.
 2. Add together how much money will come to you from the different ways that you get money.
 3. Decide how much you will save – Plan on saving money for the different things you want to do – make it an amount that you will be able to save when you look at how much money is coming to you (income). Savings should be part of your expenses since it is money that you will keep aside from your income.
 4. List all the things you spend money on and the how much is needed for each one.
 5. Make sure your expenses are not more than your income – Compare the amount of money you have (your total income) with the amount you are spending (your total expenses) to make sure that you are not going to spend more than the money you can get.

Step 2 25 Minutes

- Let each group (in the correct order of steps) present their step to the class and give an example of the step and explain it to the rest of the group.
- Do a review with the class by going over all 5 steps again.
- Tell learners that it is good to look over their budget from time to time and add some things or take them away some according to what is happening in their lives
- Answer any questions that the learners may have at the end of class.

Evaluation 5 Minutes

- Ask the learners to name one of the 5 steps of making a budget. Their answers should be different from the step that their group was given.
Correct answers will include:
 - *Think about what you want your money to do for you (financial goals) now or in the future.*
 - *Add together how much money will come to you from the different ways that you get money.*
 - *Decide how much you will save*
 - *List all the things you spend money on and the how much is needed for each one.*
 - *Make sure your expenses are not more than your income*

Follow Up: (To be completed as a homework assignment).

- Let the learners share this information with a friend or family member outside of the class. Ask the friend or family member if they have ever created a similar budget.

MODULE G

Lesson 82: End of Module Assessment

During this session, you will assess learners understanding of lessons taught in this module.

Instruction:

- (1) This is an oral assessment to be administered to the learners by the facilitator.
- (2) Tell learners that you will give them a test on Module A and that the test will be graded.
- (3) Ask them to work alone and encourage them to do their best.
- (4) Tell learners that some of the questions have 3 alternative answers while some have 2 alternative answers.
- (5) Tell them that in each of the questions, they are to put the mark X on the correct answer.
- (6) Read each statement aloud to learners two to three times.
- (7) The test to be given to learners should cover only the lessons that the facilitator provided for the learners.
- (8) When the learners have finished, collect their note books for grading.
- (9) Discuss the assessment activities and answer learners' questions. Ask learners how they felt about the test. Was it difficult? Easy?

Module G: Your Work and How to Use Your Money Well
End of Module Assessment

| | |
|---|---|
| 1 | <p>One does not need to know how to use money well, when a person is rich, he will continue to be rich.</p> <p>A. True B. False</p> |
| 2 | <p>The only way to get the money you need to start your business is to work and save the money.</p> <p>A. True B. False</p> |
| 3 | <p>It is only people who have lots of money who can save money.</p> <p>A. True B. False</p> |
| 4 | <p>The main benefit of writing down how you spend your money and what you spend it on is:</p> <p>A. So that you don't forget who is owing you money B. So that you can know when your money gets lost or stolen. C. So that you will be more careful with how you spend your money. D. All of the above.</p> |
| 5 | <p>People who know how to use money well are people:</p> <p>A. Who buy everything that they and their families want and need. B. Who give money to anyone who asks them for money. C. Who write down what they do with their money, and plan how to use it for the money to increase.</p> |
| 6 | <p>Someone who knows how to use money well does not need to save money for emergencies.</p> <p>A. True B. False</p> |

| | |
|----|---|
| 7 | <p>Savings is keeping money that you have or that you get from your work in a safe place where you will not use it.</p> <p>A. True B. False</p> |
| 8 | <p>All debt is bad.</p> <p>A. True B. False</p> |
| 9 | <p>It is good to borrow money to buy a new phone because your friends have new phones.</p> <p>A. True B. False</p> |
| 10 | <p>A budget is:</p> <p>A. A piece of paper on which you write how you spend your money, after you have already spent it B. A receipt that the business owner provides when you expend money C. A plan on how to spend your money from day to day from the money you have, or that you are expecting.</p> |

MODULE H: Finding a Job

MODULE H

By the end of this module, learners will be prepared to:

- Explain basic ways to make getting a job easier.
- Identify some important steps necessary when looking for a job.

Overview

Learning Objectives:

The learner who successfully completes this module of eight lessons should be able to:

- Explain basic ways to make getting a job easier.
- Identify the important steps to find a job.

Links With Other Modules:

- Work Related Money Management (Work Readiness Content Area), Entrepreneurship Part 2 (Work Readiness Content Area), Work Related Rights and Responsibilities (Work Readiness Content Area), Preparation for Vocational Training (Work Readiness Content Area), Apprenticeship (Work Readiness Content Area) Work Related Health and Safety (Work Readiness Content Area)

Estimated Length of Module: Eight Lessons - 45 minutes for each lesson.

List of Numbered Lesson Titles:

| LESSON | MODULE H LESSON TITLES |
|--------|---|
| 83. | Background To Finding a Job |
| 84. | Applying For Work: Introduction |
| 85. | Where To Look When Applying For Jobs |
| 86. | What You Need To Know That Can Help You When You Are Looking For A Job. |
| 87. | Mid Module Assessment |
| 88. | Correct Things To Do When looking For A Job |
| 89. | The Job Application Form And How to Apply for A Job |
| 90. | End Of Module Assessment |

Background Information:

- Finding a job is not just a matter of luck. The person looking for a job needs to know where and how to look for a job. There are different ways to apply for jobs in companies, businesses and other organizations. Some jobs will need an application, or an interview or both. The lessons in this module will show different forms that are used when people are applying for jobs and how to do well at interviews. At the end of this module, learners will be able to look for jobs in their communities with the knowledge and tools that will help them to find jobs.

Evaluation:

- At the end of the lessons learners will be given short tests (evaluations) so that the facilitator can find out if the learners have mastered the learning objectives.
- The tests in these lessons will be based on what learners have been taught about filling out forms, how to do well at interviews and how to look for jobs.

MODULE H

Lesson 83: Background on Finding a Job

Estimated Length of Lesson: 45 minutes

Lesson Learning Objectives: By the end of the lesson, learners will be able to:

- Accurately describe the steps for how to get a job.

Preparation and Materials:

- Chalkboard
- Chalk
- The Story - “Fatu and Saah”, Chapter 6

Activities:

Step 1 5 Minutes

- Introduce the module to learners.
- Tell learners that what they will learn from this module includes:
 - Knowing how to get information when looking for a job.
 - Knowing the right things to do, that can help a person get a job.
 - How to apply for a job.
 - Knowing where to look when one is looking for a job.
- Tell learners that all of them are expected to participate fully in all the lessons.

Step 2 5 Minutes

- Read Chapter 6 of “Fatu and Saah” to the learners.

Saah Looks For Job

Part 1

For six months, Saah remained jobless in Monrovia. He had no money. He could not find a job. His “friend,” Simon, abandoned him. His clothes became old and torn and he was beginning to fall sick. Some days when he woke up, he had no food and nothing to do. So he began to beg to find food.

Part 2

Clement told him of a place in Freeport where a shop wanted an office boy. He advised Saah to go there and see if he would get a job. The following morning, he went out to go and look for the place and tried to get the job. The distance was far, but he got up early in the morning and walked all the way on foot.

At Freeport, Saah looked for the shop that Clement described for him: “The One Stop Shop.” The first person he asked told him to go straight, and then cross the road, that he would find the shop on the right beside a church. Saah was happy. He tried to walk faster.

When he got to the church, he saw many people in front of the shop. He thought to himself, “Ha! da na here. This cannot be the place.” He asked one of the people waiting outside. “Please, is this the provision store where an office boy is needed?”

“Yes,” said the man.

“But why are there so many people around like this? How many people will get a job here?”

The man replied, “The shop owner wants only one person. But you know, we all have to try and see if we will be lucky. In this city, for 1 job, about 100 people will be trying to get it. Not only that, the employer will want to choose the best person from all these people.” Saah was shocked.

Part 3

The man continued, “I have been trying to get a job for the past two years and this is the last time I will try. If I don’t get this one, then I am planning to go back to Grand Gedeh and start a small poultry farm. I will raise chickens and sell their eggs.”

“Raising chickens and selling eggs?” asked Saah. His thoughts took him back to his Gbarnga days.

“Oh yes,” replied the man. He continued, “You don’t know that chicken and egg business is good business? You don’t know that this, our country Liberia, pays plenty money to other countries to give us the eggs that we eat. My man, if I don’t get this job, next time you hear of me, I will be in Grand Gedeh raising chickens. Enough of this suffering in the city.”

Saah was quiet. Tears came to his eyes and began to overflow. The stranger asked what brought the tears. Saah told him about Mr. Ben’s poultry farm, how he was the one feeding the birds, and how much money Mr. Ben was making from selling eggs each day.

“What brought you here? Why did you leave that place when things were going so well?” Saah told him how Simon invited him to Monrovia and then abandoned him.

“If I was you, I would have stayed with that Mr. Ben, and from there go to look for job as manager in a big poultry farm or start my own small poultry farm,” the man said.

As both of them were talking, the number of people waiting for the job interview became smaller and smaller. Fifteen minutes later, Saah was called in for his interview. The shop owner said he did not bring a job application letter, he did not comb his hair, and he was not well-dressed. Saah was not given a job.

Step 3 10 Minutes

- Ask three learners to retell the story.

Step 4 10 Minutes

- Ask three learners to tell the class something they have learned from the story about finding a job. Add the following if necessary:
 - *Not everyone who wants an office job can get it as there are too many people looking for the jobs available.*
 - *Employers like to give jobs to the best among the people that apply for the job.*

Step 5 10 Minutes

- Wrap up and use the story to set the mind of learners on what they shall learn in this module as listed in step 1 which includes:
 - Knowing how to get information when looking for a job.
 - Knowing the right things to do to get a job.
 - How to apply for a job.
 - Knowing where to look for a job.

Evaluation 5 Minutes

- Ask five learners to tell the class why they think it is important to learn about how to find a job. Their answers should include:
 - It will help to know how to get information when looking for a job.
 - It will help to know the right things to do to get a job.
 - It will help to know how to apply for a job.
 - It will help to know where to look for a job.

Follow Up: (To be completed as a homework assignment)

- Ask learners to tell the story of Saah applying for a job to their friends and relations.
- They should share with them what they learned from the story in class and ask them to share their own views too.

MODULE H

Lesson 84: Applying for Work: Introduction

Estimated Length of Lesson: 45 minutes

Lesson Learning Objectives: By the end of the lesson, learners will be able to:

- Describe where they can get help when looking for a job.
- Define “networking” and “informational interviews” and their use when one is searching for jobs.

Preparation and Materials:

- Chalkboard
- Chalk

Background Information:

- In Liberia, what a person needs to do when looking for work is different depending on the type of job the person is looking for and where he/she wants to work. What someone in the village who wants a job on a farm will do to get a job will be different from what someone who lives in Monrovia and wants to be a driver in a company will do to get the job.
- It is important for learners to know where to start looking for work once they are ready. This lesson will show a few ways and places for learners to start when they are looking for a job.

What We Will Learn:

- Before you begin to apply for a job, you should identify something you know how to do well and which you want someone to employ you to do.
- To begin to apply for a job you should develop and use your “social network.” The social network means a number of people that you know who can support you. These people can be family, friends, people you know from the past, teachers etc.
- Collecting information about jobs (informational interviews) can be useful when you are looking for a job and can help you see the benefits of different jobs. This will help you know where to find the position that is right for you.
- What can help you when you are looking for work is different from one area of the country to another, but it usually includes:
 - Looking in the local and national newspapers
 - Finding a career counseling center if one exists near you
 - Finding career training centers
 - Asking people you know (your social network) if they know of any person,

- company, business or organization that may be hiring people
- Telling others about what you know how to do well can also help you to get a job.
- You can also listen to the radio, look for information on local notice boards, including the notice boards of NGOs, or possibly you can use the Internet.

Words to Learn:

Your Social Network

Your “own social network” is made up of friends, family and other people you know. You may also have a “work network” of people who do the type of work you are doing or are interested in doing. A good place to begin to build your “work network” is with other learners in the CESLY program. Learners need to find out who in this class is interested in similar types of work then keep in contact with each other. This way you may be able to help each other in the future with job opportunities or what you have learned. These two types of networks (“own social network” and “work network”) can help you in looking for job.

Informational Interviews

This is a meeting in which a person looking for job (job seeker) asks for advice and not a job. Learners can use this type of interview to collect information on the place they would like to work in, the type of job they would like to do, find where they can get a job and make their work network bigger. This is not a job interview because in this case it is the person looking for a job who asks the questions. There may or may not be job opportunities at the place. The learners can begin to do this by choosing places of work in their community that they like and ask them for a time when they can come in and find out more about the place.

Career Center

Career centers are offices sponsored by the government, educational institutions or NGOs where young people can be advised on what to do in life as work. For instance, the United Methodist Episcopal University (UMEU) at Camp Johnson Road, Monrovia and the Ministry of Education have career counseling centers. There may be other career centers available in some communities across Liberia. If you have a career center in your area there are many things available to help you with your job search. These include books, newspapers and job advisers who can tell you where to look for jobs. Ask around the local community to find out if there are any career centers in the surrounding area, community or county.

Employment Agency

These are usually small companies that do the business of helping companies or NGOs find the type of workers they need. A person looking for a job can get to them and tell them the type of job he/she wants. When such a job is available, they will contact him/her. In Liberia today some entities that offer this service include: Tarma Corporation on Ashmun Street, Link Liberia on Carey Street and Pace Management on Broad Street, all in Monrovia. The Ministry of Labor and the Ministry of Youth and Sports also have a section that offers vacation job placements and internships.

Activities:

Step 1 15 Minutes

- Introduce the lesson topic and make the first statement which is: **“The number of people looking for jobs is many more than the number of jobs available”**.
- Ask the learners **“Where can you look for a job?”**
- Call on two learners to answer the question (*Example, the local newspaper, a local job board.*)”
- Tell the learners that another way to look for jobs is through their social network. Explain to the learners that a social network is a group of people *friends, family and other people you know* who can help you to plan your way to get a job. To be able to get people like this around you is an important ability.
- Tell the learners that they are all in each other’s social networks. They know each other, know the type of work they each want to do and see each other a few times per week.
- Ask the learners to find a partner and make a list of other people who are in their social network. This will include family members, friends and facilitators, anyone that they see, talk to and have personal contact with.
- Tell learners that these are the people to begin to talk to when they want to look for a job.

Step 2 20 Minutes

- Divide the learners up into four groups. Label them Group 1, Newspapers; Group 2, Radio; Group 3, Social Network; and Group 4, Internet.
- Tell the learners that each group label represents a way that can help people when they are looking for jobs.
- Ask the learners in their specific groups to discuss how their labels can be used to get a job.

- Ask each group to present and summarize by explaining how each of these can be used to look for a job.

Step 3 10 Minutes

- Ask the learners to think of other ways to look for jobs. Write any responses on the board. Tell the learners that another great way to find out more about the types of jobs that one can get in their community is something called “informational interviewing.”
- First ask the learners what they think it means; then explain to them that it means a meeting in which a person who may or may not be looking for a job right now (job or career investigator) asks for advice about a career and finds out if there are job opportunities in a particular organization visited and if so how they could go about preparing for those jobs.
- Conclude by saying that there are many places to look when looking for a job. These include the local news paper, radio, your social net work, an informational interview, etc...

Evaluation 5 Minutes

- Ask the learners to say in their own words what they think a social network is.
- Help their answers by reminding them that a social network is a group of people *friends, family and other people you know* who can help you to plan your way to get a job.
- Ask the learners to say in their own words what they think informational interviewing is.
- Help their answers by reminding them that it means a meeting in which a person who may or may not be looking for a job right now (job or career investigator) asks for advice about a career and finds out if there are job opportunities in a particular organization visited and if so how they could go about preparing for those jobs.
- Ask the learners to identify at least two people in their social network.

Follow Up: (To be completed as a homework assignment)

- Ask the learners to find someone with a job that is similar to what they want. Let them ask (interview) the person and find how exactly he/she got the job. Ask the learners to take notes on this, for example, to see if someone in that person's social network did something to help the person to get the job or if they used other strategies and, if so, which ones.

MODULE H

Lesson 85: Where to Look When Applying for Jobs

Estimated Length of Lesson: 45 minutes

Lesson Learning Objectives: By the end of the lesson, learners will be able to:

- Identify specific places to look for jobs.
- Explain why employers hire people who they believe will be able to do the work they are hired to do well

Preparation and Materials:

- Chalkboard
- Chalk
- Newspapers
- Radio
- Large sheets of paper
- Markers/pens

Background Information:

- This lesson will build on the things (resources) talked about in the last lesson. It will show us more about where to look for jobs in the local community. Remember you must have something you know how to do well for which you want somebody to employ you.

Learning Point and Key Messages:

- There are different places in the community to which you can apply for jobs such as radio stations, restaurants or cook shops, mechanic workshops, hospitals, hotels, individuals, homes, companies etc. It is important to go into your community to find out where there are job opportunities.
- The type of jobs you can get in your community include security man, janitor or cleaner, messenger, office boy/girl, nurse or steward, laundry man, cook, sales boy/girl, gardener, driver, planter, harvester, loader etc.
- Think of what you want to learn to do well and which others may want to employ you to do. Example: Painting, carving, ceramic works, driving, drawing, flower planting, garden maintenance, washing and ironing clothes etc.

Our First Statement: *“People who know how to do something can get jobs faster than those who don’t know how to do anything..”*

Activities:

Step 1 20 Minutes

- Introduce the topic and make the first statement which is: **“People who know how to do something can get jobs faster than those who don’t know how to do anything.”**
- Divide the learners up into five groups: Group 1, Government; Group 2, Companies; Group 3, Individuals in Community; Group 4, Homes; and Group 5, Employment Agencies.
- Explain to learners that each group should discuss how someone looking for a job can get one using the resources from their kind of group . For example, how would you go about finding a job from a company (Group 2), or from the bank manager who lives in your community (Group 3)?

Step 2 10 Minutes

- Ask representatives of each group to tell the class what they discussed.
- Help learners as follows:

Government -

1. Ask yourself what kind of work you can do for a government establishment or office.
2. Read newspapers.
3. Listen to radio for jobs information.
4. Do informational interviewing to know which government offices have job opportunities.
5. Talk to people in your social network to know who can help you make contact with the people who may be offering a job opportunity.

Company -

1. Ask yourself what kind of work you can do for a company.
2. Read newspapers,
3. Listen to radio for information
4. Visit an employment agency.
5. Do informational interviewing to know if there is a job opportunity in the company you are visiting.
6. Talk to people in your social network to know who can help you.

Individuals -

1. Ask yourself what work you can do for an individual who needs paid help.
2. Talk to people in your social network to know who can help you to make contact with the individual or recommend you for a job.

Bank Manager -

1. Ask yourself what work you can do for the bank.
2. Talk to people in your social network to know who can help you to make contact with a bank manager or recommend you to the manager for a job.

Employment Agencies -

1. Ask yourself what work you can do for any employer.
2. Visit an employment agency to know which organization or individual has the type of job you want.

Step 3 10 Minutes

- Ask learners why a person looking for a job and who knows how to do something well can find a job more easily.
- Explain that this is the case with drivers, electricians, radio/ TV repairers, stewards, gardeners etc. So it is better that job seekers learn something they can do well. This will make it easier for them to get jobs.

Evaluation 5 Minutes

- Ask learners to name two specific places that have job openings now from which they can get jobs.
- Ask learners why it is important for people looking for jobs to have something they know how to do well. Answers could include:
This is because the employer is happier to have a worker who knows how to do something that the employer may not have the time to do, or does not want to do by himself/herself and is willing to pay somebody who can do it well.

Follow Up: (To be completed as an extra assignment if time is available at the end of a session or as a homework assignment).

- Learners should go and think of what they already know how to do well or something they would like to learn that can make it easier for them to get a job later.

MODULE H

Lesson 86: What You Need When Looking For A Job

Estimated Length of Lesson: 45 minutes

Lesson Learning Objectives: By the end of the lesson, learners will be able to:

- Describe what they need to know to find a job.

Preparation and Materials:

- Chalkboard
- Chalk

Background Information:

- Many young people don't know that there are some things they need to know which can help them get a job. Some learners may think that to get a job is by luck or that all they need is just to find a place that is employing people. They may be surprised that many times it can be more difficult than that.

Learning Points or Key Messages:

- When someone is looking for a job they should:
 - Be hard working, friendly, able to talk to people who may be able to help.
 - Put their mind into it and should continue trying even if it is difficult.
 - Know what the employer wants an employee to do and what they can help them to do well because it is what they can do well that the employer wants to pay for.

Our First Statement: "When you can show an employer that you can do a job well, they will want to give you a job."

Activities:

Step 1 15 Minutes

- Introduce the topic and make the first statement which is: **“When you can show an employer that you can do a job well, they will want to give you the job”**.
- Explain to the learners that to get a job, the job seeker needs to work hard to know where to find opportunities.
- Ask the learners **“What does it mean to work hard when looking for a job?”**
- Call on learners to answer this question.

Possible answers: Put your mind in it (be committed); Keep on trying (be persistent); Do not give up; Put a lot of your energy into it: Be serious and make the effort to look for the job.

Step 2 25 Minutes

- Ask the learners to get into small groups of four or five. Let them come up with examples of what they think they should do to look for a job. Give them about ten minutes to do this. Bring them back together and have each group share some responses:
- If the learners did not mention the following examples share them with the learners:
 - *Dress well (clean and wearing nice clothes) when talking to the people who can employ you. (Do not, however, dress like you are going to a party. Dress like you are prepared to work.)*
 - *Dress well when going around the community and discussing with people how and where you can find a job.*
 - *Look at all the places in the community where jobs may be available including newspapers, local job boards, NGOs, hospitals, government job boards, the radio, friends and family who own business and may need to hire someone.*
 - *Tell people what you know about the type of work you can do well and for which you want someone to employ you.*

Evaluation 5 Minutes

- Let the learners tell the class three things that people looking for job should know, which can help them when looking for a job. Correct answers should include:

- *Dress well (clean and wearing nice clothes) when talking to the people who can employ you.*
- *Dress well when going around the community and discussing with people how and where you can find a job.*
- *Look at all the places in the community where jobs may be available including newspapers, local job boards, NGO's, hospitals, government job boards, the radio, friends and family who own business and may need to hire someone.*
- *Tell people what you know about the type of work you can do well and for which you want someone to employ you.*

Follow Up: (To be completed as a homework assignment).

- Ask the learners in their own time to find one possible job opportunity from one of the sources discussed in the lesson.
- Ask all of the learners to come to class and share the job they found. If the learners could not find anything ask them where they looked.
- Tell the learners that sometimes it can take time to find a job even when you put a lot of effort into it. Encourage the learners, when they look for a job, to not give up and keep trying.

MODULE H

Lesson 87: Mid Module Assessment

Estimated Length of Lesson: 45 minutes

During this session, you will check learners' understanding of what has been taught so far in this module. This assessment is not graded. The purpose is to help you and the learners know how well they understand what they were taught.

Instructions:

- (1) This is an oral assessment to be administered to the learners by the facilitator.
- (2) Tell learners that you will ask on what has been taught so far in this module and that the answers will not be graded. Tell them this is not a “test” but just a check-in so that you can understand what they are learning.
- (3) Ask them to work alone and encourage them to do their best.
- (4) Read each statement aloud to learners two to three times.
- (5) Tell learners to write an **X** in the blank space provided in the True column if the statement is **TRUE**, or in the False column if the statement is **FALSE**.
- (6) The assessment to be given to learners should cover only the lessons that the facilitator provided for the learners.
- (7) When the learners have finished, correct the test together with learners.
- (8) Discuss the assessment activities and answer learners' questions. Ask learners how they felt about the test. Was it difficult? Easy?

Module H: Finding a Job
Mid Module Assessment

| No. | Statement | True | False |
|-----|---|------|-------|
| 1 | When looking for a job, it is not important for you have something you know how to do well for which you want somebody to employ you. | | |
| 2 | People who know how to do something /have a trade can get a job faster than those who don't know how to do anything. | | |
| 3 | The person looking for a job, does not have to be hard working, friendly and able to talk to people who may be able to help. | | |
| 4 | The radio, newspaper and local bulletin board are not useful places one can look to find a job. | | |
| 5 | Finding a job is just a matter of luck, one doesn't need to learn about where and how to find it. | | |
| 6 | Your social network means a number of people that you know who can help you to find jobs to apply for. | | |

MODULE H

Lesson 88: Correct Things to Do When Looking for a Job

Estimated Length of Lesson: 45 minutes

Lesson Learning Objectives: By the end of the lesson, learners will be able to:

- Identify the correct things to do when searching for a job.
- Describe the right ways to behave when searching for a job.

Preparation and Materials:

- Chalkboard
- Chalk

Background Information:

- Looking for a job is not easy. Sometimes you can feel like stopping especially if it is taking a long time. So that this will not happen, you need to have a type of mind that will help you continue with your effort to get a job. Having this type of mind will help you to go through the hard times and will help to encourage you to find a job.
- It is also important that you behave well when speaking to people who may give you job.

Learning Points and Key Messages:

- Having the correct thinking and behavior will help and encourage you to get a job.
- If you do the correct things, the people you ask for a job may like you and remember you when there is a job.

Our First Statement: *“Looking for a job is not a one day thing, it may take some time, so don’t give up”.*

Activities:

Step 1 30 Minutes

- Introduce the topic and make the first statement which is: **“Looking for a job is not a one day thing, it may take some time, so don’t give up”**.
- During this session the learners will get the chance to act out plays.
- Ask the learners to get into four groups. Each group will act out a different play. The plays to give the groups are below:
 - **Group One:** *A man is looking for a job in the community but can’t find one. He gets angry and stops looking for a job.*
 - **Group Two:** *A woman is looking for a job in the community, she can’t find one, but believes she can get one and decides to keep looking. Finally she finds one.*
 - **Group Three:** *A woman asks a restaurant owner if they are giving people jobs. They say no and she gets annoyed and leaves the place angry.*
 - **Group Four:** *A man asks a tailor if he can allow him to come and learn how to sew clothes (apprenticeship opportunity). The tailor says no and the man says “That’s okay, please let me know when it is possible” and then he gives the tailor his telephone number so he can call him.*
- Let the four groups act out the short plays.

Step 2 10 Minutes

- The class should discuss the plays that were acted.
- Ask the learners what they learned while acting out the plays.
 - Which play shows having a good attitude about finding work? Why?
 - Which did not?
- Ask: “If you get angry when looking for a job what should you do? How should you behave?” Ask the learners to give examples of correct behavior.
- Conclude the activity by explaining how it is important for the job seeker to show good conduct when looking for a job. The way he/she behaves will give an impression to the would-be employer.

Evaluation 5 Minutes

- Ask the learners to identify two correct behaviors when looking for work: *Examples include having the right mind, smiling and showing respect to people when asking them about work even if they say NO to you.*

Follow Up: (To be completed as a homework assignment).

- As homework ask the learners to practice how to be good to everyone they meet that evening – friends, family members etc.
- Tell the learners that they should always have the right behavior and way of doing things with people when looking for a job. As they keep on doing this in their daily life, it will come easier for them when times are harder and life is difficult.
- Ask the learners to report back to the class how it went.

MODULE H

Lesson 89: The Job Application Form and How to Apply for a Job

Estimated Length of Lesson: 45 minutes

Lesson Learning Objectives: By the end of the lesson, learners will be able to:

- Identify a job application letter.
- List the type of information that a job application letter must contain.

Preparation and Materials:

- Chalkboard
- Chalk
- Sample of a job Application letter

Background Information:

- When a person looking for a job has located one or more job opportunity, the next thing to plan for is how to let the employer know about you and your desire to work for him/her. One of the important tools to do this is the Application Letter.
- The person looking for a job may decide on his/her own to write an application letter to the employer. Or in some cases, after the employer has discussed a job with the job seeker, he/ she may request an application letter.

Activities:

Step 1 10 Minutes

- Do a revision of the last lesson by asking learners to tell the class what they can remember about correct things to do when looking for a job, which include:
 - *Know that you may not find a job immediately.*
 - *Don't give up easily.*
 - *Don't be angry when an employer says there is no job.*
 - *Ask that they remember you when there is any opening.*

Step 2 10 Minutes

- Tell learners that one important thing they need to know about finding a job is the application letter.
- Explain to learners that the application letter is what a job seeker will use to introduce himself/ herself to the employer.
- Explain to learners what the application letter is meant to do, which includes:
 - Introducing the applicant to the employer.
 - Explaining the reason for the letter.
 - Describing the general qualifications of the applicant.
 - Stating what type of job the applicant wants.
 - Giving reasons why the applicant considers himself/herself good for the job.

Step 3 10 Minutes

- Tell learners that not all application letters are taken seriously by employers. Careless letters will give a poor impression of the applicant.
- Describe to learners some conditions of good application letters such as:
 - Neat and straight to the point.
 - Typed on clean white paper of good quality.
 - Date, address and signature correctly placed.
 - An original, never a duplicate.
 - Not too long, ie. not more than one page.

Step 4**10 Minutes**

- Show sample of application letter to learners,

May 28, 2011

The Head of Administration,
CESLY,
Crown Hill, Monrovia,
Liberia.

Dear Sir or Madam:

APPLICATION FOR EMPLOYMENT

I am writing to apply for the post of a cleaner in your Organization. I am a female Liberian from Montserado County. I attended the Monrovia College Industrial Training School, Clay Street, Monrovia, Liberia where I graduated from the 12th grade.

After graduating from the school, I worked at the Boulevard Café for 6 months as the head cleaner. This has given me much experience which I know can help me perform well in your organization.

Attached is a letter from my former employer attesting to my good character. I will be expecting an invitation from you for an interview at your convenience.

(signed)
Kumba Kolie

-
- While the learners are looking at the samples of application letters, the facilitator will explain to them how the sample has met the conditions of a good application letter as listed above. In the same way the facilitator will point to the errors of the bad application letter.

Evaluation 5 Minutes

- Ask learners to mention any three of the functions of the application letter.

Correct answers will include:

- Introducing the applicant to the employer.
 - Explaining the reason for the letter.
 - Describing the general qualifications of the applicant.
 - Stating what type of job the applicant wants.
 - Giving reasons why the applicant considers himself/herself good for the job.
-
- Ask them to mention three conditions of a good application letter.
- Correct answers will include:
- Neat and straight to the point.
 - Typed on clean white paper of good quality.
 - Date, address, closing and signature correctly placed.
 - An original, never a duplicate.
 - Not too long, ie. not more than one page.

Follow Up: (To be completed as an extra assignment if time is available at the end of a session or as a homework assignment)

- Ask learners to get a friend or relation to help then write a sample application letter to an organization in your area for employment as a cook.

MODULE H

Lesson 90: End of Module Assessment

Estimated Length of Lesson: 45 minutes

During this session, you will assess learners understanding of lessons taught in this module.

Instruction:

- (1) This is an oral assessment to be administered to the learners by the facilitator.
- (2) Tell learners that you will give them a test on Module A and that the test will be graded.
- (3) Ask them to work alone and encourage them to do their best.
- (4) Tell learners that some of the questions have 3 alternative answers while some have 2 alternative answers.
- (5) Tell them that in each of the questions, they are to put the mark X on the correct answer.
- (6) Read each statement aloud to learners two to three times.
- (7) The test to be given to learners should cover only the lessons that the facilitator provided for the learners.
- (8) When the learners have finished, collect their note books for grading.
- (9) Discuss the assessment activities and answer learners' questions. Ask learners how they felt about the test. Was it difficult? Easy?

Module H: Finding a Job
End of Module Assessment

| | |
|-----------|---|
| 1. | <p>Finding job is a matter of luck, one does not need to learn about where and how to find it.</p> <p>A. True B. False</p> |
| 2. | <p>People who know how to do a particular work or know a trade can get a job faster than those who don't know how to do anything.</p> <p>A. True B. False</p> |
| 3 | <p>Before you begin to apply for a job, it is important for you to identify something you know how to do well and which you will want someone to employ you to do.</p> <p>A. True B. False</p> |
| 4 | <p>When someone is looking for a job, the person should :</p> <p>A. Offer compliments and gifts to someone in order that they provide a job B. Assume that others already know their talents C. Able to talk to people who may be able to help D. Wait for someone to find the job, then call.</p> |
| 5 | <p>Everyone is capable of doing some kind of employment</p> <p>A. True B. False</p> |
| 6 | <p>When you are looking for a job somewhere and you are told to come back, a correct thing to do is to:</p> <p>A. Thank them and promise to check back B. Get angry and show it to them C. Take note of work done at the place and think of how you can be of use to them.</p> |

| | |
|----|--|
| 7 | <p>A person who can not read or write at all can easily get a job.</p> <p>A. True B. False</p> |
| 8 | <p>Your social network that can help you find a job means:</p> <p>A. People in your community with whom you go to parties. B. Your friends and relations. C. A number of people that you know and that can support you to achieve your goals</p> |
| 9 | <p>Why is it good to say things that are correct and truthful when you are looking for a job?</p> <p>A. so that you can show that you are an honest person and are confident enough to say what you know and don't know B. So that they will give you a good salary when you are employed C. So that the people you ask for a job may trust you and remember you when another opening comes up. D. all of the above</p> |
| 10 | <p>How important is it for you to write what you can do well about the job in your job application?</p> <p>A. Not important at all B. Sometimes important C. Very important</p> |

MODULE I: Preparation for Vocational Training

MODULE I

By the end of this module learners will be prepared to:

- Explain what job training means.
- Identify the benefits of job training.
- Develop interest in a type of job training.
- Explain how to choose a job training program that is good for the learner.

Links With Other Modules:

Work Related Money Management (Work Readiness Content Area), Finding a Job (Work Readiness Content Area), Work Related Rights and Responsibilities (Work Readiness Content Area), Entrepreneurship 2 (Work Readiness Content Area), Apprenticeship (Work Readiness Content Area), Work Related Health and Safety (Work Readiness Content Area)

Estimated Length of Module: Four Lessons - 45 minutes for each lesson

List of Numbered Lesson Titles:

| LESSON | MODULE I LESSON TITLES |
|---------------|---|
| 91. | Background on Vocational Training |
| 92. | What is Vocational Training? What are its Benefits? |
| 93. | How Vocational Training Helps you to Get Employment |
| 94. | Mid Module Assessment |
| 95. | How to Choose your Job Training (Part 1) |
| 96. | How to Choose your Job Training (Part 2) |
| 97. | End of Module Assessment |

Background Information:

- Many young people looking for employment do not know that employers are more willing to give them jobs if they have particular skills or abilities that they can demonstrate. One of the approaches to acquire skills is vocational training. The person preparing for the world of work needs to understand vocational training, why it is an important approach to employment, and how he/she can access it.

Evaluation:

- At the end of the lessons learners will be given short tests (evaluations) so that the facilitator can find out if the learners mastered the learning objectives.

MODULE I

Lesson 91: Background on Vocational Training

Estimated Length of Lesson: 45 minutes

Lesson Learning Objectives: By the end of the lesson, learners will be able to:

- Describe what vocational training is.
- Tell what kinds of vocational training programs are available in Liberia.

Preparation and Materials:

- Chalkboard
- Chalk
- The Story - “Fatu and Saah”, Chapter 4 (The part on vocational training)

Activities:

Step 1 5 Minutes

- Introduce the module to learners.
- Tell learners that what they will learn from this module includes:
 - What is meant by vocational training and what kinds of programs it includes
 - Developing interest in a particular type of job training.
 - How to choose a job training program that is good for the particular learner.
- Tell learners that all of them are expected to participate fully in all the lessons.

Step 2 5 Minutes

- Read the following excerpts from “Fatu and Saah” Chapter four to the learners.

Fatu Explores a Vocational Training Program

Part 1

When Fatu got home, she met her aunt, Aunty Hawa. Aunty Hawa had a small hair dressing salon in Totota, and her small business was doing well. She had just come back from her shop in Totota. Fatu told her aunt about what happened at Youth Day.

Aunty Hawa kept quiet. Fatu thought, “Why is aunty not talking to me?”

Aunty Hawa’s mind was spinning with thoughts about Fatu’s future. One of Aunty Hawa’s children who lived in America had just had a baby. Aunty Hawa had been invited to come to America and help with the baby. She was worried about what Fatu would do while she would be away in America. She had hoped that Fatu would grow up to be a good girl who would have her own business and make good money before getting married. But she thought to herself, “What will happen if I leave her alone like this?”

“Fatu,” Aunty Hawa said, “I will soon be going to America to help my daughter take care of her new baby girl. I am worried about you.”

“Why?” Fatu asked.

“You know how much I shouted at you every day when I didn’t want you to stay out too late at night. You know how I have warned you to be careful so that you don’t get pregnant now,” Aunty Hawa said.

“Yes aunty,” Fatu responded.

Aunty Hawa continued, “You also remember that I have always told you that I want you to have a job or start your own small business before you get married so that you have money to spend on your family. I don’t want you to have to always wait for your man before you do anything.”

“Aunty, but you know I have always been a good girl. I will try not to stay out late, and not to get pregnant now,” Fatu said.

Suddenly Hawa’s eyes lit up. “You know what? I am going to get you into job training before I travel!”

“Job training?” asked Fatu. “What is that?”

“Job training is one of the ways that you can learn about the kind of

work that you want to do. If you learn a skill, you can easily get a job or start your own small business,” Aunty Hawa explained.

“Oh, yes, I remember. The lady who spoke to us at the youth day talked about it. Aunty tell me more,” she drew her chair nearer to Aunty Hawa.

“There are some places where they teach people how to bake cakes, repair cars, sew clothes, paint houses, even how to cook well. Such places are called job training centers,” Aunty Hawa said.

“Henhen, Aunty, I like the cooking, I would make money and my husband would like my food, so I would be a good wife.”

“Is that what would make you a good wife? I think you can be a good wife based on who you are and your character. Not what kind of food you will put in your husband’s stomach. In any case, it is your choice what you choose to learn. Tomorrow, I will take you to the Women Training Center.”

“That’s great, Aunty,” exclaimed Fatu.

Part 2

The following morning, Aunty Hawa took Fatu to the Women Training Center. The women training center was very near the community church. It was built by some church people who wanted to help young women and men to learn what to do so that they could make money to help their families.

The manager of the center welcomed Aunty Hawa and Fatu and took them round the center. After touring the center, she stopped and said, “My sister, the good thing about this place is that it will teach you any craft you choose, and with this you can get money when you work for people.”

The center had many areas where people learned different types of occupations and each of these areas have different types of machines. In one room, learners surrounded the teacher. He was teaching them how to measure and cut cloth for sewing. In another room, people were learning hairdressing. Fatu noticed a group of boys and girls wearing heavy coats and boots.

“Who are they?” she asked the center manager.

“They are learning to repair cars. Their work coat protects their body from oil and the boot to protect their legs against heavy machine parts that could fall on them.” She continued, “You know it is very important to learn

how to protect oneself at the work place.”

“But do you teach people how to cook here?” Fatu asked. Because I would like to have a shop where I sell different types of food.”

“No, we don’t have that kind of training,” responded the center manager, but if you want to sell food, you can learn cooking from your Aunty. But we can teach you how to take good care of your customers, so that they will always like to come to buy food from you.”

Fatu was happy and looked at Aunty Hawa.

“How long will it take to learn that?” Aunty Hawa asked.

“Just eight weeks,” responded the center manager. That is our shortest training. For training in other skills, you may need to spend 12 months or 18 months here.”

“I think this is good, when can she start?” Aunty Hawa asked.

“She can start next week, but she has to pay 100 Liberian dollars to register her name and start the job training.”

Aunty Hawa opened her bag and brought out an old wadded up 100 Liberian dollars to pay for the form. She looked at Fatu and said, “You know, this 100 Liberian dollars took a long time for me to earn. But I know if I invest in you, you will earn more than this and you will help me and other people around you. So don’t forget. If I help you, I give you the responsibility to help someone else when you are in that position.”

Part 3

With the help of Aunty Hawa, Fatu filled out her job training form, gave it to the center manager, and the two women left with smiles on their faces.

On their way back home, Aunty Hawa gave Fatu a lecture on how to focus on the training.

She said, “You can already cook well. If you learn how to take good care of your customers, then you can start your own business. You could call it ‘Fatu Food Center’.

“Ohh, I like that name! Hehe, thank you Aunty. I will make you proud of me. Before you come back from America, I would have finished my training.

When you come, I will be the director of my own 'Fatu Food Center'."

The following Monday, Aunty Hawa cried as she left for America. Fatu was scared to start the first day of training alone, but she knew Aunty Hawa was sending warm thoughts to her. So she gathered up the courage and showed up at the Women Training Center by herself. She was ready to start job training.

Step 3 10 Minutes

- Call on three learners to retell the story.

Step 4 10 Minutes

- Ask three learners to tell the class some things they have learned from the story about vocational training. Add the following if necessary:
 - *Job training is one of the ways that one can learn about some types of work that one would like to do.*
 - *If you learn a type of work, you can easily get a job or start your own business.*

Step 5 10 Minutes

- Wrap up and use the story to set the mind of learners on what they shall learn in this module as listed in step 1. This includes:
 - Being able to describe what vocational training is and what kinds of vocational training are available in Liberia.
 - Developing interest in a particular type of job training.
 - How to choose a job training program that is good for a particular learner.

Evaluation 5 Minutes

- Ask a learner to explain what vocational training is and what kinds are available in Liberia.
- Ask five learners to say why they think it is useful to learn about vocational training. Answers will include:
 - Job training can teach a person about some types of work that one will like to do.
 - What one learns from Job training can help one to get a job easily or start ones own business.

Follow Up: (To be completed as an extra assignment if time is available at the end of a session or as a homework assignment)

- Ask learners to share the story about Fatu exploring vocational training with their friends and relations in their communities. They should tell them what they learned from the story in the class and ask for their own views too.

MODULE I

Lesson 92: What is Vocational Training?

Estimated Length of Lesson: 45 minutes

Lesson Learning Objectives: By the end of the lesson, learners will be able to:

- Define vocational training and explain how it differs from on-the-job training.

Preparation and Materials:

- Chalkboard
- Chalk
- Brochure of a vocational training center
- List of vocational training centers in Liberia

Background Information:

- Vocational training is teaching people how to do certain jobs such as repairing a car, carpentry, house painting, electrical work, baking bread and cakes, hair dressing etc. Vocation means job. Vocational training can also be called job training. Some vocational training will teach you how to do just one type of job. For example learning how to paint buildings or learning how to be a driver for a taxi company.
- One good thing about vocational training is that the people who get the training can more easily get jobs afterwards or use their knowledge to start their own small business. Most times, vocational training takes place in Vocational Training Centers (called VTC's).

Facilitators Note:

- There is a difference between vocational training and “on-the-job” training. While on-the-job training is a way of helping someone to learn more after they have been employed and while they are working, vocational training takes place before a person gets the job. In this lesson and throughout this module the facilitator may want to bring the learners into the community to visit vocational training centers. If the facilitator can get information on the community vocational centers or vocational centers in their neighboring towns, they should.
- Also, if possible, bring in guest speakers who could talk about specific vocational training programs of interest to some of the learners, and the benefits and requirements of these programs.

Learning Points and Key Messages

- What to know about a vocational training center.
- Vocational training is one kind of job training. It takes place on a work site or in a classroom before one is placed on the job.
- You can find vocational training in multilateral high schools, colleges that train people for jobs, or at special vocational training programs. Usually, those who complete vocational trainings receive certificates or some qualifications.
- The types of jobs the centers can train people for.
- How vocational training, can help someone to get a job or start their own business.

Our First Statement: *“Having skills you can do with your hands are good. You can always get money when you do work for other people.”*

Activities:

Step 1 15 Minutes

- Introduce the topic and make the first statement which is: ***“Having skills you can do with your hands are good. You can always get money when you do work for other people.”***
- Ask the learners what job training is. Call on learners to answer the question.
- Explain to the learners that vocational training is job training. And it means teaching people how to do certain jobs such as car repair, carpentry, house painting, electrical work, baking bread and cakes, hair dressing etc.
- Ask the learners to mention jobs that people can be trained for. Call on learners for answers. Give examples from the Background Information if necessary.
- Explain to the learners that vocational training can take place in vocational training centers or VTC’s. Tell the learners that there are vocational training centers in Liberia.
- Call out to learners the names and location of major vocational training centers in Liberia. Some examples are:
 - Monrovia Vocational Training Center (MVTC), Gardnersville, Monrovia.
 - Booker Washington Institute (BWI), Kakata, Margibi.
 - Zwedru Multilateral, Zwerdru, Grand Gedeh.

- Vocational Training Center, Ministry of Education, Broad Street, Monrovia.
- Lamco Vocational Training Center, Lamco, Yekepa, Nimba.
- Sendar Songai Agricultural Training Center, Montserrado County
- Clay Agricultural Training Center, Bomi County

- If there are vocational training centers in the community list them and call their names and location to learners.

Step 2 5 Minutes

- Explain to learners the benefits of vocational training which include: knowing how to do certain jobs which people are willing to pay money for. *For example: tailoring, shoe repairs, bookbinding, television repairs, car repairs etc.*
- Explain further that people who have vocational training can, with additional training in entrepreneurship, start their own small business.

Step 3 10 Minutes

- Ask learners what questions would they ask if they were to visit a Vocational Training Center? Let learners respond and record their questions to be used later
- Help the learners by giving some good questions to ask, which include:
 - In what trades or for what jobs does the center train people?
 - How long is the training program?
 - What is the cost of training?
 - Can someone visit the training rooms to see what tools are used and how the students are trained?
 - Are there opportunities for scholarships and how can one benefit from them?
 - What percent of graduates from this center get jobs?
 - What percent of the people who were trained by this center now have a business of their own?

Step 4 10 Minutes

- Ask learners to tell the class for which job they would want to train and give their reasons.

Evaluation 5 Minutes

- Ask the learners to say what they understand by “vocational training” and “vocational training center.”
- Correct answer should include: Vocational training is teaching people how to do certain jobs such as repairing a car, carpentry, house painting, electrical works, baking bread and cakes, hair dressing, carry out agriculture, etc. The vocational center is the location where the training is done, this could be a school or any small accommodation made available for the purpose.

Follow Up: (To be completed as a homework assignment).

- Give learners a list of vocational training centers in Liberia. Ask them to identify any in their counties or counties nearby. The learners can then try to find anybody who was trained by the identified training center and get some information about the training center. Learners will share what they find out with their classmates.

MODULE I

Lesson 93: How Vocational Training Helps to Get Employment

Estimated Length of Lesson: 45 minutes

Lesson Learning Objectives: By the end of the lesson, learners will be able to:

- Explain how job training can help someone to get employment.

Preparation and Materials:

- Chalkboard
- Chalk
- The Story - “Fatu & Saah”, Chapter 5

Background:

- Employment is when an individual carries out some activities for which he/she is paid some money. These activities can be carried out at a work place where the individual is employed by a business owner, or the activities are done by the individual for himself/herself as a form of self employment.
- Vocational training gives an individual the opportunity to learn a trade from which one can earn money. When one learns a trade she/he can render services to others who need the services and be paid for it.

Learning Points and Key Messages:

- Someone who has a skill through job training can more easily get a job.
- When you learn a skill from job training, you also can have more opportunity to work for yourself.

Activities:

Step 1 10 Minutes

- Ask learners what they understand by vocational training. This is to serve as a revision on what they had learned earlier.
- Ask four learners to come to the front of the class to answer the question.
- Help them with the correct answers as necessary.

Step 2 5 Minutes

- Read excerpts from “Fatu and Saah” Chapter five to learners

Welcome to Fatu Food Center

Part 1

Fatu was happy about going to class at the Women Training Center. In the eight weeks she spent there, she learned many things about how to take care of customers. She knew she had learned how to cook very well from Aunty Hawa. Her mind was now set on starting her own food-selling business.

After Fatu finished her training, one month passed. Then another month passed. Aunty Hawa had still not come from America. Fatu sat waiting for Aunty Hawa to come back.

One Sunday afternoon, Fatu got a telephone call from Aunty Hawa. She told Fatu to move to Totota so as to spend more time to see how her workers were doing at her salon in Totota. Fatu had been going to see the workers at the salon only twice a week. Three days after, Fatu packed her things and moved to Totota.

Now in Totota, every day, Fatu sat thinking to herself, “Each day I don’t do something with my food selling business, I am losing money. I know that if I start, many people would like my food. I can take care of my customers well, very well.”

Part 2

The following morning, Fatu woke up very early before the sun rose. She had only four cups of rice in the house. She cooked those four cups and

then made a sauce. She used the only money she had, 100 Liberian dollars, to buy some fish. She fried that fish. By 8 a.m. the food was ready. She had packed and made the food ready for sale.

“Food is done but now I look like a mess! I must clean up myself before I go to sell,” she said.

She spent some time in the bathroom, dressed up and looked at herself in front of the mirror. She thought to herself, “A person that sells food must always be clean and neat.”

She packed everything and was about to go out. Then she remembered the apron! “I need the apron to put on top of my dress like we were taught at the Women Training Center.” She also remembered the signboard. She brought it out and proudly looked at what it said, “Fatu Food Center.” She was ready to go!

Next to Aunty Hawa’s salon, there was a small area that no one was using. Fatu borrowed a table from her friend’s uncle. Then she placed the food on the table and nailed the board to the tree that provided shade for the salon.

Martin was surprised to see her. He knew how good her food was, so he went around telling people a new food center had opened and that the food was very *‘fatu-licious.’* At 9 am the first customer came to buy food from Fatu. Other people then came after. All her customers liked her food. When they liked it, they told others. Not long after, she finished selling all that she had brought that day.

Step 3 **10 Minutes**

- Ask learners which type of training Fatu had at the Women’s Training Center? Remind them, if necessary, that Fatu learned customer service, which means how to take good care of customers.
- Ask learners if they think it was good that Fatu went to the Women’s Training Center for the job training, and why.
- Ask three learners to give their reasons.

Step 4 **15 Minutes**

- Form learners into groups and ask each group to discuss two types of job training. Identify what type of job such training can lead to and how the trainings can help someone to be self employed.
- Ask a representative of each group to tell the class what their group discussed.

Evaluation **5 Minutes**

- Ask five learners to explain how job training can help one to get employment.

Correct answers could include:

- *Vocational training gives an individual the opportunity to learn a trade from which one can earn money. When one learns a trade she/he can always render services to others who need the services and be paid for it.*
- *When you learn a skill from job training, you can have more opportunity to work for yourself or for others.*

Follow Up: (To be completed as an extra assignment if time is available at the end of a session or as a homework assignment)

- Learners should go back to their homes and share with their friends and relations what type of job training they would like and how it can help them to get employment.

MODULE I

Lesson 94: Mid Module Assessment

During this session, you will check learners' understanding of what has been taught so far in this module. This assessment is not graded. The purpose is to help you and the learners know how well they understand what they were taught.

Instructions:

- (1) This is an oral assessment to be administered to the learners by the facilitator.
- (2) Tell learners that you will ask on what has been taught so far in this module and that the answers will not be graded. Tell them this is not a "test" but just a check-in so that you can understand what they are learning.
- (3) Ask them to work alone and encourage them to do their best.
- (4) Read each statement aloud to learners two to three times.
- (5) Tell learners to write an **X** in the blank space provided in the True column if the statement is **TRUE**, or in the False column if the statement is **FALSE**.
- (6) The assessment to be given to learners should cover only the lessons that the facilitator provided for the learners.
- (7) When the learners have finished, correct the test together with learners.
- (8) Discuss the assessment activities and answer learners' questions. Ask learners how they felt about the test. Was it difficult? Easy?

Module I: Preparation for Vocational Training

Mid Module Assessment

| No. | Statement | True | False |
|-----|---|------|-------|
| 1 | Employers are not interested in what you know how to do | | |
| 2 | In vocational training, one can learn how to do certain jobs such as repairing a car, carpentry, house painting, electrical works, baking bread and cakes, hair dressing, engaging in agriculture, etc. | | |
| 3 | Vocational training can not help you to get a job or start your own business. | | |
| 4 | The place where you can get the job training is called a Vocational Training Center. | | |
| 5 | If you choose the correct job training program for you, you will learn faster and do well with what you learn after the training. | | |
| 6 | Anybody can choose to learn any trade or type of work. | | |
| 7 | A type of work that you have done well before, and that you like, may be a good one to choose to training for. | | |
| 8 | Vocational training is good for men only. | | |
| 9 | One benefit of vocational training is that an employer can see your certificate and know that that you have been trained to do a job well, and that you are well prepared. | | |
| 10 | One can not find any vocational centers in Liberia. | | |

MODULE I

Lesson 95: How to Choose your Job Training Program (Part 1)

Estimated Length of Lesson: 45 minutes

Lesson Learning Objectives: By the end of the lesson, learners will be able to:

- Explain how to choose the right job training for them.
- Discuss the benefits of choosing the right job training.

Preparation and Materials:

- Chalkboard
- Chalk

Background Information:

- Just as those who want to start a small business must choose the business carefully so that they can make profit, in the same way, those who want to train to do particular jobs must choose one that will enable him or her to get a job and be successful.
- Many times people choose what to learn just because they see somebody doing it or because that is what their parents or friends say they should go and learn. This is not a good idea!
- Learners must choose to train for a job that they themselves will like, that they will be happy to practice and can use to earn an income or profit.

Learning Points and key Messages:

- In choosing a job training program, find one that you like, with work that you will enjoy.
- How to choose the correct job training.

Our First Statement: *“Choose to learn something you will love to learn about, love to do and that can earn money for you.”*

Activities:

Step 1 10 Minutes

- Introduce the topic and make the first statement which is: **“Choose to learn something you will love to learn about, love to do and that can earn money for you.”**
- Ask learners if they have seen a teacher who does not know how to teach well or someone who is doing a job but does not do it well. For instance a tailor who spoils customers’ clothes or a car mechanic whose customers always complain about his work. Allow students to give examples.
- Tell learners that to train for a particular job does not mean that one will do well on the job. It is more useful to choose to learn a job that you yourself have interest in and can do well.

Step 2 20 Minutes

- Ask learners how they know the correct job training to choose. Take responses.
- Tell the class that when choosing a job training there are certain things to consider. The following should guide them to choose the correct job training for them. Explain how each contributes to making the choice of the correct job training.
 - What type of work have you always loved even when you were a child? Growing food? Cooking it? Hunting animals? Catching fish? Sewing? Repairing small machines? Wood work? Playing music? Doing mathematics or numeracy puzzles?
 - What type of work have you always liked to join others to do?
 - What do you like to do in your spare time?
 - What type of work is done in your family and that you like to help with?
 - What type of work have you done for people before that they said you did well?
 - What types of people have you always admired and hoped one day to do the same kind of work?

Step 3 10 minutes

- Ask learners to think about the benefits of choosing the correct job training program. Take responses from learners. Ask what could happen if a person

chooses the wrong job training? Take ideas and suggestions from the learners.

- Explain to learners the benefits of choosing the correct job training and the consequences of choosing wrong job training. Benefits of choosing the correct job training include:
 - You will finish the training in good time.
 - You can always show people that you can do the job well.
 - It helps you to get employed faster.
 - A skilled job may pay more than an unskilled job.
 - You can start your own small business and do it well.
 - You can have a happy work life.
- Tell them that the consequences of choosing the wrong type of training for that individual.

The individual:

- May not learn fast
- May abandon the training
- May not be able to demonstrate well his/ her ability on the job
- May not be able to perform well to employers or customers.
- May not have enjoyed the job they get.

Evaluation 5 Minutes

- Ask learners to tell the class one of the consequences of choosing wrong job training.

Correct answers could include that the person:

- May not learn fast.
- May abandon the training.
- May not be able to demonstrate well his/ her ability on the job.
- May not be able to perform well to employers or customers.
- May not have enjoyed the job they get.

- Ask learners to give reasons why it is more useful for a learner to choose a job training that is right for him/her.

Correct answers could include:

- You will finish the training in good time.
- You can always show people that you can do the job well.
- It helps you to get employed faster.
- The skilled job you get may pay more than an unskilled job.
- You can start your own small business and do it well.

- You can have a happy working life.

Follow Up: (To be completed as an extra assignment if time is available at the end of session or as a homework assignment)

- Ask learners to look at the questions that were asked in class to guide choosing a job training program and choose two job training programs that they would like to apply for at a Vocational Training Center.
- Ask them to explain their two choices.

MODULE I

Lesson 96: How to Choose your Job Training (Part 2)

Estimated Length of Lesson: 45 minutes

Lesson Learning Objectives: By the end of the lesson, learners will be able to:

- Each learner will describe how to choose the right job training program for him/her.

Preparation and Materials:

- Chalkboard
- Chalk

Background Information:

- Sooner or later, learners who believe that job training is a good option for them will have to make a choice about the job training they will apply for. The ability to do the right thinking that will lead to the right decision can not be taken for granted and will vary from one individual to another. The last lesson introduced learners to some factors that can guide them in making such choices. This lesson will guide them on how to make a decision to choose the right job training. It will be a form of practice and review of the last lesson.

Learning Points and Key Messages:

- It is better to choose a job training for which you have interest and ability.

Activities:

Step 1 5 Minutes

- Review the last lesson by asking learners to tell the class the benefits of choosing the right job training. Call three learners to answer.

Answers include:

- *Finishing the training in good time.*
- *You can always show people that you can do the job well.*
- *Helps you to get employed faster.*
- *You can start your own small business and do it well.*
- *You can have a happy working life.*

Step 2 5 Minutes

- Tell learners that in this lesson, they shall look at six situations that can help to guide the choice of job training and they shall make choices.
- Read the following 6 situations to learners:
 1. What type of handwork have you always loved even when you were a child?
 2. What type of handwork have you always liked to join others to do?
 3. What type of handwork do you like to do in your spare time?
 4. What type of handwork is done in your family and do you like to help with?
 5. What type of handwork have you done for people before and they said you did well?
 6. What type of people have you always liked and hoped to do the same handwork as them one day?
- Ask each learner to choose which of the situations he/she has experienced and enjoyed before.

Step 3 15 Minutes

- Tell learners to form 6 groups according to the number of the situation they chose.
- In each group, let each member describe the handwork, what he /she did at the time, or has learned about it, or plans to do about it and why he /she may

want to go for the particular job training.

Step 4 15 Minutes

- Ask learners to stand up one after the other to tell the class their chosen job training and give reasons.

Evaluation 5 Minutes

- Ask 3 learners to explain 3 of the situations that can guide them to choose a job training.
- Correct answers will include:
 - What type of handwork have you always loved even when you were a child?
 - What type of handwork have you always liked to join others to do?
 - What type of handwork do you like to do in your spare time?
 - What type of handwork is done in your family and do you like to help with?
 - What type of handwork have you done for people before and they said you did well?
 - What type of people have you always liked and hoped to do the same handwork as them one day?

Follow Up: (To be completed as an extra assignment if time is available at the end of a session or as a homework assignment)

- Let learners go into their communities and find people who are into a form of vocational business and ask why they chose the particular trade.
- They should also find out if they actually love the type of employment they are engaged in.

MODULE I

Lesson 97: End of Module Assessment

Estimated Length of Lesson: 45 minutes

During this session, you will assess learners understanding of lessons taught in this module.

Instruction:

- (1) This is an oral assessment to be administered to the learners by the facilitator.
- (2) Tell learners that you will give them a test on Module A and that the test will be graded.
- (3) Ask them to work alone and encourage them to do their best.
- (4) Tell learners that some of the questions have 3 alternative answers while some have 2 alternative answers.
- (5) Tell them that in each of the questions, they are to put the mark X on the correct answer.
- (6) Read each statement aloud to learners two to three times.
- (7) The test to be given to learners should cover only the lessons that the facilitator provided for the learners.
- (8) When the learners have finished, collect their note books for grading.
- (9) Discuss the assessment activities and answer learners' questions. Ask learners how they felt about the test. Was it difficult? Easy?

Module I: Preparation for Vocational Training

End of Module Assessment

| | |
|----|--|
| 1. | <p>A vocational training center is :</p> <p>A. A place you look for a job B. A place where you get job training. C. A place where you can sell your market D. A place where you learn how to vote.</p> |
| 2 | <p>In vocational training, you can learn:</p> <p>A. To be a policeman or police woman B. To improve your agricultural practices C. How to do certain jobs D. All of the above</p> |
| 3 | <p>When you have a vocational training, you can only work in offices.</p> <p>A. True B. False</p> |
| 4 | <p>The most important thing to consider when you are choosing a job training is:</p> <p>A. What type of work your friends are doing B. What type of work your parents say is good for you C. What type of work you know you like and believe you can do well D. What type of work makes people get rich</p> |
| 5 | <p>How does your Vocational training help you get employment?</p> <p>A. After the training, your parents will tell the government to give you a job B. People like anyone who has vocational training, and will help such a person get job C. After the training, when you can show people what you can do , they can give you a job or you can set up your own small business.</p> |

| | |
|----|--|
| 6. | When an individual has some job training, he/she can have something to do which will give him/her paid employment. A. True B. False |
| 7. | One cannot find vocational centers in Liberia. A. True B. False |
| 8 | If you choose training in a type of job that is not best suited for you, you will learn faster and do well with what you learn after the training. A. True B. False |
| 9 | Vocational Training is good for men only. A. True B. False |
| 10 | A type of work that you have done well before may be a good one to choose to learn more about. A. True B. False |

MODULE J: Apprenticeship

MODULE J

By the end of the module learners will be prepared to:

- Describe reasons for taking an apprenticeship
- Compare benefits of apprenticeships compared with the costs
- Discuss the types of apprenticeships

Overview

Learning Objectives:

The learner who successfully completes this five- lesson module should be able to:

- Describe reasons for taking an apprenticeship
- Weigh benefits of apprenticeships compared with the costs of getting into an apprenticeship or a job training program
- Describe types of apprenticeships

Links With Other Modules:

Work Related Money Management (Work Readiness Content Area), Entrepreneurship Part 2 (Work Readiness Content Area), Work Related Rights and Responsibilities (Work Readiness Content Area), Preparation for Vocational Training (Work Readiness Content Area), Finding a Job (Work Readiness Content Area), Work Related Health and Safety (Work Readiness Content Area).

Estimated Length of Module: Five Lessons - 45 minutes for each lesson

List of Numbered Lesson Titles:

| LESSON | MODULE J LESSON TITLES |
|--------|---|
| 98. | Background on Apprenticeship |
| 99. | What Is Apprenticeship? Types of Apprenticeship |
| 100. | Benefits of Apprenticeship as a Way of Work 1 |
| 101. | Benefits of Apprenticeship as a way of Work 2 |
| 102. | End of Module Assessment |

Background Information:

- An apprenticeship is usually a long-term program where a person who does not know much about how to do a particular type of work. This person makes an agreement with a master who teaches them the trade, while the person becomes an “apprentice” and learns the trade while also helping the business of the master. An apprentice learns from a master at the work site of the master. The master is an expert at a trade or in a certain type of work and teaches the apprentice what they need to know so that they can do the job well.
- Examples of apprenticeship opportunities in Liberia include apprenticeships through the government, through local shops such as with a tailor, carpenter, or blacksmith, as well as agricultural apprenticeships with farming. A person who goes through an apprenticeship may be able to progress a lot because he/she will learn different ways to do the job well. Then after the apprenticeship, he/she can use what was learned to continue his/her own work in that area.

Evaluation:

- At the end of the lessons learners will be given short tests called “end of module assessments” so that the facilitator can find out if the learners mastered the learning objectives.
- This module will help facilitators to find out (evaluate) how well learners know about what an apprenticeship is, the reasons for choosing an apprenticeship and how and where to look for one.

MODULE J

Lesson 98: Background on Apprenticeship

Estimated Length of Lesson: 45 minutes

Lesson Learning Objectives: By the end of the lesson, learners will be able to:

- Learners will be able to give a simple description of what an apprenticeship is.

Preparation and Materials:

- Chalkboard
- Chalk
- The Story - "Fatu and Saah", Chapter 8

Background Information:

- An apprenticeship is usually a long-term program where a person who does not know much about how to do a particular type of work learns from a master at the work site of the master under an agreement. The master is an expert at a trade or in a certain type of work and teaches the apprentice what they need to know so that they can do the job well.
- Examples of apprenticeship opportunities in Liberia include apprenticeships through the government, through local shops such as with a tailor making clothing, as well as carpentry, electrical and agricultural or farming apprenticeships. A person who goes through an apprenticeship will have a great reward because he/she will learn different ways to do the job well and after the apprenticeship, he/she can use what was learned to continue work in that trade area.

Activities:

Step 1 5 Minutes

- Introduce the module to learners.
- Tell learners that what they will learn from this module includes how to:
 - Describe reasons for taking an apprenticeship.
 - Compare benefits of apprenticeships compared with the costs.
 - Discuss the types of apprenticeships.
- Tell learners that all of them are expected to participate fully in all the lessons.

Step 2 15 Minutes

- Read the following excerpts from “Fatu and Saah” Chapter eight to the learners.

Saah Visits Alvin at Work

Part 1

A few days after coming back from Monrovia, Saah wanted to find his old friend, Alvin. He was told Alvin now worked at a dressmaking shop as a shop assistant.

Saah learned that while he was in Monrovia doing nothing, Alvin had started learning tailoring from an elderly man who was a well-known tailor. This man himself learned to be a tailor through three years of job training at the Booker T. Washington Institute in Kakata.

Saah got to Alvin’s workplace at about 11 o’clock in the morning. Alvin was well dressed and very busy with customers. Saah told another young girl working at the place to call Alvin. Alvin looked up and saw Saah. He just waved and continued attending to the customers. Saah felt a little hurt. But he decided to wait and watch Alvin until the time they could talk.

The shop where Alvin worked had three sections, one for sewing men’s clothes, another for women’s clothes, and a third section for sewing materials. Alvin worked in the third section.

Part 2

Alvin was surprised that Saah had not done anything with himself in the last eight months.

“Alvin, but I could see that you are okay” Saah said.

“I thank God,” said Alvin. “You remember that lady that came to talk at the Youth Day? You remember she said that you can go to some places and learn something that you can be doing to get you a job or start your own small business.”

“Yes, that was the one she called “prentices,” Saah said.

“Prentices? No, not ‘prentices’. The lady called it apprenticeship.” Alvin said.

“Oh yeah, “apprenticeship,” Saah corrected himself.

“Uh-haaa. That was what I did. I asked myself, ‘What do I like to do for work?’ I realized that I wanted to learn something about fashion and how to sew clothes.”

“Is it a school?” asked Saah.

“No, not a school. This is a workplace owned by a person who knows about a type of work and who has been doing it well for many years in his or her shop. This person is called a master.”

“My master is a very good tailor in Gbarnga. He himself learned how to sew through job training. It is this man that I went to meet so that I could be in his working place to see how the work is done and learn how to do it well. After some time, I will go and look for a job with what I have learned. I could even start my own small business.”

Part 3

As an apprentice, Alvin had learned all about how to cut clothes and sew. He had also learned how to buy and sell sewing materials.

“How long did you spend learning from your master?” Saah asked him.

“In an apprenticeship, you can learn very fast because your master shows you things about the work every day. I was with my master for six

months,” said Alvin.

Saah was surprised. He said, “So you really know this work now?”

“Yes, very well! Before I finished the training, my master tested me. He got a job from the community high school to sew school uniforms for 25 students. He called me and told me to do the whole job. I bought all the materials, sewed them all, took them to the school, collected the money, and gave it to the boss,” Alvin told him.

“Uhh-heen!” exclaimed Saah.

“Yes o, don’t you know that many young people who try to learn work do not do well? They just learn a little and run away to collect money and spoil people’s work?” Alvin said.

“It is true,” said Saah.

“So when you work for my master, he tests you to make sure that you know the work well,” Alvin said.

Part 4

“But how did you get this job?” Saah asked him.

“I woke up one day and decided to visit all tailor shops in this community. I told them what I could do and asked them to give me a job. I wrote my application letter, put down my name, talked about how I could do the job well, and gave it to the shop owners. A few days later this boss called me to talk to me.”

“You mean interview you?”

“Yeah-o!”

“Oh, no, that is the one I don’t like. Saah said. In Monrovia, when I went for one interview, for only one job, about 30 people were there for the interview.”

“Yes,” Alvin explained to him, “that is how it is with looking for job. But if you know how to do the job, you can get a job, or you can use what you know to employ yourself.”

“So how did you get this job?” asked Saah.

“The man called four of us who asked him to give us the job. He gave us materials to cut and sew. I was the only one who could do it well. The others spoiled the clothes. He told them to go, and he told me to start work the following day as a sales assistant.”

When break time was over, Alvin had to go back to work. Saah told him that he would think about what to do. He then remembered Fatu.

“Where is Fatu?” Saah asked.

“Oh, Fatu now has a food selling business in Totota. And her business is doing well.”

“I would like to see her,” said Saah.

Part 5

Fatu asked Saah about Monrovia and his girlfriends. Hearing those words was like salt in a wound. Saah told her about his sad experience and begged her to forgive him for not saying goodbye.

Fatu was quiet for a long time. She looked at him. “Some people would forget you when you forget them. But, I forgive you. That is alright. My brother, you see, it does not matter what mistake you make. What is important is how and when you correct it. I think now, now is when you should begin to correct it. But it might not be easy to get a job, if there is nothing in particular that you learn how to do.

Like Alvin, you can go for an apprenticeship to learn about a type of work that you think you might love to do. Or like me, you can think of something you already know how to do, learn how to do it better, then start a business. But remember, whatever you choose must be something you would love to do well.”

“Thank you Fatu,” Saah said, then he added, “But if I learn a type of work now and I want to start the business, where will I get the money?”

Fatu replied, “The money is not the first thing to think about. The first thing is for you to know what type of work you want to learn or what type of business you want to start. And when the time comes that you will need money, I can loan you some money or take you to my susu club.”

Fatu told Saah all about how she had joined the susu club a few days after she started selling at her food center. Then she told him how a few

months later, she started saving with a credit club. “Look at that fridge at that corner. I bought it from the money my credit club gave me.”

“So they gave you the money?” asked Saah.

“No! They *loaned* me the money. It’s different. I have to pay a certain amount back each month. And if I don’t pay back on time, nobody will ever loan me money again.”

Saah was very grateful for the advice that Fatu gave. As he was about to leave, he said, “Fatu, I will do something about what you have told me.” Fatu waved at him and Saah left with chin high and his spirits lifted.

Step 3 **10 Minutes**

- Call on one or two learners to retell the story.

Step 4 **5 Minutes**

- Ask three learners to tell the class some things they have learned about apprenticeships from the story. Add the following if necessary:
 - Alvin was able to get a job because he had learned a type of work from an apprenticeship.
 - In apprenticeships you can learn very fast because your master will show you things about the work every day.

Step 5 **5 Minutes**

- Wrap up and use the story to set the mind of learners on what they shall learn in this module as listed in step 1 which includes:
 - Describing the reasons for taking an apprenticeship.
 - Comparing benefits of apprenticeships compared with the costs.
 - Discussing the types of apprenticeships.

Evaluation **5 Minutes**

- Ask five learners to tell the class why it is important to learn about apprenticeships. Correct answers should include:
 - A person who goes through an apprenticeship will learn different ways to do a job well and after the apprenticeship, he/she can use what was learned to continue working for his/her life.

- In apprenticeships you can learn very fast because your master will show you things about the work every day.

Follow Up: (To be completed as an extra assignment if time is available at the end of a session or as a homework assignment)

- Ask learners to share the story with their friends and relations in their communities. They should tell them what they learned from the story in the class and ask for their own views too.

MODULE J

Lesson 99: What Is Apprenticeship? Types of Apprenticeship

Estimated Length of Lesson: 45 minutes

Lesson Learning Objectives: By the end of the lesson, learners will be able to:

- Define Apprenticeship
- Identify types of Apprenticeship
- Give examples of Apprenticeships

Preparation and Materials:

- Chalkboard
- Chalk
- List of some places that offer apprenticeships in the community or nearby areas.

Background Information:

- It is easier for a person to get a job or start his/her own business if there is something he/she has learned to do well and for which people are ready to pay money. One such way a person can learn is to go to a Vocational Training School. Another way is an Apprenticeship. An apprenticeship is usually a long-term program where a person who does not know much about how to do a particular type of work learns from a master at the work site of the master under an agreement. The master is an expert at a trade or in a certain type of work and teaches the apprentice what they need to know so that they can do the job well.
- The instructor is called “the master” while the learner is called “the apprentice”.
- The agreement of the apprenticeship will show how long the training will be (weeks, months or years), what the learner may have to contribute and the rules he/she must obey.
- Apprentices can be trained in an art, trade or craft such as tailoring, furniture making, printing, photography, auto repair, block making, masonry, house painting, repair works or any other handwork.

Learning Points and Key Messages

- What an apprenticeship is.
- Where apprenticeships take place.
- What you can learn through an apprenticeship.

Our First Statement: *“What you learn from a master today can become money for you tomorrow”.*

Activities:

Step 1 20 Minutes

- Introduce the lesson topic and make the first statement which is: **“What you learn from a master today can become money for you tomorrow”.**
- Explain what apprenticeship means from the information you have in the Background Information section.
- Describe the shop of a tailor as an example of a place where an apprenticeship takes place. Tell learners that the person ‘tailor boy’ learning to sew from the boss is an apprentice and he is in an apprenticeship. Call a learner to describe another place that an apprenticeship can take place. Give more examples of places where apprenticeships can take place.
- Ask the learners the question **“Is there anyone here who has been an apprentice before?”** If someone has been an apprentice , tell him/ her to share his/her experience with class
- Ask again **“Is there someone here who knows anyone, family member or friends who have been an apprentice somewhere?”** Ask the learners to share what they know that this person does in the apprenticeship.

Step 2 25 Minutes

- Ask the learners to get into small groups of three, discuss and identify 10 types of work they know that people can learn in an apprenticeship. Bring the group back together as a class and call on each group to share their answers. *(Give some more examples if they have not been mentioned including sewing, gold-smithing, barbing, hairdressing, weaving, printing, photography, selling, furniture making, auto repair, small engine repair, generator repair, house painting, embroidery making, shoe repair etc.)*
- Ask the learners if there is anywhere that they know of in their community where a person can be an apprentice? If the answer is that they don’t know any then tell them they will need to go into their community and find out!

Evaluation 5 Minutes

- Ask the learners what an apprenticeship means and give one example of the type of work that one can learn in an apprenticeship. Correct answer should include:
 - *Apprenticeship, which is a way a person, learns from a master about how to do a particular work at the work site of the master under an agreement. The instructor is called “the master “while the learner is called “the apprentice”.*
- Examples of type of work one can learn in apprenticeships should include: *sewing, gold-smithing, barbing, hairdressing, weaving, printing, photography, selling, furniture making, auto repair, small engine repair, generator repair, house painting, embroidery making, shoe repair etc.)*

Follow Up: (To be completed as a homework assignment)

- Ask the learners to go to their community and locate a place where one can get an apprenticeship and ask how one can be allowed to start an apprenticeship.
- Ask learners to go home and think of what type of work they would be willing to learn through an apprenticeship.

MODULE J

Lesson 100: Benefits of Apprenticeships as a Way of Work (Part 1)

Estimated Length of Lesson: 45 minutes

Lesson Learning Objectives: By the end of the lesson, learners will be able to:

- Explain the benefits of apprenticeships.

Preparation and Materials:

- Chalkboard
- Chalk
- Large poster sheets
- Markers/pens

Background Information:

- Every person who is not a child is expected to work to do the things he/she wants to do to survive and live life. To get the money, one can work in an office, work at home, start a small business or learn to do a particular work or trade from a vocational training center or through an apprenticeship. What are the benefits of apprenticeships in the working life of a person? The person who goes through an apprenticeship:
 - Can get the training at one place which is the shop of the master or expert.
 - Can get personal attention from a skilled master or expert.
 - Can become very good at the work or trade he/she is learning.
 - Can gain much on how to do the work well from the master.
 - After learning from the master, he/she can easily get job with the master or at another place.
- If he/she does not get a job, he/ she can start a small business. A person who has learned to do a particular work through an apprenticeship may not be jobless or unemployed because at some time such a person can find people who will want him/her to work for them and pay money for the work they know.

Note that people will always need someone to sew their clothes, repair their cars, repair their televisions etc.

Some people may not like to learn through an apprenticeship and may just like to look for an office job or any other job where they will be paid a salary. These people may think that an apprenticeship is hard or that they may be able to easily find a job. Some people also don't like to be tied to a particular kind of work, they want to try their hands on any type of work in which they have an interest.

Learning Points and Key Messages:

- There are benefits for a person who learns a type of work through an apprenticeship.
- The benefits of an apprenticeship.
- Not everybody likes apprenticeships.

Our First Statement: *“What you learn from a master today can become money for you tomorrow”.*

Activities:

Step 1 15 Minutes

- Introduce the lesson topic and make the first statement, which is: **“What you learn from a master today can become money for you tomorrow”.**
- Ask the learners why they think that an apprenticeship may be useful. Take some responses. Add and explain the points listed in the Background Information section.

Step 2 15 Minutes

- Explain that not everyone likes apprenticeships.
- Divide the class into groups of five and tell each group to discuss why some people may not like apprenticeships. One person from each group should be the recorder. (If the learners can't write, the facilitator can help out). Have the recorder write down at least three reasons on a large sheet of paper.

Step 3 10 Minutes

- Call on the recorder of each group to give some reasons they came up with. Write these down on the board.
- At the end of class give the examples shown in the Background Information of this lesson if they were not already mentioned.
- Tell the learners that each person is different and an apprenticeship might be better for some people rather than others. An apprenticeship is not better than a job training program; they are just different types of employment training.

Evaluation 5 Minutes

- Ask learners to mention some benefits of apprenticeship.
Correct answers should include:
The person who goes through an apprenticeship:
 - Can get the training at one place which is the shop of the master or expert.
 - Can get personal attention from a skilled master or expert.
 - Can become very good at the work or trade he/she is learning.
 - Can gain much on how to do the work well from the master.
 - After learning from the master, he/she can easily get job with the master or at another place.
 - If he/she does not get a job, he/ she can start a small business.
 - A person who has learned to do a particular work through an apprenticeship may not be jobless or unemployed because at some time such a person can find people who will want him/ her to work for them and pay money for the work they know.
- Ask learners who would like to have a form of apprenticeship to raise their hands. Count and ask learners to write it in their workbook. Ask those who would not like an apprenticeship to raise their hands. Count and ask learners to write it in their work book.

Follow Up: (To be completed as a homework assignment).

- Ask the learners to talk with a family member or friend outside of class and explain to them what an apprenticeship is and some of the benefits of being an apprentice, or doing other types of work. Ask the learners to let the person they are talking to choose which they think the learner would be better at and why? Ask the learners to think about which they would be better at, and why.

MODULE J

Lesson 101: Benefits of Apprenticeship (Part 2)

Estimated Length of Lesson: 45 minutes

Lesson Learning Objectives: By the end of the lesson, learners will be able to:

- Explain the benefits of an apprenticeship.

Preparation and Materials:

- Chalkboard
- Chalk
- The Story - “Fatu and Saah”, Chapter 9

Background Information:

- Every person who is not a child is expected to work for money to do the things he/she wants for his/her life. To get the money, one can work in an office, start a small business and learn to do a particular work or trade from a vocational training center or through apprenticeship. What are the benefits of an apprenticeship in the working life of a person? The person who goes through an apprenticeship:
 - Can get the training at one place, which is the shop of the master or expert.
 - Can get personal attention from a skilled master or expert.
 - Can become very good at the work or trade he/she is learning.
 - Can gain much on how to do the work well from the master.
 - After learning from the master, he/she can easily get job with the master or at another place.
 - If he/she does not get a job from somebody, he/ she can start a small business.
- A person who has learned to do a particular work through apprenticeship may not be jobless or unemployed because at some time they can find people who will want him/her to work for them and pay money for that work they know.

Note that people will always need someone to sew their clothes, repair their cars, repair their televisions etc.

Some people may not like to learn through apprenticeship and may just like to look for office work or any other work where they will be paid a salary. These people may think

that an apprenticeship is hard or they may be able to find any other job easily. Some also like it that they are not tied to a particular work, they like it that they can try their hands on any type of work that they have interest in.

Activities:

Step 1 5 Minutes

- Explain to learners that they will be looking at the benefits of an apprenticeship from the life of Saah in the story book.

Step 2 10 Minutes

- Read the following excerpts from “Fatu and Saah” Chapter nine to the learners.

Saah Learns to Be a D.J.

Part 1

Traveling all the way from Totota back to Gbarnga, Saah thought about Fatu and what she told him. His mind also went to Alvin.

That night as he lay on his bed, he kept on thinking. He remembered that Fatu told him whatever you choose must be something that you would love to do well. Then he asked himself, “But what job should I learn? Raising chickens to produce eggs? No, not chickens and eggs. Chickens and eggs would keep me on the farm. Life on the farm is not bad. Liberia needs farmers. I remember that man in Monrovia who recently decided to go back to the farm, raising chickens. Let me try something and if I don’t like it, I can always go and start a farm. For now, I want something that can make me to go from place to place, and make me to meet new people and make friends at the same time I make good money.”

He lay thinking night after night. Then one night, something came to his mind. He got up and sat up on the bed holding his head in his hands. “I love music! I like to sell cassettes and record music for people. I can learn to be a D.J. and play music for people at parties!”

The time was 11:30 at night. He got up from the bed and started singing “*Fall in love, fall in love, fall in love, omo, you don make me fall in love...*”

He followed singing with whistling and went back to bed and he slept soundly for the first time in days.

.Part 2

The following morning, Saah decided to go around Gbarnga to find a place where he could learn how to sell music and video materials and be a D.J.

He found two places. The first shop owner was not interested. Looking at Saah, he believed he was another rascal just coming to waste his time. The second place he went was owned by D.J. Collins whom he had met some time ago when Collins had come to play music at a house next to Mr. Ben's place. D.J. Collins was standing beside his car, while two other boys were packing some equipment into a waiting van.

"Good morning, D.J. Collins," Saah said. He looked at Saah, and nodded his head in response as he was trying to answer a call on his telephone. When he finished answering the call, he turned to Saah and said, "Yes, what can I do for you?"

Saah introduced himself and asked if D.J. Collins would allow him to come to his place to learn how to be a D.J.

"Young man, as you can see, I have two boys with me already. And besides, I don't want any lazy person who is not serious around me. I can only allow you to come around me if I am sure that you will do things according to my instructions. All who work with me have to prove themselves," said D.J. Collins.

Part 3

"Ah, thank you, I am ready." So Saah joined D.J. Collins in his car. As D.J. Collins was driving on, he began talking to Saah. "Young man, many young people who are unemployed don't know that something good that they can do for themselves is to learn how to do a particular handwork. A person who has learned how to do a particular type of job will find people who want him to do the work for them. Those people are willing to pay him or her money."

Part 4

They got to a police checkpoint and he stopped. After the check he continued, "See, with my D.J. work, I bought this my car. Every week I have

two or three places to go and play. Every day, people come to my shop to buy cassettes. What you need to do is to be serious to learn the work well.”

“I promise to be serious so I too can get a car like this soon,” Saah said. D.J Collins looked at him, then he said,

“Look young man, being a D.J. is not all fun and games. You have to play even when you are tired. Sometimes you are on your way to play, and the vehicle breaks down. You still have to do all you can so that you don’t disappoint your customers. Sometimes you have to be around people that you don’t really like to be around, sometimes they get drunk and get out of hand. And when people are hurting for money, the first thing they stop spending on is cassettes. So it is a risky business.”

Part 5

For now, I will continue my D.J. work until I am ready to go back to farming.”

They got to where they were going. It was a birthday party. Saah got out of D.J. Collins car, joined the other boys to set up for the party. He watched what they did and helped set up cords and speakers. He was helpful and courteous, not only to D.J. Collins but to all the guests at the birthday party.

After the party, as they were driving back, Collins said, “You are alright. I will take you on.”

Part 6

Saah stayed with D.J. Collins for another two months. Then one afternoon he approached D.J. Collins. “Sir, I am ready to go on my own now.”

D.J. Collins said, “That’s fine. Now you can set out on your own. But remember we both do DJ work, so I want you to start your business in an area far from where I am. Then we won’t compete and our businesses will both thrive.” Saah took his advice seriously. With a “yes sir,” he thanked D.J. Collins and went on his way.

Step 2 10 Minutes

- Call three learners to retell the story.

Step 3 15 Minutes

- Ask three learners to tell the class if an apprenticeship was useful to Saah or not. They should give reasons why or why not.
- Let another 3 learners come to the front of the class to tell the class what they consider to be the benefits of an apprenticeship as shown in the life of Saah.
- Wrap up by bringing out of the story reasons why apprenticeship is useful to a young person who wants employment.

Evaluation 5 Minutes

- Ask learners if they think apprenticeships are useful and can help one to get employed. Ask them to give reasons.
 - *Correct answers should include:*
 - *The person who goes through an apprenticeship:*
 - *Can get the training at one place which is the shop of the master or expert.*
 - *Can get personal attention from a skilled master or expert.*
 - *Can become very good at the work or trade he/she is learning.*
 - *Can gain much on how to do the work well from the master.*
 - *After learning from the master, he/she can easily get job with the master or at another place.*
 - *If he/she does not get a job, he/ she can start a small business.*
 - *A person who has learned to do a particular work through an apprenticeship may not be jobless or unemployed because at some time such a person can find people who will want him/ her to work for them and pay money for the work they know.*

Follow Up: (To be completed as an extra assignment if time is available at the end of a session or as a homework assignment)

- Ask learners to visit some places that offer apprenticeships and ask the apprentices what their experiences are.

MODULE J

Lesson 102: End of Module Assessment

Estimated Length of Lesson: 45 minutes

During this session, you will assess learners understanding of lessons taught in this module.

Instruction:

- (1) This is an oral assessment to be administered to the learners by the facilitator.
- (2) Tell learners that you will give them a test on Module A and that the test will be graded.
- (3) Ask them to work alone and encourage them to do their best.
- (4) Tell learners that some of the questions have 3 alternative answers while some have 2 alternative answers.
- (5) Tell them that in each of the questions, they are to put the mark X on the correct answer.
- (6) Read each statement aloud to learners two to three times.
- (7) The test to be given to learners should cover only the lessons that the facilitator provided for the learners.
- (8) When the learners have finished, collect their note books for grading.
- (9) Discuss the assessment activities and answer learners' questions. Ask learners how they felt about the test. Was it difficult? Easy?

MODULE J: Apprenticeship
End of Module Assessment

| | |
|----------|---|
| 1 | <p>An apprenticeship is:</p> <p>A. The way a person serves a master well</p> <p>B. The way a person helps a master to sell goods in the market and report the correct money.</p> <p>C. The way a person learns from a master about how to do a particular type of work at the work site with an agreement between the master and the learner</p> |
| 2 | <p>Which one is correct? In an apprenticeship:</p> <p>A. The boss is called teacher and the learner is called student</p> <p>B. The boss is called chairperson and the learner is called apprentice</p> <p>C. The boss is called master and the learner is called apprentice.</p> |
| 3 | <p>An apprenticeship is another way to earn a living.</p> <p>A. True</p> <p>B. False</p> |
| 4 | <p>Apprenticeships do not require agreement between the apprentice and the master.</p> <p>A. True</p> <p>B. False</p> |
| 5 | <p>Which of the following is an important benefit of an apprenticeship for your future living?</p> <p>A. The apprentice can make friends.</p> <p>B. The apprentice can get a gift from the master after the training.</p> <p>C. The apprentice can get focused attention of the master, and thereby be able to learn well.</p> |
| 6 | <p>Someone who goes for apprenticeship cannot get a job in a company or with government.</p> <p>A. True</p> <p>B. False</p> |

| | |
|----|--|
| 7 | <p>What you learn from the master today can become money for you tomorrow.</p> <p>A. True B. False</p> |
| 8 | <p>Why do you need to choose an apprenticeship that is good for you?</p> <p>A. So that you can be recognized in your community B. So that you can learn well a trade that you choose, and be able to do it well. C. So that your master will like you.</p> |
| 9 | <p>After an apprenticeship, how can one get employment apart from office job?</p> <p>A. Go to your community and complain to your community leader B. Sit at home and wait for government to give you a job C. Use what you learned to start your own small business.</p> |
| 10 | <p>Apprenticeship is good for women only.</p> <p>A. True B. False</p> |

REVIEW MODULE

REVIEW MODULE

By the end of the module learners will be prepared to use the Fatu and Saah story to:

- Describe how to start a small business and save money
- Describe wrong ways to use money meant for business
- Discuss how to use money well
- Describe a business plan and the process of obtaining a bank loan

Links With Other Modules:

Work Related Money Management (Work Readiness Content Area), Entrepreneurship Part 2 (Work Readiness Content Area), Preparation for Vocational Training (Work Readiness Content Area), Finding a Job (Work Readiness Content Area).

Estimated Length of Module: Five Lessons - 45 minutes for each lesson

List of Numbered Lesson Titles:

| LESSON | REVIEW LESSON TITLES |
|--------|-------------------------|
| 103. | Review 1 With Story |
| 104. | Review 2 With Story |
| 105. | Review 3 With Story |
| 106. | Review 4 With Story |
| 107. | Tests (Evaluations) |
| 108. | End of Level Assessment |

Background Information:

- The Fatu and Saah story has so far covered the major lesson topics on Work Readiness for this level but learners have not had the opportunity to get to the end of the story. This review module is to use the remaining part of the Fatu and Saah story to reinforce some of the points learners have been taught across the modules, and to see the conclusion of the Work Readiness journey of Fatu and Saah. The aim of this review module is to emphasise the rewards of the Work Readiness training to which learners have been exposed.
- The approach to these lessons however is different from the earlier ones. In these lessons, the facilitator will make the learners listen to the excerpts of the story, and answer the questions. The facilitator guided by answers provided will indicate to learners if they are correct or not. Each question is wrapped up with a remark.

Evaluation:

- Along the various steps in these lessons, the learners will be asked questions so that the facilitator can find out how much learners have learned from the lives of Fatu and Saah.
- This module will also help facilitators to find out (evaluate) how well learners have come to appreciate the value of the Work Readiness training.

MODULE J

Lesson 103: Review 1

Length of Lesson: 45 minutes

Learning Objective: By the end of the lesson, learners will be able to:

- Describe how to start a business and save money.

Preparation and Materials:

- Chalkboard
- Chalk
- The Story - “Fatu and Saah”, Chapter 10

Activities:

Step 1 5 Minutes

- Explain to learners that the next four lessons shall be used to review some parts of what they have learned in this semester, making use of the “Fatu and Saah” story.
- Tell learners that all of them are expected to participate fully in all the lessons.

Step 2 15 Minutes

- Read the following excerpts of “Fatu and Saah” Chapter ten to the learners.

Fatu Gives a Loan to Saah

Part 1

Saah decided he should call his business, “Saah Music and Video Services.” He did not have money to start his business big. He had to start small. Some people who knew him when he was learning from D.J. Collins started calling and inviting him to play music at their occasions.

He had to rent equipment, sometimes on credit, and take it to the site of the event. After receiving money, he would pay the rent for the equipment and

keep the remaining money as his profit. Fatu had advised him that, from every money that came to his hand, he should save. So every time he received a payment, he put a little money aside. With that profit, he was able to rent a small kiosk where he sold tapes during the week.

Part 2

On one occasion, Saah was playing music for a customer at a party. One of the people at the party was a pastor. The pastor went to Saah and told him, “My church will be having a crusade for ten days. Could you bring your equipment there for us to use for the ten days?”

“Ten days?” Saah quickly added up how much money that would bring if he was paid 30 US dollars per day for the use of the equipment. “Could you pay 30 US dollars per day?”

“Yes, I can,” he replied.

“When will you have the crusade?” Saah asked.

“Oh, still a long time off, about 3 months from now,” the pastor said.

The pastor told Saah to come see him the following week. When they met, he signed a paper to tell Saah that the church would pay Saah 300 US dollars for the 10 days, if he agreed to bring his equipment for the church to use for the crusade.

This was a big contract. Saah started to think about how to buy his own equipment. The equipment cost 850 US dollars. He did not have enough money.

He counted his savings. He had saved 150 US dollars. He needed 700 US dollars more. He thought of what to do. He wanted to go to a bank. But he didn’t think they would accept him, because he was not a customer to any bank and didn’t have any assets to use as collateral. And he had also never taken a loan before. He remembered that Fatu had promised to help her when the time comes, so he decided to pay a visit to Fatu.

Fatu had continued saving money with her susu club and the credit club in Totota. The credit club gave her money to help her business and because she had always paid back the loan in good time. The club was always ready to help her.

Part 3

On a Saturday evening, Fatu and Saah met in Gbarnga. Fatu had come to see Aunty Hawa who had just come back from America. Saah told Fatu about the church crusade business and the money he needed to buy his own equipment instead of hiring. Fatu was happy for him.

“My broda, me pa I happy for you o. Even da place where I can sell food in Totota, people can talk good bout you and how you make them happy at parties. They even said you use “Kpelle” language to do that thing they call “rap.”

“That is true,” Saah said, “but to make the business better now, I need to raise some money for a loan.”

“Hmm,” Fatu said, “Have you been saving some money since you started your business?”

“Oh, yes” Saah told her.

“And where do you save the money?” Fatu asked.

“I put the money in a paper bag and hide it under my bed, in my room,” Saah replied.

“No, no, no! Very wrong to do that. It is not too safe to save money at home. Apart from thieves stealing it, anything can happen. One man just lost all his money in Totota last week. He saved all his money in his house, fire caught the house and he lost all that he had worked for,” said Fatu.

“Uhh-henn!” Saah was surprised.

“Yes oh. It is safer to keep your money in the bank or in a susu club. But how much have you saved?” Fatu asked.

“I have saved 150 US dollars,” Saah answered.

“How much loan do you need now and to buy what?” asked Fatu.

“700 US Dollars,” answered Saah.

“And what things do you want to buy with this money?” Fatu asked him.

Saah was angry that Fatu was asking him all these questions. He said, “Wa kana tin is dis? Looka ayy ! Because you wan help me with money, da wa

you asking me question like small boy so?”

Fatu answered him, “Dis one da na small boy biznis o. This is business matter. You must know the correct things that would help your business before you take loan. This is what I am asking you and you say I am talking to you like small boy. Sorry o, big man.”

Part 4

Saah tried to cool himself down. Then he said, “You want to know the things I want to buy? Okay, I need--.” Fatu cut in, “You have to write down the things you need, and how much each one would cost so that the money you are asking for would be enough for what you want to do.”

Saah looked in his pocket for a pen. He asked Fatu for paper, and he wrote down the things he wanted to buy and how much each one would cost. When Saah finished writing, Fatu helped him add up each item. The total came to \$900 US dollars.

Fatu took the paper from him, “This is 900 US dollars. You said you have saved 150 US dollars. The balance is 750 US dollars. But you said the loan you need was 700 US dollars. What about the balance 50 US dollars?”

“I did not think of the transportation from Monrovia and the stabilizer,” said Saah.

“You see why I said that it is better to think of all the things you would need, and write them down with their costs? So the loan you need now is 750 US dollars,” Fatu said.

Part 5

“Yes,” replied Saah. Fatu kept quiet for a while, thinking of something. Then Saah said, “What are you thinking about again? Please loan me this money now. You know I like you. In fact, I love you.”

Fatu looked at Saah, and said, “No, no, no. Please don’t bring any loving matter into this thing. I told you this is business. I am not giving you any loan because of any love. I am giving it to you because I see that you are hard working and you too have started saving money. And if you loan from me I will expect you to pay back with interest.”

“Okay, so when are you going to give me the money?” Saah asked.

“Pushy, pushy! When you are asking for a loan, you can’t be pushy. Be humble. Be respectful. I will think it over. If I decide to give you the money, then I will come back to Gbarnga next Saturday.” Fatu said.

“Thank you so much.” Saah hugged Fatu, and they departed.

All week long Saah wondered what Fatu would decide.

Part 6

The following Saturday, Saah heard that Fatu would be coming to her Aunty’s house. He went there to wait for her. When she arrived she told him her decision. She decided to give him 750 US dollars. But she decided to have a procedure. She made a document to show exactly how much money she was loaning, how much Saah should pay back each month, and how much interest he should pay on the loan.

They signed the document and Saah walked out of the house, with a bright smile on his face. Fatu watched him walking down the road and wondered if he would really come through and pay his loan.

Step 3

25 Minutes

- Read the following story paragraphs to learners and ask them to answer the questions that follow each story.
- Help them to point out the correct answers as necessary and conclude with the remarks provided.

1. **STORY EXCERPT:**

Saah decided he should call his business, “Saah Music and Video Services.” He did not have money to start his business big. He had to start small. Some people who knew him when he was learning from D.J. Collins started calling and inviting him to play music at their occasions.

He had to rent equipment, sometimes on credit, and take it to the site of the event. After receiving money, he would pay the rent for the equipment and keep the remaining money as his profit. Fatu had advised him that, from every money that came to his hand, he should save. So every time he received a payment, he put a little money aside. With that profit, he was able to rent a small kiosk where he sold tapes during the week.

Ask learners:

1. How did Saah start his business? Did he start it in a big or small way?

Answer: Small way

2. When you want to start your business, must you wait until you can start it big?

Answer: No

3. What did Saah do with his profit from renting sound equipment?

Answer:

- He paid the rent for the equipment and kept the remaining money as his profit.
- Every time he received a payment, he put a little money aside.
- With the profit, he was able to rent a small kiosk where he sold tapes during the week.

Remark: You don’t have to wait till you have a lot of money, you can start your business from the little you have.

2. **STORY EXCERPT:**

This was a big contract. Saah started to think about how to buy his own equipment. The equipment cost 850 US dollars. He did not have enough money.

He counted his savings. He had saved 150 US dollars. He needed 700 US dollars more. He thought of what to do. He wanted to go to a bank. But he didn’t think they would accept him, because he was not a customer to any bank and didn’t have any assets to use as collateral. And he had also never taken a loan before. He remembered that Fatu had promised to help her when the time comes, so he decided to pay a visit to Fatu.

Fatu had continued saving money with her susu club and the credit club in Totota. The credit club gave her money to help her business and because she had always paid back the loan in good time. The club was always ready to help her.

Questions:

1. Fatu had been doing something with the Susu club and the credit club. What had she been doing with them?

Answer: Saving money.

2. Why had the credit club given money to Fatu?

Answer: Because she has always been paying back the loan she took from the club on time.

Remark: Practicing saving every week can help you to get the money to start your business or make your business bigger.

3. **STORY EXCERPT:**

“My broda, me pa I happy for you o. Even da place where I can sell food in Totota, people can talk good bout you and how you make them happy at parties. They even said you use “Kpelle” language to do that thing they call “rap.”

“That is true,” Saah said, “but to make the business better now, I need to raise some money for a loan.”

“Hmm,” Fatu said, “Have you been saving some money since you started your business?”

“Oh, yes” Saah told her.

“And where do you save the money?” Fatu asked.

“I put the money in a paper bag and hide it under my bed, in my room,” Saah replied.

“No, no, no! Very wrong to do that. It is not too safe to save money at home. Apart from thieves stealing it, anything can happen. One man just lost all his money in Totota last week. He saved all his money in his house, fire caught

the house and he lost all that he had worked for,” said Fatu.

“Uhh-henn!” Saah was surprised.

“Yes oh. It is safer to keep your money in the bank or in a susu club. But how much have you saved?” Fatu asked.

Questions:

1. Why is it not good to keep savings at home?

Answer: Because it might be stolen, or burnt by fire or lost

2. Where is it safer to save money?

Answer: In the bank or Susu club

Remark: It is safer to keep your savings in the bank or in a Susu club.

4. **STORY EXCERPT:**

“700 US Dollars,” answered Saah.

“And what things do you want to buy with this money?” Fatu asked him.

Saah was angry that Fatu was asking him all these questions. He said, “Wa kana tin is dis? Looka ayy ! Because you wan help me with money, da wa you asking me question like small boy so?”

Fatu answered him, “Dis one da na small boy biznis o. This is business matter. You must know the correct things that would help your business before you take loan. This is what I am asking you and you say I am talking to you like small boy. Sorry o, big man.”

Saah tried to cool himself down. Then he said, “You want to know the things I want to buy? Okay, I need--.” Fatu cut in, “You have to write down the things you need, and how much each one would cost so that the money you are asking for would be enough for what you want to do.”

Saah looked in his pocket for a pen. He asked Fatu for paper, and he wrote down the things he wanted to buy and how much each one would cost. When Saah finished writing, Fatu helped him add up each item. The total came to \$900 US dollars.

Fatu took the paper from him, “This is 900 US dollars. You said you have

saved 150 US dollars. The balance is 750 US dollars. But you said the loan you need was 700 US dollars. What about the balance 50 US dollars?”

“I did not think of the transportation from Monrovia and the stabilizer,” said Saah.

“You see why I said that it is better to think of all the things you would need, and write them down with their costs? So the loan you need now is 750 US dollars,” Fatu said.

Questions:

1. Was it correct for Fatu to tell Saah to write down what he wanted to do with the money he wanted to borrow?

Answer: Yes.

2. Why do you say this?

That would give Saah the opportunity to look at all he has written, and check if he forgot anything. It also helps Fatu understand if he has a good business plan and if she can trust him.

Remark: If you don’t write down what you want to do with the money you want to borrow, you may forget about some things and so the money may not be sufficient for what you want to do.

6. **STORY EXCERPT:**

“Yes,” replied Saah. Fatu kept quiet for a while, thinking of something. Then Saah said, “What are you thinking about again? Please loan me this money now. You know I like you. In fact, I love you.”

Fatu looked at Saah, and said, “No, no, no. Please don’t bring any loving matter into this thing. I told you this is business. I am not giving you any loan because of any love. I am giving it to you because I see that you are hard working and you too have started saving money. And if you loan from me I will expect you to pay back with interest

Question:

1. Would it have been correct for Fatu to give the loan to Saah because Saah said he loves her?

Answer: No

2. Why?

Answer: Because the business terms might become unclear.

3. What did Fatu consider before she gave the loan to Saah?

Answer: She considered that Saah was hardworking and has started saving money too

Remark: It is not right to lend money to people just because you are friends. Before you loan money to people, make sure they can use the money well.

- **Wrap up** by asking learners to summarize what they have learned from the lesson. Take their responses and add as necessary.

MODULE J

Lesson 104: Review 2

Estimated Length of Lesson: 45 minutes

Lesson Learning Objectives: By the end of the lesson, learners will be able to:

- Identify why it is not good to give out borrowed money to friends or relations.
- Identify the danger in not paying back a loan when you can.

Preparation and Materials:

- Chalkboard
- Chalk
- The Story - “Fatu and Saah”, Chapter 11

Activities:

Step 1 5 Minutes

- Explain to learners that this lesson will continue with the revision of what they have learned and that the “Fatu and Saah” story will still be used.
- Tell learners that all of them are expected to participate fully in all the lessons.

Step 2 15 Minutes

- Read the following excerpts from “Fatu and Saah” Chapter 11 to the learners.

Saah Gets in Trouble

Part 1

With the 750 USD in his pocket, Saah was very happy. He called his friend Kermo and told him that he wanted to buy his own set of musical equipments.

Kermo told him that he knew a shop in Monrovia where Saah could get high quality equipment at a very good price. The following Thursday, Saah

and Kermo made the trip to Monrovia.

On the way, Kermo told Saah that he would help him to beg the owner of the shop to reduce the price of the equipment for him since the shop owner was his friend.

When they got to Monrovia, Kermo took Saah to a shop on Benson Street. After Saah saw all the items he wanted to buy, the total came to 900 US dollars.

Kermo told Alex his friend who owned the shop that he should allow them to pay 600 US dollars now, and come back in 2 months to pay the balance. Alex thought about it and then said, "Saah is a stranger to me. I don't know if he is reliable. Buy what you can with the 600 you have. You can come and buy the rest later when you have the money. I can't give you credit until I am sure you are trustworthy."

Kermo worked on his friend. "My man, you don't know Saah. But you know me and trust me. I am your man. Give the whole equipment to Saah. He will come back to pay the balance and if not you can come after me."

After hesitating, the shopkeeper finally agreed. Saah checked all the equipment. He paid 600 US dollars and collected the receipt. He signed on the receipt that he would pay the balance 300 US dollars in eight weeks time. They packed the equipment and travelled back to Gbarnga.

Part 2

The following day was Friday. Saah was in his shop busy trying to put the equipment together and test them again.

At 4 o'clock, Kermo came to meet Saah at his shop.

"My man, we must enjoy this weekend o. Now Gbarnga will know that Saah has arrived," Kermo said. Kermo called two ladies on his phone. He told them to come and meet him at Saah's shop.

Shaking Saah's hand, he said "My man, I am getting the babes that will rock with us tonight."

When the girls came, Kermo introduced them to Saah, "Meet my friend Saah. He is the king of all the D.J.s in Gbarnga. He just bought this equipment, so we are celebrating tonight."

With the two girls, Saah and Kermo went to an entertainment center. They ordered goat pepper soup and Stout beer.

As they were enjoying themselves, Saah's phone rang. He looked at his phone. It was Fatu. He gave the phone to Kermo with a sign to say that he was not around.

At that time, one of the girls was rubbing her hands on Saah's head while they were dancing. Saah checked the time. It was 11 o'clock in the night. The girls were drunk. Saah asked for the bill; the bill came to 65 US dollars with all the alcohol that the group drank. Saah paid and they left the place.

Part 3

The church program would come up in few days. The pastor sent a messenger to take part of the money to Saah. Saah took his equipment to the church for the ten day crusade.

He did very well and the pastor gave him the balance of his money after the crusade.

Within four weeks after he bought the equipment, Saah had been invited to play at many places. He started making plenty money. Saah was not saving money like he used to.

But Kermo and the two ladies kept following him wherever he went. When he played, part of his money would disappear when the four got drunk.

One Saturday evening, Fatu called him to ask him for the money she had loaned him. Saah told her that he was not yet making money. He would pay her in another four weeks time.

Part 4

One day, Saah was in his shop busy recording some music. Kermo came to him with two young ladies. He addressed him, "Saah the King of all D.Js, you are now a big boy o, you need some better dresses, perfume, and shoes. These ladies sell items. I told them to bring some to show you."

The girls selected three pairs of expensive shoes, six shirts and three bottles of perfume for Saah. Saah tried on some of the shirts.

"They all look good on you," Kermo said. "Take them all even if you

have to pay later. You need to look good, my man.” Saah’s phone rang again. It was Fatu.

“Hello Fatu” Saah said.

“Saah, dis thin’ you doin’ a na lik ay oh. You promised to pay me the money in four weeks. The time has passed, it is now six weeks and each time you tell me you still don’t have money. Please, I want my money this week o.”

“Fatu, I beg you, en I promise I will pay? I beg, just give me a little more time,” Saah said.

The girls had finished packing the items and they calculated the cost. It came to 300 US dollars. Saah collected the clothing. He paid 150 US dollars and told the girls to come back in two weeks time.

As Saah was looking at the items, he turned to Kermo and said, “Do you know that I didn’t want to buy these things?”

“Why?” Kermo asked.

“Don’t you remember that I have to pay 300 US dollars to Alex your friend in Monrovia to balance the money for the equipment? I have to pay Fatu back too?” Saah said.

“I know but just give them time. You know you are now a very popular D.J. Money will come. In fact even me, I will make money for you, plenty money,” Kermo said.

“How?” Saah asked.

Part 5

“I have one business idea. If you can give me \$400 US dollars, I will use it for the business. In three weeks, I will raise 1000 US dollars.” Kermo said.

“Sure? Are you really sure?” Saah asked.

“I’m very sure. It is you that is wasting time. Let me have the money today, in three weeks’ time, I will bring you 1000 US dollars cash. That is 600 cool US dollars on top.” Kermo boasted.

“I will try and get the money, if you are sure you can do this. You know I have so much money to pay back now. Plus, I also need to pay this month’s

rent for my shop now. The landlord called me yesterday.”

The following morning Saah went to meet one customer who had just invited him to play at her birthday ceremony.

He told the lady to pay all the money with the promise that he would come on the day to play for her.

The lady gave him 50 US dollars. Saah added this to some of the money he had with him to make up 400 US dollars. Kermo came to him in the evening, and Saah gave him 400 US dollars.

Two weeks later, Alex at the equipment shop in Monrovia called Saah to remind him that it was already time for him to pay the balance.

He warned Saah that if he did not pay within one week, he would report him to the police. Saah begged him to give a little more time.

That evening, the ladies who sold the clothes to him came to ask for the balance. Saah told them to wait until Kermo would come back with the big money.

“Which Kermo?” one of the girls asked.

“The same Kermo who is my friend,” Saah responded.

“You sleepin’? You better wake up, my friend. Kermo fini leavin’ Liberia four days ago. He has travelled to America,” the other lady said.

Saah did not believe them. “You are joking,” he said. He brought out his phone and called Kermo’s number, it was switched off. He then called Kermo’s neighbor. He confirmed it was true. Kermo had gone to America four days ago.

Saah told the ladies what Kermo had done to him. He told them to come back the following week. Saah was depressed. He started thinking about Alex who said he must pay the balance of the equipment in one week. He didn’t know what to do.

Part 6

Three days later, Saah was getting ready to play at the birthday ceremony. On that day, he had packed up the equipment and was about to go. The party was to start at 2 o’clock in the afternoon. Saah had planned to be at

the party early, as he never liked to get late to occasions.

At 12 noon that day, Alex arrived at Saah's shop in Gbarnga. He came with two policemen. Alex asked him to pay his money or the police would arrest him. Saah tried to beg Alex. Alex did not give in. He wanted his money.

The police told Saah that they would take him to the station. Saah called Mr. Ben, but the phone was off. Then he called Alvin. The policemen were already trying to get a taxi that would take them to the station. Saah's phone rang. It was the lady who wanted him to come and play at her birthday.

"What is happening now? We have been expecting you. If you know you will not come please return my money so I can get another person," the lady said.

"Please I will come. Just give me ten minutes," Saah pleaded.

"Wa kana ten minutes?" Alex asked. "Look, you are not going anywhere until you pay me my money."

Then Alvin came. Saah told him what happened and asked Alvin to try and loan him about 300 US dollars to pay Alex.

"300 US dollars? I don't have that amount, but let me try and see what I can do," Alvin said. Then he turned back to Saah, "Why don't you call Fatu?"

"Oh, I can't call her. There is a little problem there." Saah said.

"What problem?" Alvin asked.

"Oooo, Alvin please get this money for me. I will tell you about that later," Saah said. Alvin left to look for money.

About twenty minutes later, the lady who was having her birthday came to Saah's shop with two policemen. Alex had stopped a car. The car took them all to the police station, with the lady and the other policemen following behind.

Saah called Alvin to meet him at the police station. When Alvin got to the police station, he was able to get 70 US dollars. Saah collected it and gave the lady 50 US dollars, the money he had collected from her to play at her birthday.

After a long time at the police station, some policemen were sent to bring Saah's musical equipment to the police station. The equipment had to

remain at the station until Saah paid Alex's balance money of 300 US dollars.

After the equipment was brought to the station, Saah went back to his shop. He sat alone in the middle of his shop with head in his hands. "Kermo, God will punish you for what you did to me. I really made bad mistakes. I am owing so many people. Mr. Ben warned about bad friends, Fatu warned me to be careful how I spent money. What will I do now? Fatu, Fatu, Fatu..... I have to think of what to do." He put his feet on a small stool in his shop and slept.

Step 3 25 Minutes

- Read the following paragraphs to learners and let them answer the questions that follow each paragraph.
- Help them to point out the correct answers as necessary and conclude with the remarks provided.

1 STORY EXCERPT:

My man, we must enjoy this weekend o. Now Gbarnga will know that Saah has arrived," Kermo said. Kermo called two ladies on his phone. He told them to come and meet him at Saah's shop.

Shaking Saah's hand, he said "Ma man, I am getting the babes that will rock with us tonight."

When the girls came, Kermo introduced them to Saah, "Meet my friend Saah. He is the king of all the D.J.s in Gbarnga. He just bought this equipment, so we are celebrating tonight."

With the two girls, Saah and Kermo went to an entertainment center. They ordered goat pepper soup and Stout beer.

As they were enjoying themselves, Saah's phone rang. He looked at his phone. It was Fatu. He gave the phone to Kermo with a sign to say that he was not around.

At that time, one of the girls was rubbing her hands on Saah's head while they were dancing. Saah checked the time. It was 11 o'clock in the night. The

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| | <p>girls were drunk. Saah asked for the bill; the bill came to 65 US dollars with all the alcohol that the group drank. Saah paid and they left the place.</p> <p>Questions:</p> <p>1. Saah owed Fatu some money. What can you say about the way Saah behaved in this story?</p> <p>Answer:</p> <ul style="list-style-type: none"> ➤ It was not good that Saah refused to answer the call when Fatu called him. ➤ It was bad that Saah was spending money to enjoy himself with the girls and Kermo when he has not paid back Fatu’s money. <p>2. How could Saah’s behavior lead someone into debt?</p> <p>Answer:</p> <p>When you borrow money for a business and then you use it for other purposes, you won’t be able to earn the money back to pay back the business.</p> <p>When you owe people and you don’t pay when you have the money, when you run out of money, you will be in debt.</p> <p>Remarks: When you owe people money, pay them as soon as you have the money. Don’t spend on other things when you owe people.</p> |
| 2 | <p>STORY EXCERPT:</p> <p>One day, Saah was in his shop busy recording some music. Kermo came to him with two young ladies. He addressed him, “Saah the King of all D.Js, you are now a big boy o, you need some better dresses, perfume, and shoes. These ladies sell items. I told them to bring some to show you.”</p> <p>The girls selected three pairs of expensive shoes, six shirts and three bottles of perfume for Saah. Saah tried on some of the shirts.</p> <p>“They all look good on you,” Kermo said. “Take them all even if you have to pay later. You need to look good, ma man.” Saah’s phone rang again. It was Fatu.</p> <p>“Hello Fatu” Saah said.</p> <p>“Saah, dis thin’ you doin’ a na lik ay oh. You promised to pay me the money in four weeks. The time has passed, it is now six weeks and each time you tell me you still don’t have money. Please, I want my money this week o.”</p> <p>“Fatu, I beg you, en I promise I will pay? I beg, just give me a little more time,” Saah said.</p> |

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| | <p>The girls had finished packing the items and they calculated the cost. It came to 300 US dollars. Saah collected the clothing. He paid 150 US dollars and told the girls to come back in two weeks time.</p> <p>As Saah was looking at the items, he turned to Kermo and said, “Do you know that I didn’t want to buy these things?”</p> <p>“Why?” Kermo asked.</p> <p>“Don’t you remember that I have to pay 300 US dollars to Alex your friend in Monrovia to balance the money for the equipment? I have to pay Fatu back too!” Saah said.</p> <p>Question:</p> <p>1. Is Kermo a good friend? Answer: No Why?</p> <p>2. What did Kermo do that was bad? Answer: He gave encouraged Saah to spend on what was not important, even when he had debt to pay.</p> <p>3. Do you think Saah should have done something different? What do you think Saah should have done? Answer: Yes. Saah should have refused to buy those items from the ladies. He should have told Kermo how he felt before he spent the money.</p> <p>Remark: When you are doing your business, you have to be careful of some friends and relations because some of them will give you wrong advice that can get you in trouble.</p> |
| 3 | <p>STORY EXCERPT:</p> <p>“I have one business idea. If you can give me \$400 US dollars, I will use it for the business. In three weeks, I will raise 1000 US dollars.” Kermo said.</p> <p>“Sure? Are you really sure?” Saah asked.</p> <p>“I’m very sure. It is you that is wasting time. Let me have the money today, and in three weeks time, I will bring you 1000 US dollars cash. That is 600 cool US dollars on top,” Kermo boasted.</p> |

“I will try and get the money, if you are sure you can do this. You know I have so much money to pay back now. Plus, I also need to pay this month’s rent for my shop now. The landlord called me yesterday.”

The following morning Saah went to meet one customer who had just invited him to play at her birthday ceremony.

He told the lady to pay all the money with the promise that he would come on the day to play for her.

The lady gave him 50 US dollars. Saah added this to some of the money he had with him to make up 400 US dollars. Kermo came to him in the evening, and Saah gave him 400 US dollars.

Question:

1. What can you say about what Saah did in the story?

One Possible Answer: Saah gave money from his business to Kermo without knowing what Kermo’s business plan was.

2. What would you consider as the correct thing to do if you were in a situation like Saah’s?

One Possible Answer: Saah should have kept money loaned for his business to be used for business expenses.

3. How can we know whether or not to trust our friends or family members with money? Should we ever borrow money from friends or family? Should we ever lend money to friends or family? If you think “yes”, then what precautions should we take? (A precaution means an action to carefully check in advance.)

Some Possible Answers:

- Check the character of the person in his/her ability to use money well
- Check on the person’s history of borrowing and paying back money
- Check on the person’s present or potential ability to pay back
- Do a form of documentation that states how and when the money will be paid back signed by both parties and with witnesses.

Remark: When you are doing your business, you have to be careful of some friends and relations because some of them may not be trustworthy. Even if they are family.

- **Wrap up** by asking learners to summarize what they have learned from the lesson. Take their responses and add as necessary.

MODULE J

Lesson 105: Review 3

Estimated Length of Lesson: 45 minutes

Lesson Learning Objectives: At the end of this lesson, learners will be able to:

- Accurately describe a business plan.
- Accurately explain when and why a business plan is needed

Preparation and Materials:

- Chalkboard
- Chalk
- The Story - “Fatu and Saah”, Chapter 12

Activities:

Step 1 5 Minutes

- Explain to learners that this lesson will continue with the review of what they have learned and that the “Fatu and Saah” story will still be used.
- Tell learners that all of them are expected to participate fully in all the lessons.

Step 2 10 Minutes

- Read the following excerpts from “Fatu and Saah” Chapter 12 to the learners.

Saah Applies for a Bank Loan

Part 1

Saah's business was in big trouble. For one week now, Saah's equipment was still sitting at the police station. Fatu had not heard about Saah's problem. There was a naming ceremony in one of the communities in Gbarnga. Fatu was a friend of the woman that just had a baby. So she had come for the ceremony. Saah and Alvin were on their way to the place to greet the family. From a distance, Saah saw Fatu.

"Look," Saah called Alvin's attention. "There is Fatu."

"That's good," Alvin said.

"What is good? I am going back, she will embarrass me. I owe her money, and I don't even know if she heard about my problem with Alex and the police."

"To tell you the truth," Alvin said, "You did not do well. Fatu has been very nice to you, but each time you have been bad to her. After you got the loan from her, what did you do? You forgot about her. She would call you; you would not pick up her calls. You started spending money on other girls."

As Alvin was talking, Fatu came out of the house where the naming ceremony was going on.

When Saah saw her from this distance, he said, "Alvin, look at Fatu, look at Fatu. Let's go. I don't want her to see me." They started to leave, but Fatu saw them. Then Alvin's phone rang.

"Alvin, how are you?" the voice said. Saah was wondering who called Alvin.

"Hello Fatu," Alvin said. When Saah heard it was Fatu, he asked Alvin to say that he was not around.

"Where are you?" she asked.

"Hum, hem, I am on my way to Kakata." Alvin answered.

"Which Kakata? You don't need to lie to me. I just saw you and Saah now at the naming ceremony. Why are you lying to me? I know Saah has been

avoiding me because of my money,” Fatu said.

“Okay, Fatu I will call you later,” Alvin said.

Part 2

Saah was angry with Alvin. “You see now. I told you we should leave,” he said.

“But for how long will you be running from Fatu? She is the only one I know that can still help you. You have asked so many people to give money, but you didn’t get anything. You should find a way to get to Fatu and beg her,” Alvin said.

“Alvin, that is tough,” Saah said. “I have many things to beg her for. Each time she helped me, I forgot about her. I have not paid back the money she loaned me, and I still need her help to get money to pay Alex and collect my equipment from the police station. I am really ashamed. Alvin, help me beg Fatu.”

“Dis tin here e no shame biznis o . I cannot help you beg her alone,” Alvin said.

“Uh-hen! Who should we ask to join us to beg her?” Saah asked.

Alvin kept quiet for a while. Then he announced, “I will call Fatu’s friend, Esther.”

“Look, call anybody you want to call, just let us find a way to beg her,” Saah told him.

Alvin went to Esther and talked things over with her.

Esther knew that Fatu liked Saah. When she heard the story, she responded, “No problem!” She called another friend of hers. With Alvin and Saah together, they all went back to the house where the naming ceremony was going on.

It was Esther who went in to call Fatu. Fatu was angry when she saw Saah, but she kept silent. Esther, Esther’s friend and Alvin all begged Fatu. Fatu still did not say anything. She did not want to disgrace Saah in the presence of her friends. Esther gave a sign to Saah to say something.

“Fatu, I am very sorry for everything. Please forgive me. I will pay your

money, but everything is just bad now,” Saah said. Esther and Alvin looked at each other. Everyone waited for Fatu to say something.

Fatu finally said, “I will come back to Gbarnga next week. Let us meet then. We will talk.” They all thanked Fatu.

“Esther, come and sit with me now,” Fatu invited Esther. Esther got close to Fatu. She asked her, “How about Saah? I know that you like him, but you just pretend when you see him,” Esther said smiling at Fatu.

Fatu just smiled.

Part 3

The following Saturday, Fatu came to Gbarnga as she had promised. She called Saah to meet her at Esther’s house. Saah came there with Alvin. Fatu wanted to talk to Saah alone, so she asked Saah to meet her outside.

“Now what is the problem?” she asked him. Saah first begged her again and told her about everything and that his equipment was at the police station. Fatu was surprised about what had happened. “Look, I know that you are very good at the business you are doing, but your problem is that you don’t know how to manage money well. Anybody can make money but not everybody knows how to keep it.”

“I have learned my lesson,” Saah said.

“How can I tell? You sure don’t act like you have learned your lesson! Now what do you want to do?” Fatu asked.

“I need to get some money to pay all my debts and collect my equipment from the police station,” Saah said.

“And where do you plan to get the money?” Fatu asked.

Saah kept quiet for a while then he said, “I don’t know, I have tried many other places, I could not get anything. Fatu please help me. I have learned my lesson.”

“Look, I cannot lend you any money. I too need money now. The excess I had I loaned to you. I want to buy a lot of land to build my own small house,” Fatu said. Saah looked at her with surprise.

“There is only one thing I can think of,” Fatu continued. “I can tell my

bank to loan you some money, but you would have to find someone who would be a guarantor for you.”

Part 4

“What is a guarantor?” asked Saah.

“It means that if you don’t pay, that person takes the responsibility to pay,” she responded. Saah looked doubtful that anyone would trust him enough to think he would pay them back after all he had done.” He realized his only option was to try.

Fatu took Saah to her bank. Saah was told to go and prepare a business plan. He did not know how to do this. Fatu advised him to go for training in work readiness at the alternative basic education class. Saah enrolled in the class and he learned how to make a business plan. But that was not all. He started learning the ways to start a business and how to use money well.

After the training, he went back to the bank. He wanted the bank to lend him 1500 US dollars.

He needed 700 US dollars to pay back Fatu, 300 US dollars to pay Alex to collect his equipment.

He needed to pay 180 US dollars for his shop rent and the remaining to hold as money he would need to move around for his business and take care of himself.

The bank asked him to get someone to serve as a guarantor for him. He went to beg Mr. Ben. Mr. Ben followed him to the bank. The bank trusted Mr. Ben, they had seen him repay his loans and he had enough assets. Based on Mr. Ben as a guarantor, bank agreed to give Saah a loan but he has to open an account with the bank, and operate the account for at least 3 months.

Saah had no money with which to open an account. He went back to explain this problem to Mr. Ben. Mr. Ben was angry with him. He said, “Look, I have done what I can do. I have talked to the bank, they will give you the loan but you go and open the account”

Saah in a very sober mood replied, “My problem now is that I don’t have the money to use to open the account, even the 300 Liberian dollars I need for the passport photograph I don’t have.” Mr. Ben dismissed him saying, “Go and do what you can do to open the account. Then come back to me”

Saah left Mr. Ben and decided to wash cars to get some money. He did this for one week, put all the money together. He went to open the account. With the account opened, Mr. Ben pleaded with the bank to remove the 3 months condition of running the account, so that Saah could have the loan immediately. The bank agreed and gave Saah the loan.

When he got the loan, the first thing he did was to get a copy book. He first wrote down all the debts he owed. Then he made a chart to show what he planned to buy, how to record his expenses, and how to calculate how much money remained.

The following day he went to the police station to pay the 300 US dollars that he owed Alex.

That same day he collected his equipment from the police station. He then went to Fatu and paid her 700 US dollars he owed her. He then paid the rent of his shop.

He closed early from work that day and just went home straight. Before he slept he knelt down and prayed, "God, now that I got out of that trouble, guide me so I don't get into trouble again. Help me to always use my money well. Help me to stay away from bad influences. Thank you, my God." Then he laid down and slept.

Step 3 **25 Minutes**

- Read the following story paragraphs to learners and ask them to answer the questions that follow each story.
- Help them to point out the correct answers as necessary and conclude with the remarks provided.

1

STORY EXCERPT:

The following Saturday, Fatu came to Gbarnga as she had promised. She called Saah to meet her at Esther’s house. Saah came there with Alvin. Fatu wanted to talk to Saah alone, so she asked Saah to meet her outside.

“Now what is the problem?” she asked him. Saah first begged her again and told her about everything and that his equipment was at the police station. Fatu was surprised about what had happened. “Look, I know that you are very good at the business you are doing, but your problem is that you don’t know how to manage money well. Anybody can make money but not everybody knows how to keep it.”

“I have learned my lesson,” Saah said.

“How can I tell? You sure don’t act like you have learned your lesson! Now what do you want to do?” Fatu asked.

“I need to get some money to pay all my debts and collect my equipment from the police station,” Saah said.

“And where do you plan to get the money?” Fatu asked.

Saah kept quiet for a while then he said, “I don’t know, I have tried many other places, I could not get anything. Fatu please help me. I have learned my lesson.”

“Look, I cannot lend you any money. I too need money now. The excess I had I loaned to you. I want to buy a lot of land to build my own small house,” Fatu said. Saah looked at her with surprise.

“There is only one thing I can think of,” Fatu continued. “I can tell my bank to loan you some money, but you would have to find someone who would be a guarantee for you.”

“What is a guarantee?” asked Saah.

“It means that if you don’t pay, that person takes the responsibility to pay,” she responded. Saah looked doubtful that anyone would trust him enough to think he would pay them back after all he had done.” He realized his only option was to try.

Fatu took Saah to her bank. Saah was told to go and prepare a business plan. He did not know how to do this. Fatu advised him to go for training in work readiness at the alternative basic education class. Saah enrolled in the class and he learned how to make a business plan. But that was not all. He started learning the ways to start a business and how to use money well.

Instruction: Before asking the learners the question, explain to learners that a business plan is a document that shows what the business will be doing (the idea of the business), what the business owner has in mind to do with the business, how he/she wants to start or carry on with the business successfully. People who may want to assist or help a business usually request for the business plan.

Question:

1. Fatu said... "Anybody can make money but not everybody knows how to keep it".

Do you think Fatu is correct? Give your reasons.

Possible Answer: Yes, she is correct. Saah once had money but he could not keep it as he wasted it and wrongly gave money to Kermo.

Remark: If you do not learn how to use money well you can always become poor even if you were rich.

2. **STORY EXCERPT:**

After the training, he went back to the bank. He wanted the bank to lend him 1500 US dollars.

He needed 700 US dollars to pay back Fatu, 300 US dollars to pay Alex to collect his equipment.

He needed to pay 180 US dollars for his shop rent and the remaining to hold as money he would need to move around for his business and take care of himself.

The bank asked him to get someone to serve as a guarantee for him. He went to beg Mr. Ben. Mr. Ben followed him to the bank. The bank trusted Mr. Ben, they had seen him repay his loans and he had enough assets. Based on Mr. Ben as a guarantee, bank agreed to give Saah a loan but he has to open an account with the bank, and operate the account for at least 3 months.

Question:

1. Why did the bank agree to give Saah the loan?

Possible Answer: Because he got Mr Ben to be his guarantor. The bank could trust Mr. Ben because he always paid back his loan.

2. Why did the bank tell Saah to get someone to stand for him?

Possible Answer: Because the bank needed to have somebody that the bank can trust, who will pay back the money if Saah would not be able to pay back

3. Why did Mr. Ben agree to persuade the bank to lend Saah the money?

Possible Answer: He knew that Saah was hard working although has made mistakes, he has learned some lessons. Also he believes that Saah is determined to succeed.

Remark: When you have learned how to save money and use money well, people or a bank can help you with a loan.

3

STORY EXCERPT:

When he got the loan, the first thing he did was to get a copy book. He first wrote down all the debts he owed. Then he made a chart to show what he planned to buy, how to record his expenses, and how to calculate how much money remained.

The following day he went to the police station to pay the 300 US dollars that he owed Alex.

That same day he collected his equipment from the police station. He then went to Fatu and paid her 700 US dollars he owed her. He then paid the rent of his shop.

He closed early from work that day and just went home straight. Before he slept he knelt down and prayed, "God, now that I got out of that trouble, guide me so I don't get into trouble again. Help me to always use my money well. Help me to stay away from bad influences. Thank you, my God." Then he lay down and slept.

Question:

1. With the way Saah quickly paid back all that he owed people, do you think what he did was good or bad? Give reasons.

Possible Answer: What he did was right. He has learned a lesson. He needed to get

himself out of debt, and also not use the money for other things.

Remark: It is better to pay back money you owe people as soon as you get the money with you.

- **Wrap up** by asking learners to summarize what they have learned from the lesson. Take their responses and add as necessary.

MODULE J

Lesson 106: Review 4

Estimated Length of Lesson: 45 minutes

Lesson Learning Objectives: By the end of this lesson, learners will be prepared to:

- Explain the reward of Work Readiness training.

Preparation and Materials:

- Chalkboard
- Chalk
- The Story - “Fatu and Saah”, Chapter 13

Activities:

Step 1 5 Minutes

- Explain to learners that this lesson will continue using the Fatu and Saah story to show them the reward of Work readiness training and that the “Fatu and Saah” story will still be used.
- Tell learners that all of them are expected to participate fully in all the lessons.

Step 2 15 Minutes

- Read the following excerpts from “Fatu and Saah” Chapter 13 to the learners.

Fatu and Saah Win an Award

Part 1

Saah decided to be more careful with the way he did business. He did not forget about the bad things he did that got him into trouble.

Saah wrote down every amount of money that came into his hand, no matter how small. He also wrote down exactly how he used the money.

Saah wrote something on the wall in his shop, *“A person who is rich today can be poor tomorrow if he or she does not know how to use money well.”*

The next Tuesday afternoon, Saah was in his shop with one of his friends who heard that Saah got a loan from the bank. He came to ask Saah to lend him some money.

Saah remembered Kermo. He kept quiet for a while and said, “My man, dis small money I got from deh bank, e for my biznis o. It is not even enough. I am still trying to ask other people to help me so that I can have enough to solve my own problem. I am very sorry. I don’t have money to lend you.” Saah’s friend looked at him as if he were thinking Saah was very mean. Then he just got up and left.

Saah felt bad. But he knew he had promised the bank that he would pay back 100 US dollars every month. Fatu was always reminding him about saving money and his promise to the bank.

But, it was hard to get business. After he abandoned the lady at the birthday party, he had gotten a bad name. People said he was not reliable. But he took even the small jobs he got. He tried to do them well, so that people would learn to respect him again. And no matter how hard, he kept his promise. Even when he had to reduce the food he ate, he paid back \$100 every month and his bank was happy with him.

Part 2

One day, Saah heard about a business opportunity. A big meeting of all teachers in Totota area was going to take place for 5 days. They told Fatu to prepare the food for all the teachers that would come.

They would need the loud speakers, the type that Saah had. Fatu told the teachers that she knew someone who had a good set of loud speakers

and that the person would also play good music for them.

She bargained with the teacher's group and asked them to pay \$50 US dollars for each day and they agreed.

Five days would be \$250 US dollars. After Fatu told Saah about the arrangement, he said, "Hey you are a good business partner. Maybe we should do things together. We go to an event and you provide the food and I provide the music." Fatu just looked at him and smiled.

One day, Mr. Ben came to check on Saah at his shop. He saw many people at the shop. Some were buying cassettes, while others were asking him to record special music for them. Mr. Ben was happy with Saah and told him to keep on as he was doing.

Part 3

After 15 months, Saah's business was back on track. He had paid back the money that the bank lent him. He continued to save a small amount of money each month and deposit it in the bank.

The following Christmas, the bank wanted to have a "Good Customers Award" party. The party was to thank the customers of the bank that had done well in the past year and been loyal to the bank. Many customers were invited, including Saah and Fatu.

Saah went to the party with Mr. Ben and Alvin. Fatu came there with Aunty Hawa and Esther.

When Alvin saw Fatu, he told Saah that they should go and sit with Fatu and her people. When Fatu saw Saah, she was very happy, and she told Aunty Hawa about Saah. Saah too introduced Fatu to Mr. Ben.

There was much of eating and drinking at the party. The workers of the bank were all dressed in the bank's t-shirt uniform and caps.

After about one hour of entertainment, one of the workers of the bank came to talk to the people.

He told them that the bank was always willing to help its customers. When the customers did very well with saving money and paying back loans that the bank gave them, the bank wanted an occasion like this to say thank you to the customers. Everybody clapped.

Then the manager of the bank started calling the names of the people who would receive the Good Customers Award. Both Fatu and Saah's name were called!

The manager explained that she would announce each person's name and then call them up and tell why the bank was giving them the award.

Part 4

When Fatu's name was called, Saah stood up, shouted and clapped loudly. The manager said, "Ladies and gentlemen, this woman is the lady in Totota who sells food at her shop called Fatu Food Center. She is very good at her business. Her customers say that her food is *"fatu-licious."*

Everyone clapped for Fatu. Then the manager continued, "Today we are giving her this award because she knows how to use money well and use a small amount of money to generate more money." Again, the audience clapped.

"Not only that," the manager continued, she brings people to do business with our bank, and tells other people about the ways to use money well."

One of the workers of the bank came to the manager and pointed to some gifts that were packed somewhere in the hall.

Then the manager said, "Fatu, our bank is very happy with the way you have been doing your business. We present this award to you as well as this small gift." Along with the award was a small box in red and silver wrapping paper.

Everybody stood up to clap for Fatu. The photographers quickly came forward to take her photograph as she was collecting her gift. Fatu was very happy. Saah ran towards her and took a photograph with her.

After Fatu, two additional people were called. Then Saah's name came!

Part 5

When Saah was called, Mr. Ben was the first to stand up and clap for him. Fatu also stood up! Then Alvin and everybody in the hall stood up. The crowd roared, "Saah, the D.J., Saah the D.J."

Saah went forward, and the manager began to talk.

“All our dear visitors, we are giving this man this award today because he showed that a man can fall and still rise again.” There was another shout of “Saah the D.J.”

“This man also is very good with his business. He made mistakes with money and his business ran into problems. He came to our bank, and we gave him some money as loan to help his business. He used this money very well to improve his business and he paid back the money we loaned him on time.”

That same worker of the bank came to the manager again to point to some other gifts. Then the manager said again, “Saah, our bank is very happy with the way you have been doing your business. This award is for you and this small gift.”

Fatu jumped up and ran to Saah. The photographer followed her to take their photograph. The music was playing loud and there were shouts of “Saah the D.J.” Mr. Ben and Alvin went to join them for another photo.

Alvin told Saah and Fatu to stand beside each other for a photograph with just the two of them. As they were doing this one of the ladies serving drinks at the party came to Esther and asked her pointing to Saah, “Is that her husband?”

Esther replied her, “No, but I think they like each other.”

“It will be good if they marry o, they look like husband and wife,” the lady said again.

Fatu called Esther and Alvin to join them for another photograph.

After another hour, the party ended and everyone left to go home.

On their way back, Aunty Hawa asked Fatu, “You seem to like Saah. Are you thinking of marrying him?”

“It is true that I like him, Aunty, but I don’t know what will happen in the future. We are not talking about that,” Fatu responded firmly. But out of the corner of her eye, Aunty Hawa saw a small smile on Fatu’s face.

Step 3 **25 Minutes**

- Read the following story paragraphs to learners and let them answer the questions that follow each story.
- Help them to point out the correct answers as necessary and conclude with the remarks provided.

| | |
|----|---|
| 1. | <p>STORY EXCERPT:</p> <p>Saah decided to be more careful with the way he did business. He did not forget about the bad things he did that got him into trouble.</p> <p>Saah wrote down every amount of money that came into his hand, no matter how small. He also wrote down exactly how he used the money.</p> <p>Saah wrote something on the wall in his shop- <i>“A person who is rich today can be poor tomorrow if he or she does not know how to use money well.”</i></p> <p>Question:</p> <p>1. Saah wrote in his room that - “A person who is rich today can be poor tomorrow if he or she does not know how to use money well”. Do you agree with him?” Give reasons.</p> <p>Possible Answer:</p> <p>Yes. Saah’s life was an example. He had money, he did not use it well, he later got broke and in debt.</p> <p>Remark: That you work and make money is good but what is more important is for you to have the ability to use the money wisely and do the correct things with the money.</p> |
| 2. | <p>STORY EXCERPT:</p> <p>The next Tuesday afternoon, Saah was in his shop with one of his friends who heard that Saah got a loan from the bank. He came to ask Saah to lend him some money.</p> <p>Saah remembered Kermo. He kept quiet for a while and said, “My man, dis small money I got from deh bank, e for my biznis o. It is not even enough. I am still trying to ask other people to help me so that I can have enough to solve my</p> |

| | |
|----|---|
| | <p>own problem. I am very sorry. I don't have money to lend you." Saah's friend looked him as if he were thinking Saah was very mean. Then he just got up and left.</p> <p>Question:</p> <p>1. What lesson do you think Saah had learned that made him reply to this friend like this?</p> <p>Possible Answer: <i>He has learned that when friends and relations are aware that you have some money, they will come around you with ways to collect money from you. He had a bad experience with Kermo.</i></p> <p>2. If you were in Saah's position what would you have done?</p> <p>Possible Answer: <i>(depends on student)</i></p> <p>3. What bad thing could have happened if Saah had given the money to that fellow?</p> <p>Answer: This friend could do the same thing Kermo did. As a result of that, Saah could run out of money to do his business, which means his business may have a problem again.</p> <p>Remark: Without being rude or insulting you should learn how to refuse giving your business money to people who ask you to help them...</p> |
| 3. | <p>STORY EXCERPT:</p> <p>After 15 months, Saah's business was back on track. He had paid back the money that the bank lent him. He continued to save a small amount of money each month and deposit it in the bank.</p> <p>The following Christmas, the bank wanted to have a "Good Customers Award" party. The party was to thank the customers of the bank that had done well in the past year and been loyal to the bank. Many customers were invited, including "Fatu and Saah".</p> <p>Saah went to the party with Mr. Ben and Alvin. Fatu came there with Aunty Hawa and Esther.</p> <p>When Alvin saw Fatu, he told Saah that they should go and sit with Fatu and her people. When Fatu saw Saah, she was very happy, and she told Aunty Hawa about Saah. Saah too introduced Fatu to Mr. Ben.</p> <p>There was lots of eating and drinking at the party. The workers of the bank were all dressed in the bank's t-shirt uniform and caps.</p> |

After about one hour of entertainment, one of the workers of the bank came to talk to the people.

He told them that the bank was always willing to help its customers. When the customers did very well with saving money and paying back loans that the bank gave them, the bank wanted an occasion like this to say thank you to the customers. Everybody clapped.

Then the manager of the bank started calling the names of the people who would receive the Good Customer Award. Both Fatu and Saah's name were called!

The manager explained that she would announce each person's name and then call them up and tell why the bank was giving them the award.

When Fatu's name was called, Saah stood up, shouted and clapped loudly. The manager said, "Ladies and gentlemen, this woman is the lady in Totota who sells food at her shop called Fatu Food Center. She is very good at her business. Her customers say that her food is *"fatu-licious"*.

Everyone clapped for Fatu. Then the manager continued, "Today we are giving her this award because she knows how to use money well and use a small amount of money to generate more money." Again, the audience clapped.

"Not only that", the manager continued, she brings people to do business with our bank, and tells other people about the ways to use money well."

One of the workers of the bank came to the manager and pointed to some gifts that were packed somewhere in the hall.

Then the manager said, "Fatu, our bank is very happy with the way you have been doing your business. We present this award to you as well as this small gift." Along with the award was a small box in red and silver wrapping paper.

Question:

1. Why did the Bank invite Fatu to the party?

Possible Answer: Because she knows how to use money well and used a small amount of money to generate more money.

5. **STORY EXCERPT:**

After Fatu, two additional people were called. Then came Saah's name!

When Saah was called, Mr. Ben was the first to stand up and clap for him. Fatu also stood up! Then Alvin and everybody in the hall stood up. The crowd roared, "Saah, the D.J., Saah the D.J."

Saah went forward, and the manager began to talk.

"All our dear visitors, we are giving this man this award today because he showed that a man can fall and still rise again." There was another shout of "Saah the D.J".

"This man also is very good with his business. He made mistakes with money and his business ran into problems. He came to our bank, and we gave him some money as loan to help his business. He used this money very well to improve his business and he paid back the money we loaned him on time."

That same worker of the bank came to the manager again to point to some other gifts. Then the manager said again, "Saah, our bank is very happy with the way you have been doing your business. This award is for you and this small gift."

Fatu jumped up and ran to Saah. The photographer followed her to take their photograph. The music was playing loud and there were shouts of "Saah the D.J.". Mr. Ben and Alvin went to join them for another photo.

Question:

1. Why did the bank invite Saah to the party?

Possible Answer: *Because he used the loan the bank gave him very well to improve his business and he paid back the money loaned him on time.*

2. Do you think this CESLY work readiness training is useful to you? Give your reasons.

Possible Answer: *Yes. Very useful as it opens learners mind to things they need to know that can help them prepare themselves for a job rr start to do something by themselves and succeed.*

Remarks: Work readiness training is very useful because it will teach you and prepare you well for the world of work.

- **Wrap up** by asking learners to summarize what they have learned from the lesson. Take their responses and add as necessary.

REVIEW MODULE

Lesson 107: (Service Learning Day)

Activities:

Step 1 45 Minutes

- The facilitator can ask the learners if they would like to revisit any of the topics covered from previous lessons in the Work Readiness Curriculum. If the learners want to revisit any of the lessons or ideas the facilitator can put the learners in small groups to discuss this.
- The facilitator can also ask the learners to create a presentation on a topic of their choice.
- The facilitator should also inform the learners about the up coming end of level Assessment and encourage them to use this class to ask questions as they find necessary.
- The facilitator should use the manual to guide his or her response to learners' questions.
- **Wrap up** by encouraging learners to set their minds on the Assessment and do their best.

MODULE J

Lesson 108: End of Level Assessment

During this session, you will assess learners understanding of lessons taught in all the modules of Level One.

Instruction:

- (1) This is a written assessment to be administered to the learners by the facilitator.
- (2) Tell learners that this test will cover every area that they have been taught, and that the test will be graded.
- (3) Ask them to work alone and encourage them to do their best.
- (4) Tell learners that some of the questions have 3 alternative answers, some have 4, while some have 2 alternative answers.
- (5) Tell them that in each of the questions, they are to answer as instructed.
- (6) Read each statement aloud to learners two to three times.
- (7) The test to be given to learners should cover only the lessons that the facilitator provided for the learners.
- (8) When the learners have finished, collect their note books for grading.

Module A: Introduction to Work Readiness

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| 1. | <p>Question: What is Work Readiness?</p> <p>A. Work Readiness is getting a person to the place where he/ she will start to work. B. Work readiness is preparing a person to have the necessary skills and ability to get himself/herself employed. C. Telling people that you are ready to work</p> |
| 2. | <p>Question: Circle which of the following is not an option meaning to participate in the “world of work”.</p> <p>A. Employment B. Job C. Vocation D. Training</p> |
| 3. | <p>Question: One way to create employment is by:</p> <p>A. Asking government to provide jobs B. Making two people to do the job meant for one person. C. Thinking of what services or goods are needed in your community and provide them.</p> |
| 4. | <p>Question: A person is working only when he/ she has a job in an office</p> <p>A. True B. False</p> |
| 5. | <p>Question: Employment is:</p> <p>A. Working for government only B. Working for companies only C. Any activity that is allowed by government that one can bring income.</p> |

Module B: Personal Leadership and Development

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|----|--|
| 1. | <p>Question: Which of the following is not correct about a good leader?</p> <p>A. A good leader accepts responsibility B. A good leader influences others to do things C. A good leader does not have to support those who work with him / her at the work place.</p> |
| 2. | <p>Question: Listen to this statement- “We all have different values”. Circle which of the following statements is correct about values.</p> <p>A. Our values are how much money we have in the bank B. Our values are how people like to treat us. C. Our values are the beliefs about ourselves and how we see the world and feel about things.</p> |
| 3. | <p>Question: A short term goal is:</p> <p>A. A goal that is not too tall B. A goal that is easy to set. C. A goal that you want to achieve within a short period.</p> |
| 4. | <p>Question: When Saah said - “We don’t have enough to feed the chickens after tomorrow, what shall we do?” Which step of problem solving was Saah applying?</p> <p>A. Gathering Information B. Selecting best option C. Identifying the problem</p> |
| 5. | <p>Question: It is not important for individuals to know their strong values and use them for their employment</p> <p>A. True B. False</p> |

Module C: Career Planning and Development

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|----|--|
| 1. | <p>Question: Which of the following statements is not correct?</p> <p>A. In wage employment, an individual works for some one else for a period of time and is paid for the work he/she does. B. In self employment, you can only do selling business. C. In self employment you are your own boss.</p> |
| 2. | <p>Question: It is not important to have interest in the work we do.</p> <p>A. True B. False</p> |
| 3. | <p>Question: Listen to this statement- and write your correct answer in the space provided. "Fatu has the ability to cook at her food center". That ability is</p> <p>A. A Value B. A Skill C. A Character.</p> <p>(-----)</p> |
| 4. | <p>Question: It is not important to have career goals and plan for ones future employment.</p> <p>A. True B. False</p> |
| 5. | <p>Question: Nearly every individual has some ability and skills that can bring income.</p> <p>A. True B. False</p> |

Module D: Wage Vs. Self Employment.

| | |
|-----------|--|
| 1. | Question: Which of the following is not an employment? A. Working in a bank B. Fish roasting business. C. Car washing D. Repairing wrist watches E. None of the above. |
| 2. | Question: which of the following statements is correct? A. Wage employment and self employment are both ways a person can earn a good income. B. Wage employment can always bring more money than self employment. C. A person cannot earn good income from self employment. |
| 3. | Question: A person who is self employed will not have any problems in his/her business. A. True B. False |
| 4. | Question: One problem of office work is that your salary may be small, and you may not be able to get a raise. A. True B. False |

Module E: Entrepreneurship

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|----|--|
| 1. | <p>Question: Which of the following is the correct meaning of business?</p> <p>A. A business is the giving out of money to people who need it. B. A business is only to sell market. C. A business is an activity that provides goods and services in exchange for money or other goods and services.</p> |
| 2. | <p>Question: Which of the following is not a business? Write your answer in the space provided.</p> <p>A. Construction B. Transportation C. Selling D. Repairing E. All of the above</p> |
| 3. | <p>Question: A person who starts or operates a business and is responsible for it is:</p> <p>A. A trader B. Seller C. An entrepreneur</p> |
| 4. | <p>Question: One important quality of an entrepreneur is that ...</p> <p>A. The entrepreneur must be a good Liberian B. The entrepreneur always has money C. The entrepreneur has the ability to identify opportunities</p> |
| 5. | <p>Question: In Liberia, there are no laws and regulations to follow when you want to register a business.</p> <p>A. True B. False</p> |

Module F: Work Attitude and Conduct

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|-----------|--|
| 1. | Question: Which of the following statements is correct? A. To do well with any type of work, it is not important to plan your time. B. To do well with any type of work, all that you need is just to know about the work. C. To do well with any type of work, you need to know how to plan and use your time well. |
| 2. | Question: Mark any of the following that is not a good working attitude. A. Coming to work on time. B. Treating others with respect at work C. Dressing well and correctly for the work place D. Not following all work related rules |
| | Question: Which of the following best describes customer service correctly? A. Serving your customer in your shop B. Asking your customers what they need C. How you attend to a customer after the customer buys from you. D. How you attend to a customer before, during and after the customer buys something from you |
| | Question: Which of the following is not an expectation of the employer? A. Get to work on time B. Follow all work related rules, regulations and policies. C. Come late to work and give reason. |
| | Question: Which of the following shows that that you have done well at work and deserve your pay? A. You come to work everyday but not carrying out your employer's expectation from you. B. You come to work on time C. You come to work on time everyday and meet all your employer's expectation. |

Module G: Your work and how to use your money well.

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|----|---|
| 1. | <p>Question: The main benefit of writing down how you spend your money and what you spend it on is:</p> <p>A. So that you don't forget who is owing you money B. So that you can know when your money gets lost or stolen. C. So that you will be more careful with how you spend your money</p> |
| 2. | <p>Question: People who know how to use money well are people</p> <p>A. who know what to buy for themselves and their families B. who give money to anyone who ask them for money C. who write down what they do with their money, and plan how to use it for the money to increase</p> |
| 3. | <p>Question: Correct way to save your money is to</p> <p>A. Keep your money in your house B. Keep your money with your friend C. Keep your money with a susu club or a bank.</p> |
| 4. | <p>Question: A budget is:</p> <p>A. A piece of paper on which you write how you spend your money, after you have already spent it B. A receipt that the business owner provides when you expend money C. A plan on how to spend your money from day to day from the money you have, or that you are expecting.</p> |
| 5. | <p>Question: When you want to make a budget, how important is it for you to first make a list to make of all the things you need and how much is needed for each.</p> <p>A. Not important B. may be important C. Very important</p> |

Module H: Finding A Job

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|----|--|
| 1. | <p>Question: Before you begin to apply for a job, it is not important for you to identify something you know how to do well and which you will want someone to employ you to do.</p> <p>A. True B. False</p> |
| 2. | <p>Question: When you are looking for a job somewhere and you are told to come back, a correct thing to do is to:</p> <p>A. Thank them and promise to check back B. Get angry and show them how you feel</p> |
| 3. | <p>Question: Your social network means</p> <p>A. People in your community with whom you go to parties. B. Your friends and relations. C. A number of people that you know and that can support you to achieve your goals.</p> |
| 4. | <p>Question: Why is it good to be truthful when you are looking for a job?</p> <p>A. so that you can show that you are a good person B. So that they will give you a good salary when you are employed C. So that the people you ask for a job may trust you and remember you when there is a job</p> |
| 5. | <p>Question: Which of the following is not correct about an application letter?</p> <p>A. an application letter is used to introduce an applicant to an employer B. an application letter must be neat and straight to the point C. An application letter can be a photocopy or duplicate</p> |

Module I: Preparation for Vocational Training

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| 1. | <p>Question: A vocational training center is: Write your answer in the space provided.</p> <p>A. A place you look for a job B. A place where you get job training. C. A place where you can sell your market D. A place where you learn how to vote.</p> |
| 2. | <p>Question: The most important thing to consider when you are choosing a job training is:</p> <p>A. What type of work your friends are doing B. What type of work your parents say is good for you C. What type of work you know you like and believe you can do well D. What type of work gets you the most money?</p> |
| 3. | <p>Question: The type of work you have done before or joined others to do well may be a good one to learn.</p> <p>A. True B. False</p> |
| 4. | <p>Question: Listen to this.. “Fatu was happy about going to class at the Women Training Center. What was the main reason for Fatu going to the Women training center?”</p> <p>A. To make new friends that can help her in her business. B. To be able to go to school to learn how to read and write. C. To be able to learn a skill that she can use to start her food business.</p> |
| 5. | <p>Question: Which of the following statements is not correct?</p> <p>A. Vocational training gives a person the opportunity to learn a trade from which the person can earn income. B. When you learn a skill from job training, you can have more opportunity to work for yourself or for others. C. Vocational training is for men only.</p> |

Module J: Apprenticeship

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| 1. | Question: An apprenticeship is A. The way a person serves a master well B. The way a person helps a master to sell goods in the market and report the correct money. C. The way a person learns from a master about how to do a particular type of work at the work site under an agreement. |
| 2. | Question: Which of the following is an important benefit of an apprenticeship? A. The apprentice can have daily money for food B. The apprentice can get a gift from the master after the training. C. The apprentice can get focused attention of the master, and thereby be able to learn well. |
| 3. | Question: Someone who goes for apprenticeship can not get a job in a company or with government. A. True B. False |
| 4. | Question: After an apprenticeship, how can one get employment apart from office job? A. Get to your community and complain to your community leader B. Sit at home and wait for government to give you a job C. Use what you learned to start your own small business. |
| 5. | Question: Are apprenticeships only for learning handicrafts? A. True B. False |