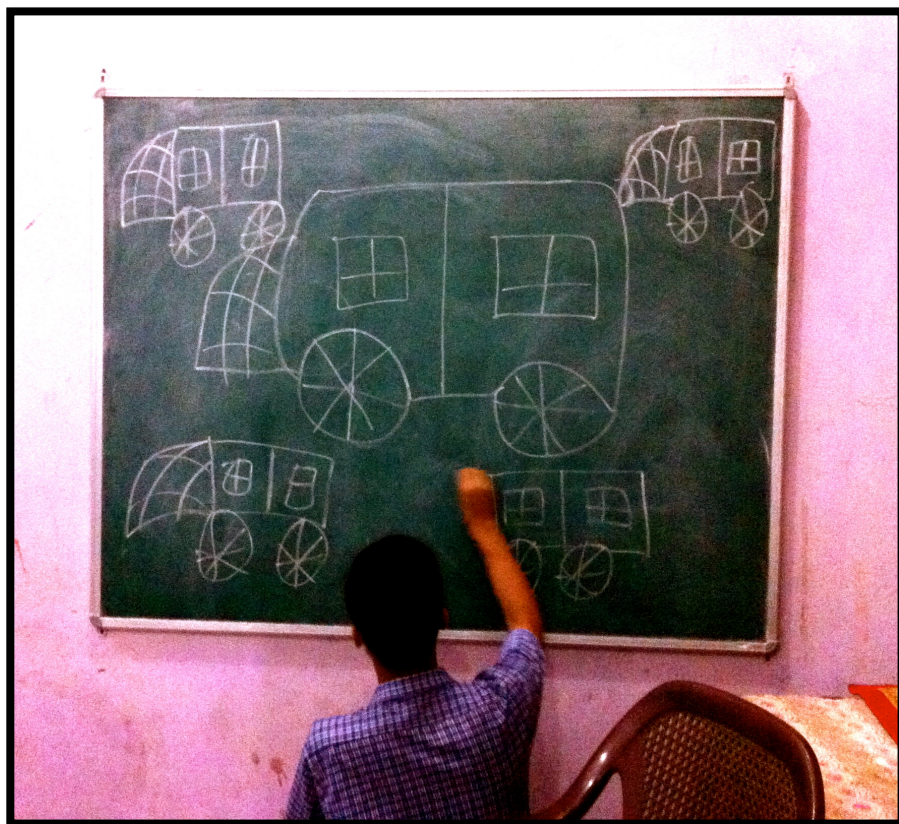


Ārthik Vikās Bible Study

*Developing Yourself,
Your Family,
& Your Community*



Presented to: Mission to the Unreached

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What is Economic Development?

The doctrine of the church is the doctrine of the economy of God's household (Col.1:25; 1 Cor. 9:17; Eph. 3:2). Because the church exists for the sake of God's love of the world (John 3:16), there can be no sound teaching about the church that does not include the relationship of the church to our society's economy and the world's economy.

- Douglas Meeks

Economic development is the effort put forth by the church, empowered by the Holy Spirit, to “create a home, a household, in which God’s creatures can live abundantly.” The *oikonomia tou theo* (economy of God) includes the goodness of God in creation, the laws given by God to restore his goodness, and the celebrations of the redemptive resurrection of Jesus Christ.

The Goal

The overall goal of this curriculum is to create a culturally appropriate context for Indian, underprivileged people groups to promote economic uplift within yourself, your family, and your community. This curriculum content considers language barrier and sensitivity to Hindu or Muslim backgrounds. The design of the lessons is geared to help the culture(s) feel safe in their learning environment. This particular coursework is geared toward children ages 14-18, in a slum school setting. The materials used are designed to be simplistic in nature because of lack of resources. Lessons can be alternated according to age, culture, gender, socioeconomic status, and/or any other situational factors.

The Objectives

The objectives are covered through 10 biblical principles to help establish critical thinking skills. The principles and objectives are geared to use scripture, in the form of storytelling, to incorporate activities that bring cooperation and share learning among people from slum communities.

The Story

The adaptation of the scriptures is designed in a story format to present the following themes creation, laws, and redemption. These themes are drawn out to emphasize the 10 principles presented in the objectives. The complete scripts of the story, in English and Hindi transcription, and video can be found in Appendix A.

Story's Theme	Biblical Principle	Objective
Creation	1. Love & Human Worth	Students will <i>gain</i> self-value in order to produce upward mobility. The outcome is intended to bring about self-motivation, social movement, and questioning & reasoning.
	2. Creativity	Students will <i>learn</i> to incorporate originality and innovation into daily living, with a focus on uplifting financial burdens.
	3. Productivity	Students will <i>learn</i> how to best utilize resources: time, energy, and skills through analysis of time and money.
	4. Work & Rest	Students will <i>identify</i> the intentional balance between work and rest, from the creation of days; that there is benefit to the good work designed to provide opportunities for spiritual rest.
The Laws	5. Cooperation	Students will <i>gain</i> an understanding of existing cooperative structure(s) for the purpose of expanding development potential.
	6. Detachment & Simplicity	Students will <i>understand</i> the liberty in simple living and how it fosters a development away from dependability and shifts focus to helping others.
	7. Redistribution for Equality	Students will <i>recognize</i> power dynamics and a responsibility of economic justices within a community.
	8. Management, Savings, & Debt	Students will <i>understand</i> personal cash flow, prioritize current habits, and set short & long range goals.
	9. Land Ownership & Property Rights	Students will <i>understand</i> the entrance of evil and develop an environment of trust & good to exemplify justice within their context (i.e. the culture of a home environment).
Redemption	10. Celebration	Students will <i>understand</i> the kingdom's fruition in the context of their daily lives through themselves, their family, and their community.

Economic Discipleship Lesson Plan: Course 1 of 10

Facilitator(s)

Sean Magaña & Heidi Rico

Topic(s)

Love & Human Worth

Time

1.5-2 hours

Objective(s)

Students will *gain* self-value in order to produce upward mobility. The outcome is intended to bring about self-motivation, social movement, and questioning & reasoning.

Assessment(s)

- Informal (verbal): Ideas and stories shared in partner setting
- Formal (recorded): Affirmation cards that record examples of love and human worth among others

Strategies for Non-English Speakers and/or Illiterate People Groups

- Drawing Images/Visual Aid
- Storytelling

Materials and Resources

- Notecards
- Markers
- Chalk & Chalkboard

Logistics:

- Grouping during each phase of the lesson (i.e. independent, partner, small group)
 - Introduction: Whole Group
 - Accessing Prior Knowledge: Partner & Whole Group
 - Facilitator Led: Facilitator
 - Active Student involvement: Partner & Whole Group
 - Closure: Whole group

Instructional Sequence

Introduction/hook & explanation for participants of the purpose of the lesson (15 minutes)

Affirmation Cards: Each student will be given a card to write his or her name on. These cards will be collected and redistributed back out to a new person. Each person should not have their own name on their new card. Facilitators will describe that they need to listen for the person's name when introductions occur. They will be paying attention to the person written on their card. They will be listening and observing the person throughout the class and will need to write an affirmation on the card. This could be any positive reference they can make from what the person shared or demonstrated during the class. Cards will be collected at the end of class and redistributed to the original owner.

Introductions:

Facilitators will introduce themselves, the purpose of the class and what the goal of the series of classes will be. Then, there will be class introductions. Introduce yourself, by telling your name and the story behind your name. Set students in a circle framework so that everyone is facing each other. Each person should have the opportunity to share. If the person does not know the story behind their name, they can share something about themselves with the group.

Accessing prior knowledge/building on previous learning (7-10 minutes)

Ask students if they know the meaning of their name. Tell it and describe how you feel you've reflected your name in your life. This could be an experience you had at any time in your life (i.e. a simple interaction, in relation to your job or home environment etc.).

Facilitator-Led Session (7-10 minutes)

The facilitator(s) will tell the story of the Old and New Testament through the use of an animated video. Once the video is shown, the day's theme will be introduced and explained through the story. Encourage the students to share what they think the theme of the day means before explaining it. The video may be stopped at the point where the new theme is introduced. This is at the facilitator's discretion.

For this topic highlight God saying "Let us make mankind in the image of God." Everyone is made in the image of God. Everyone who is created by God is made in love because God is love. Help the students see that they are loved and valued by God because they are created by God just as Adam and Eve are created by God.

Cooperative Student Engagement (20 minutes)

Students will begin to build an understanding of their self worth & value and be able to hear it among one another. Verbally say each of the questions, as well as write them on the board. Students will be asked to answer the following questions:

1. What do I like about who I am?
2. What am I good at; skills and talents?
3. What positive characteristics do I have?
4. What do I have achieved in my life; accomplishments?
5. What are the successes in my life?
6. What are some challenges I have overcome?

Have students face each other as they each share their personal answers for the questions. Make sure each student has the opportunity to share.

Closure (5 minutes)

Participants will be asked to ponder on the following questions to share with the group:

- What is something new you learned today?
- What do you hope to gain from these classes?

Question to answer next class: *What do you think it means to be creative?*

Collect affirmation cards. Redistribute them by placing the names face side up on a table. Have student pick up their own affirmation card as they exit class.

Homework: Ask students to affirm someone at home. This could be a friend or relative. Tell them to make positive comments (written or verbal) directly toward the person, like someone did for them in class today.

Economic Discipleship Lesson Plan: Course 2 of 10

Facilitator(s)

Sean Magaña & Heidi Rico

Topic(s)

Creativity

Time

1.5-2 hours

Objective(s)

Students will *learn* to incorporate originality and innovation into daily living, with a focus on uplifting financial burdens.

Assessment(s)

- Informal (verbal): Discussion of their concept of creativity
- Formal (recorded): Model of innovation - Something old made into something new

Strategies for Non-English Speakers and/or Illiterate People Groups

- Manipulatives (Common Household Objects)
- Drawing Images/Visual Aid
- Storytelling

Materials and Resources

- Household Items: Roll of Toilet Paper, Bed sheet, Rope, Scarf, Pants, Towel
- Chalkboard & Chalk
- Pens or Pencils
- Paper

Logistics:

- Grouping during each phase of the lesson (i.e. independent, partner, small group)
 - Introduction: Whole Group
 - Accessing Prior Knowledge: Partner & Whole Group
 - Facilitator Led: Facilitator
 - Active Student involvement: Small Group
 - Closure: Whole class

Instructional Sequence

Introduction/hook & explanation for participants of the purpose of the lesson (5 minutes)

Students will ask to be seated. They will be asked to stand up again, and then sit again, but this time in a different way from the first. Have them repeat this two or three times. Once they are seated, explain to them that they had to be creative in order to produce a different outcome.

Accessing prior knowledge/building on previous learning (2-3 minutes)

Students will be asked the question given from the previous lesson: *What do you think it means to be creative?* They can first share with their partner their answers. Then come together as a whole class to share thoughts.

Facilitator-Led Session (7-10 minutes)

The facilitator(s) will tell the story of the Old and New Testament through the use of an animated video. Once the video is shown, the day's theme will be introduced and explained through the story. Encourage the students to share what they think the theme of the day means before explaining it. The video may be stopped at the point where the new theme is introduced. This is at the facilitator's discretion.

For this topic, build on being created in the image of God by acknowledging that we also have the ability to be creative. We can glorify God by using our ability to be creative and reflecting who He is as the creator.

Cooperative Student Engagement (20 minutes)

Count students off into groups of three or four. Students will create their own business pitch for an invention. Each group will be given different household items to use, in order to reinvent for their creation (i.e. roll of toilet paper, ball of yarn, bed sheet, towel, salwar, and scarf). They will have 5-7 minutes to create something and answer the questions provided. After time has elapsed (7-10 minutes), groups will then present their item to the 'business owners.'

Read and write the following information for the students:

Business Pitch

A business owner(s) is looking for a new invention to buy for the company. He/She wants to buy an idea that he/she thinks is new and creative, something *original*. He/she is offering 100,000 rupees to a group of inventors who can create the most original product. Seven items must be given in the pitch:

1. *What* is the name of the item?
2. *What* is the price of the item?
3. *Who* does your product serve?
4. *Where* will your product be sold? (market, mall, etc.)
5. *Why* should we buy your product?
6. *How* does your product help others?
7. Demonstrate how the product is used.

Groups will present their invention for about 5 minutes each, answering each of the seven items.

Closure (5 minutes)

Participants will be asked to ponder on the following questions to share with the group:

- What are the benefits of taking something old and making it into something better?

Question to answer next class: *What do you think it means to make something of good quality?*

Homework: Go home and share with someone in your family what you have learned about creativity. See if you can take an everyday item at home and make it into something new.

Economic Discipleship Lesson Plan: Course 3 of 10

Facilitator(s)

Sean Magaña & Heidi Rico

Topic(s)

Productivity

Objective(s)

Students will *learn* how to best utilize resources: time, energy, and skills through analysis of time and money usage.

Assessment(s)

- Informal (verbal): Differentiation of quality versus quantity
- Formal (recorded): Illustration of quality work

Strategies for Non-English Speakers and/or Illiterate People Groups

- Drawing Images/Visual Aid
- Storytelling

Materials and Resources

- Chalk & Chalkboard
- Pens or Pencils
- 6-7 Sheets of Blank Paper

Logistics:

- Grouping during each phase of the lesson (i.e. independent, partner, small group)
 - Introduction: Whole Group
 - Accessing Prior Knowledge: Partner & Whole Group
 - Facilitator Led: Facilitator
 - Active Student involvement: Small Group
 - Closure: Whole class

Instructional Sequence

Introduction/hook & explanation for participants of the purpose of the lesson (5 minutes)

Quality versus quantity activity:

Students will be given an activity to demonstrate how quality supersedes quantity. The facilitator will ask a pair of students to draw an object. It is the same object, but there are two different sets of directions. The class does not know the directions being given. One student will be given a direction that emphasizes quantity in it and the other student will be given a direction that emphasizes quality.

1. Directions for Student 1:

You have one minute to draw as many auto rickshaws as you possibly can.

2. Directions for Student 2:

You have one minute to draw the best auto rickshaw you possibly can.

Students will be asked as a whole group to see if they can guess what each of the students.

Accessing prior knowledge/building on previous learning (2-3 minutes)

Students will be asked the question given from the previous lesson. *What do you think it means to make something of good quality?* They can first share with their partner their answers. Then come together as a whole class to share thoughts.

Facilitator-Led Session (7-10 minutes)

The facilitator(s) will tell the story of the Old and New Testament through the use of an animated video. Once the video is shown, the day's theme will be introduced and explained through the story. Encourage the students to share what they think the theme of the day means before explaining it. The video may be stopped at the point where the new theme is introduced. This is at the facilitator's discretion.

This time, focus on God creating something new each day and saying that it was good. He did not just create as many things as possible, but created with intention (i.e. "according to their kind"), and quality (i.e. "And it was good"). God's productivity was purposed for good. In order to facilitate this conversation with the students the following questions may be asked:

1. Who was productive in this story?
2. What was God producing?
3. What did God say about what he produced?
4. Was God most concerned with quantity or quality?
5. Does it always have to be quantity versus quality or can there be a balance?

Cooperative Student Engagement (20 minutes)

Break students into groups of 4-5. Students will be given the following options to choose from, as a team:

1. Potter
2. Farmer
3. Weaver
4. Masala Walla

On a sheet of paper, students will be asked to draw that person in their occupation. It should reflect a person that is highly skilled for that job. The paper can have words, symbols, and/or drawings that help illustrated a quality worker.

Toward the last 15 minutes of this segment, go to each group and have them assign someone, within their group, to present their poster. Give each group 2-3 minutes to present their presentation(s).

Closure (5 minutes)

Discuss, as a whole group, the following questions:

- What is the importance of quality?
- Why should we consider quantity?
- Can we have a large quantity of a quality product? If so, can you name an example?

Question for next class? *How in the story does God show work and rest?*

Homework: Ask a friend, neighbor, or family member what they do for a living. Have them describe what they think make a quality worker.

Economic Discipleship Lesson Plan: Course 4 of 10

Facilitator(s)

Sean Magaña & Heidi Rico

Topic(s)

Work & Rest

Time

1.5-2 hours

Objective(s)

Students will *identify* the intentional balance between work and rest, based on the creation of days, that there is benefit to the good work designed to provide opportunities for spiritual rest.

Assessment(s)

- Informal (verbal): Discussion of the importance of time and money
- Formal (recorded): Record of the most creative idea, best idea (quality), and number (quantity) of ideas produced, in a group setting.

Strategies for Non-English Speakers and/or Illiterate People Groups

- Drawing Images/Visual Aid
- Storytelling

Materials and Resources

- Pens or Pencils
- Paper
- Chalk & Chalkboard

Logistics:

- Grouping during each phase of the lesson (i.e. independent, partner, small group)
 - Introduction: Whole Group
 - Accessing Prior Knowledge: Partner & Whole Group
 - Facilitator Involvement: Facilitator
 - Active Student involvement: Small Group
 - Closure: Whole class

Instructional Sequence

Introduction/hook & explanation for participants of the purpose of the lesson (2-3 minutes)

Introduce the American saying that “Time is money.” Ask students what they think this means. You will come back to this idea later.

Accessing prior knowledge/building on previous learning (2-3 minutes)

Students will be asked the question given from the previous lesson. *How, in the story, does God show work and rest?* They can first share with their partner their answers. Then come together as a whole class to share thoughts.

Facilitator-Led Session (7-10 minutes)

The facilitator(s) will tell the story of the Old and New Testament through the use of an animated video. Once the video is shown, the day's theme will be introduced and explained through the story. Encourage the students to share what they think the theme of the day means before explaining it. The video may be stopped at the point where the new theme is introduced. This is at the facilitator's discretion.

For this topic focus on the ratio of work and rest that God demonstrated in creation. He worked for 6 days and rested for 1 day. There is a value of time for work and a value of time for rest. Each student should recognize that God was specific in how his time was used during creation. Time is valuable to God and should be valuable to us.

Cooperative Participant Engagement (20-25 minutes)

Intro: Tell the creation story focusing on each day what God made and "it was good." Then on the seventh day God rested. Have the class retell the story collectively focus on what God did each day. Make it a point to the class that God worked for six days and rested one day. Ask the class according to the story what work is. They should include that what person works on is "good" according to the story, if not add it to the class' description of work. Then ask the class why God rested? What would happen if he rested six days and only worked one?

Before beginning the exercise, remind the class of the American saying, "time is money."

Exercise:

First form groups. Organize groups of 4-7 people to have 3-5 groups. It is not necessary for all teams to be of equal size.

Announce the first topic for brainstorming. Tell the teams that they have 5 minutes to brainstorm alternative responses to this question:

You have 300 INR to spend. How can you make sure that you get the maximum value for this money?

The teams should make sure that all members participate and someone writes down their ideas on the team paper. The team should generate as many ideas as possible within the 5-minute period.

Conclude the first brainstorming session after 5 minutes. Explain that the first session was just a warm-up to prepare them for the second one. Ask the players to flip the pages over and begin with a blank sheet of paper.

Announce the second brainstorming topic. Tell the teams that they have another 5 minutes to brainstorm alternative responses to this new question:

You have 5 minutes of free time to spend any way you want. How can you make sure that you get the maximum value for this time?

Ask the teams to use the same procedure as before.

Conclude the second brainstorming session after 5 minutes. Tell the teams that you are now going to award score points for their accomplishments.

Scoring Criteria:

Category 1: Number (Quantity) of Ideas

Identify the winning team in the first category. Begin by asking the teams to count the number of alternative ideas in their list and write it on one notecard. Identify the team with the most ideas by having each team share the number of ideas they developed and declare its members to be the winners in the Number of Ideas category.

Category 2: Best (Quality) idea

Identify the winning team in the second category. Ask each team to agree on what they believe to be their best idea and write it down on one notecard. Collect these cards, shuffle them, and read the ideas to decide which idea you feel was the best idea. Identify the team that contributed this idea and declare its members to be the winners in the Best Idea category.

Category 3: Most Creative Idea

Identify the winning team in the third category. Explain that one of the goals of brainstorming is to create unique and unusual ideas. Ask each team to agree on what they believe to be their most creative idea and write it down on one notecard. Collect these cards, shuffle them, and read the ideas to decide which idea you feel was the most creative idea. Identify the team that contributed this idea and declare its members to be the winners in the Most Creative Idea category.

Closure (5-7 minutes)

Conduct the debriefing. Time management reflection:

1. Whenever you have to solve a problem or explore alternatives, brainstorming is an efficient and effective technique. Could you have come up with such a variety of alternative ideas by working individually? What are the advantages and disadvantages of brainstorming?
2. Imposing an artificial deadline is a useful time-management technique. We used a deadline of 5 minutes. What would have happened if we did not have any deadlines? What if we had a 2-minute deadline?
3. Your ideas were evaluated according to three different criteria: quantity, quality, and creativity. What if I had specified these criteria at the beginning of the activity? Could you have worked more efficiently? Why did no one ask for the goal, or the criterion, or the scoring system at the beginning? What assumptions did you make?
4. People claim time is money. We brainstormed ideas for enhancing the value of \$5 and 5 minutes. Compare your two original lists. Which ideas are similar between the list for spending money and spending time? Make sure that the class takes note that time and money are both valuable because they contribute to the development of themselves, their family, and their community.

Question for next class: *How are you connected to your classmates, parents, and teachers?*

Homework: Think about how you can better spend your time. Try making deadlines for yourself. See if it helps you make better decisions and produce better outcomes.

Economic Discipleship Lesson Plan: Course 5 of 10

Facilitator(s)

Sean Magaña & Heidi Rico

Topic(s)

Cooperation

Time

1.5-2 hours

Objective(s)

Students will *gain* an understanding of existing cooperative structure(s) for the purpose of expanding development potential.

Assessment(s)

- Informal (verbal): Practice nonverbal forms of communication
- Formal (recorded): Human knot exercise to determine cooperation ability

Strategies for Non-English Speakers and/or Illiterate People Groups

- Drawing Images/Visual Aid
- Storytelling
- Body Movement Exercises

Materials and Resources

- Chalk & Chalkboard
- Photographs of People/Animals in Various Positions

Logistics:

- Grouping during each phase of the lesson (i.e. independent, partner, small group)
 - Introduction: Whole Group
 - Accessing Prior Knowledge: Partner & Whole Group
 - Facilitator Involvement: Facilitator
 - Active Student involvement: Partner
 - Closure: Small Group & Whole Group

Instructional Sequence

Introduction/hook & explanation for participants of the purpose of the lesson (5 minutes)

Make two lines: one for girls and one for boys. Instruct the students that they are to arrange themselves in order of their birthday, according to the month and the day. The beginning of the line should reflect January and the end of the line should reflect through December. This organization should be done without any talking. The students must learn to communicate with one another nonverbally. Students will call out their birthday at the end from the beginning of the line to the end, to see if the groups were able to properly communicate. After, discuss what worked and what did not. What made for the clearest communication when no voices were involved?

Accessing prior knowledge/building on previous learning (7-10 minutes)

Students will be asked the question given from the previous lesson. *How are you connected to your classmates, parents, and teachers?* They can first share with their partner their answers. Then come together as a whole class to share thoughts.

Facilitator-Led Session (7-10 minutes)

The facilitator(s) will tell the story of the Old and New Testament through the use of an animated video. Once the video is shown, the day's theme will be introduced and explained through the story. Encourage the students to share what they think the theme of the day means before explaining it. The video may be stopped at the point where the new theme is introduced. This is at the facilitator's discretion.

In this section, highlight that in every law God gives to restore the goodness of His creation, he does it through people helping and cooperating with other people.

Cooperative Participant Engagement (20 minutes)

Have students pick one partner for this activity. Have each partnership designate one student to be Student A and the other Student B. Then have the students face opposite direction.

Tell the students that Student A will see a picture of a person in action or position and will describe the person's body position in detail without telling their partner what the person in the picture is doing or who they are. Student B will be listening to Student A describe the position and try to place their own body into the position describes. They will have one minute to describe the person in the photo as best as possible. After one minute is up, Student B will guess who the person in the picture is.

Pictures should be people that the students will recognize like: dancer, cricket player batting, or even a monkey sitting and eating a banana to make it fun.

After, change pictures and alternate the student who is describing and the student who is listening. Repeat this several times with multiple pictures until each student has been the describer and the listener at least twice.

Closure (5-10 minutes)

Students will gather in small groups of 5-6 each, according to boys and girls. They will partake in the 'human knot' activity. In each group, every student raises their right hand up and reaches for another person's hand. It cannot be the person next to them. Then, they will lift their left hand up. This hand cannot be holding the person who has their right hand or the person next to them. The goal is to then get out of the knot without letting go of the hands you are holding. You may do this exercise allowing them to talk, not talk, or allow the groups to assign a leader of the group. This depends on if they are able to cooperate with one another. When students are completely untangled, their groups will be solid circles.

After students have completed the activity ask them the following questions, as a class:

- What was difficult? What was helpful? What did you learn about communication?

Question for next class: *What makes a simple life?*

Homework: Go home and try communicating to someone without speaking. Pay close attention to what you have to do in order to properly communication. Make note of your body positions, your expressions, etc.

Economic Discipleship Lesson Plan: Course 6 of 10

Facilitator(s)

Sean Magaña & Heidi Rico

Topic(s)

Simplicity

Time

1.5-2 hours

Objective(s)

Students will *understand* the liberty in simple living and how it fosters a development away from dependability and shifts focus to helping others.

Assessment(s)

- Informal (verbal): Discussion of the importance of items and why they hold value
- Formal (recorded): Creative writing product to demonstrate simplicity

Strategies for Non-English Speakers and/or Illiterate People Groups

- Drawing Images/Visual Aid
- Storytelling
- Paper
- Pencils or Pens

Materials and Resources

- Paper
- Pencils or Pens
- Chalk & Chalkboard

Logistics:

- Grouping during each phase of the lesson (i.e. independent, partner, small group)
 - Introduction: Independent & Whole Group
 - Accessing Prior Knowledge: Whole Group
 - Facilitator Involvement: Facilitator Led
 - Active Student involvement: Small Groups
 - Closure: Whole class

Instructional Sequence

Introduction/hook & explanation for participants of the purpose of the lesson (5 minutes)

Ask students the following question:

- There's a fire and you have to get out of your home. You can only grab 3 things. What three things do you grab? Why?

Accessing prior knowledge/building on previous learning (2-3 minutes)

Students will be asked the question given from the previous lesson. *What makes a simple life?* They can first share with their partner their answers. Then come together as a whole class to share thoughts.

Facilitator-Led Session (7-10 minutes)

The facilitator(s) will tell the story of the Old and New Testament through the use of an animated video. Once the video is shown, the day's theme will be introduced and explained through the story. Encourage the students to share what they think the theme of the day means before explaining it. The video may be stopped at the point where the new theme is introduced. This is at the facilitator's discretion.

In this section emphasize that in the laws God gives to restore the goodness of creation, there is a detachment from excess resources such as leaving some crop for the poor. A lifestyle of simplicity is a lifestyle that honors God by fulfilling Jubilee.

Cooperative Participant Engagement (20 minutes)

Read the following story to the class:

Luke 12:15-21 (NIV) – *On Hoarding One's Abundance*

15 Then Jesus said to them, "Watch out! Be on your guard against all kinds of greed; a man's life does not consist in the abundance of his possessions." 16 And he told them this parable: "The ground of a certain rich man produced a good crop. 17 He thought to himself 'What shall I do? I have no place to store my crops.' 18 "Then he said, 'This is what I'll do. I will tear down my barns and build bigger ones, and there I will store all my grain and my goods. 19 And I'll say to myself, "You have plenty of good things laid up for many years. Take life easy; eat, drink and be merry." 20 "But God said to him, 'You fool! This very night your life will be demanded from you. Then who will get what you have prepared for yourself?' 21 "This is how it will be with anyone who stores up things for himself but is not rich toward God."

Students will then partake in creative writing by answering the following questions:

1. (Read Luke 12:13-15) Can you tell an example where you have seen someone live with more than what they need? (5 min.)
2. (Read Luke 12:16-17) Write a story about this man, where he came from and how he lived a life of abundance? (5 min.)
3. (Read Luke 12:18-21) This man changed his life around, continue his story of how he changed where he was no longer in the abundance of things he possessed, and laid down his possessions to live richly toward God. (5 min.)
4. Describe this man in three words after he changed his life. Now write down how you will live a life in the next five years that demonstrates those characteristics. (5 min.)

Closure (5 minutes)

Discuss with students the following question:

- How can you store up less things in your life, but live richly toward God?

Question for next class: *What does it mean for something to be fair?*

Homework: Consider your own life the items you have in your life. What are you required to have? What could you get rid of that might be an excess?

Economic Discipleship Lesson Plan: Course 7 of 10

Facilitator(s)

Sean Magaña & Heidi Rico

Topic(s)

Redistribution for Equality (punarvitaarana - redistribution)

Time

1.5-2 hours

Objective(s)

Students will *recognize* power dynamics and a responsibility of economic justices within a community.

Assessment(s)

- Informal (verbal): Discussion of the concept of distribution and wealth represented in the world
- Formal (recorded): Decision making process for donor & final disbursement

Strategies for Non-English Speakers and/or Illiterate People Groups

- Manipulative(s)
- Storytelling
- Drawing/Visual Aid

Materials and Resources

- 100 items (i.e. rupees, candies, etc.)
- Paper
- Pens & Pencils
- Chalk & Chalkboard

Instructional Sequence

Introduction/hook & explanation for participants of the purpose of the lesson (5 minutes)

Take an item from a student and claim that it is yours. Claim it as your wealth because you have more power than the student. Tell the student has no say in the matter. Explain later that wealth is sometimes distributed unfairly. There are different power dynamics that may determine this distribution. Have students share how they feel when distribution is corrupted.

Accessing prior knowledge/building on previous learning (2-3 minutes)

Students will be asked the question given from the previous lesson. *What does it mean for something to be fair?* They can first share with their partner their answers. Then come together as a whole class to share thoughts.

Facilitator-Led Session (7-10 minutes)

The facilitator(s) will tell the story of the Old and New Testament through the use of an animated video. Once the video is shown, the day's theme will be introduced and explained through the story. Encourage the students to share what they think the theme of the day means before explaining it. The video may be stopped at the point where the new theme is introduced. This is at the facilitator's discretion.

For this section, focus on the laws that God gave to the Israelites. Explain to the class that these laws were given to eliminate poverty and restore the goodness of God creation. These laws demonstrate the goodness of God’s kingdom because in his kingdom there is equality between everyone; therefore, we should always look towards restoring God’s goodness by redistributing anything good (i.e. money, food, land, etc.) for the sake of equality.

Cooperative Student Engagement (20 minutes)*

PROCEDURE

Note: Keep in mind the socioeconomic composition of your participant population. Guards against having this activity confirm the existing inequalities in wealth and power.

PART A: The Scramble

1. Explain to participants that in this activity they will distribute the wealth and power of the world among themselves. This wealth is represented by the 100 items (i.e. candies, rupees, etc.). There is only one rule: no participant may touch another member of the group at any time.

2. Arrange the room so that participants have a fairly large area to play the game. Have participants stand or sit in a circle and scatter the rupees evenly in the middle of the circle. Withhold three participants from this part of the activity. Distribute mittens for some participants to wear but postpone discussion of reasons for this until debriefing.

Note: To emphasize that some start off with more than others, consider giving three or four participants five extra rupees to begin with as well as providing them with special scooping shovels.

At the order of GO, have participants (except the three withheld) gather as many rupees as possible without touching one another. **Note:** Penalties for violations of this rule may be needed, such as removal from the game or payment to the person touched.

3. After all the rupees have been collected, have participants report their wealth to the class. Record participants’ names and number of rupees on a board or chart paper below three categories:

1) GREAT WEALTH AND POWER

(Those with six or more rupees—the smallest group);

2) SOME WEALTH AND POWER” (those with three to five rupees—the middle group); and

3) LITTLE WEALTH AND POWER” (Those with two or fewer rupees—the largest group).

4. Remind the group that these rupees represent their wealth and power in the world. The amount they possess will affect their capacity to satisfy their needs (e.g., basic education, adequate food and nutrition, good health care, adequate housing) and wants (e.g. higher education, cars, computers, toys, television and other luxury items). Those participants with six or more rupees will have their basic “needs” and most of their “wants” met; those

with three to five rupees will have their basic needs met, and those with two or fewer rupees will have difficulty surviving due to disease, lack of education, malnutrition, and inadequate shelter.

5. Tell participants that they may, if they wish, give rupees to others; however, they are not required to do so. Tell them that those who do share will be honored as “DONORS,” with their names placed on the board. Allow a few minutes for participants to redistribute the rupees if they wish. Then ask for the names of those who gave away rupees and the amount each gave. List them on the board or chart entitled “DONORS.” Ask if anyone changed category as a result of giving or receiving rupees and record these shifts on the chart.

6. Explain that some people in their country (and perhaps in their community) and in every country around the globe lack adequate necessities, such as food, education, health care, and shelter. Point out that others, often in the same community or country, are able to acquire almost everything they need and want.

PART B: Creating Economic “Fairness”

1. Divide participants into groups according to the number of rupees they have. Distribute those three participants withheld from the original “scramble” randomly among the different groups. Make note of their reactions to being placed in one group rather than another but save discussion of their placement until the debriefing session.

2. Give each group the task of creating a plan for the fair distribution of the rupees (the world’s wealth). Each group should prepare to: a) show why their plan is fair, b) explain what needs to be done (if anything), and c) describe what the group plans to do and why. Give the groups ten minutes to devise their plans.

3. Ask each group to appoint a spokesperson to explain their plan to the others and answer questions. After the plans have been presented and discussed, announce that a vote will now be held on which plan to adopt.

4. When participants are ready to vote, announce the following: Participants with six or more rupees have five votes, those with three to five rupees have two votes, and those with two or fewer rupees have one-half vote. This strategy reinforces the fact that the distribution of power often reflects that of wealth.

Have participants vote and tabulate the results. Announce which plan is to be implemented. Carry out this plan, redistributing the wealth if necessary.

PART C: Debriefing the Activity

Note: Debriefing is an essential step in this process.

Draw on the following questions to promote a productive discussion. Be sure to devote time to a discussion of changes needed and changes undertaken.

- How did you feel about the way in which the rupees were acquired and distributed?
- Were you treated fairly?

- Did some people give rupees away? Did you give away or receive rupees? Why or why not? How did this feel?
- What determined whether or not people gave away rupees? Knowing what the rupees represented? Having one's name displayed? Feeling guilty? Something else?
- What aspects of this game represented how the world's wealth and power are distributed?
- What about the three participants assigned to groups? Were they fairly treated? Is what happened to them similar to what happens to people around the globe? What sorts of people? Is it just chance where we end up?
- What about the participants with paper mittens? What kinds of people do the paper mittens represent? What group did they end up in?
- How did the members of the different groups feel about their situation? Did the recommended plan for fair distribution reflect whether the group had more or fewer rupees?
- After playing this game do you have a better understanding of the situation or attitude of poor people/nations? Of the situation or attitude of wealthy people/nations?

Closure (5 minutes)

When debriefing with students, focus on their views of "fair" and "unfair" and their proposals for making matters more fair. The discussion questions need to be modified for the appropriate developmental level.

Question for next class: *How well do you think you spend money?*

Homework: Make a log of how much you spend in a day. List what items you buy and what they cost.

*Lesson plan used and adapted from:

<http://www1.umn.edu/humanrts/edumat/hreduseries/tb1b/Section2/activity2.html>

Economic Discipleship Lesson Plan: Course 8 of 10

Facilitator(s)

Sean Magaña & Heidi Rico

Topic(s)

Management, Savings, & Debt

Time

1.5-2 hours

Objective(s)

Students will *understand* personal cash flow, prioritize current habits, and set short & long range goals.

Assessment(s)

- Informal (verbal): Discussion of management, savings, and debt
- Formal (recorded): Budget worksheet

Strategies for Non-English Speakers and/or Illiterate People Groups

- Drawing/Visual Aid
- Storytelling
- Guided Worksheet

Materials and Resources

- Tape or Rope
- Pens or Pencils
- Paper
- Chalk & Chalkboard

Logistics:

- Grouping during each phase of the lesson (i.e. independent, partner, small group)
 - Introduction: Independent & Whole Group
 - Accessing Prior Knowledge: Whole Group
 - Facilitator Involvement: Facilitator Led
 - Active Student involvement: Small Groups
 - Closure: Whole class

Instructional Sequence

Introduction/hook & explanation for participants of the purpose of the lesson (5 minutes)

The purpose of this lesson is for students to understand the responsibility of money management. Review previous lessons and what economics means. With all the previous topics in mind, we are finally directly talking about money!

Accessing prior knowledge/building on previous learning (3-4 minutes)

Students will be asked the question given from the previous lesson. *How well do you think you spend money?* They can first share with their partner their answers. Then come together as a whole class to share thoughts.

Facilitator-Led Session (5-7 minutes)

The facilitator(s) will tell the story of the Old and New Testament through the use of an animated video. Once the video is shown, the day's theme will be introduced and explained through the story. Encourage the students to share what they think the theme of the day means before explaining it. The video may be stopped at the point where the new theme is introduced. This is at the facilitator's discretion.

In this section highlight that through the laws there is a requirement to share, give, and cancel debt. As God's people, the Israelites needed to be a good steward of the wealth and resources that were given to them. In the same way help the students see that managing our resources well, financial (rupees) and non-financial (land and food) is a major part of reflecting God's kingdom.

Cooperative Student Engagement (20 minutes)

Instructor will give the following scenario to the students after passing out the Management, Saving, and Debt Worksheet found in **Appendix B**:

Week 1

*You are to manage a monthly budget for your future family. You and your spouse made **Rs. 10,000** for this month to support your three children. You have **Rs. 2,000** saved from previous months. You need to feed your family for the next four weeks on this budget. Last month was a very hot month and you used your fan all day long that resulted in a very expensive bill of **Rs. 1,000**. Draw in the box what you would purchase for dinner and how much it would cost. Remember you are cooking three meals a day for your family of five. Draw one week at a time, keeping in mind you will need to pay the electric bill by week 2. After each week's expenses are drawn out, calculate the balance and write it down in the yellow circle. Oh yeah, today is the first and rent is due. You need to pay **Rs. 4,000**.*

Week 2

Allow a few minutes to go by for the student to decide what they will buy for food and how much it cost. Then tell them:

Begin drawing week 2's food expenses (using the same weekly food cost) and remember you must pay the electricity bill this week. Also, your sister's wedding is next week, so you will need to buy her a gift. This may cost anywhere from Rs. 2,000- Rs. 10,000.

Week 3

Allow time to go by to draw food and electricity and the balance for week 2. Then guide them begin drawing the third week's food. Remind them that their sister's wedding is this week. Tell them.

You can give her a cash gift of Rs. 2,000, jewelry that costs Rs. 4,000, or a refrigerator that costs Rs. 9,000. You may need to visit your local moneylender for a loan. The moneylender's loan options are 3,000 INR, 5,000 INR, or 10,000 INR with 20% interest.

While they are in the middle of mapping out this week's expenses, interrupt them and say: *Oh! You forgot that your children begin school again next month and their tuition will be due. Do you have enough for food for the rest of this week, next week, and tuition due at the beginning of next month? What about for the school supplies and books they will need? Tuition will cost you **Rs. 300** and school uniforms **Rs. 3,700**. If you do not have enough, remember there is a **moneylender** that will charge you with an interest rate of **20%**. Do you want to take it?*

Week 4

After students make their decisions and calculate their balance of week 3 have them draw out their last week of expenses and calculate how much they have left or are short for the month to have their final balance.

Closure (5-7 minutes)

Line Experiment Worksheet

Have the students complete the Line Experiment form using the information from the first page.

Make a line in the middle of the classroom using tape or a rope. Then begin to ask the questions below to create movement with full classroom participation.

If you ____ move to the right and if you ____ move to the left.

- spent more than 700 INR for food per week / spent less than 700 INR for food per week
- bought you sister an expensive gift/ did not buy your sister an expensive gift
- will take 9 months or more to pay back loan/ will be debt free in 6 months
- have a final balance that was less than 1,000/ final balance was more than 1,000
- feel you managed your money well/ feel you could have managed your money better

Question for next class: *What makes a good family?*

Homework: When you go home, ask your parents what a typical meal consists of. How much does it cost? Figure out how much your family spends on food in a day.

Economic Discipleship Lesson Plan: Course 9 of 10

Facilitator(s)

Sean Magaña & Heidi Rico

Topic(s):

Land Ownership & Property Rights

Objective(s)

Students will *understand* the entrance of evil and develop an environment of trust & good to exemplify justice within their context (i.e. the culture of a home environment).

Assessment(s)

- Informal (verbal): Discuss characteristics of a good home environment
- Formal (recorded): Write down family roles and responsibilities

Strategies for Non-English Speakers and/or Illiterate People Groups

- Role Play
- Storytelling
- Drawing/Visual Aid

Materials and Resources

- Paper
- Pens or Pencils
- Chalk & Chalkboard

Logistics:

- Grouping during each phase of the lesson (i.e. independent, partner, small group)
 - Introduction: Facilitator
 - Accessing Prior Knowledge: Whole Group
 - Facilitator Involvement: Facilitator
 - Active Student involvement: Small Groups
 - Closure: Whole class

Instructional Sequence

Introduction/hook & explanation for participants of the purpose of the lesson (5 minutes)
Discuss land ownership rights for the sake of building a home in a community. Discuss what makes a *good* home.

Accessing prior knowledge/building on previous learning (7-10 minutes)

Students will be asked the question given from the previous lesson. *What makes a good family?* They can first share with their partner their answers. Then come together as a whole class to share thoughts.

Ask students to name qualities within their family that they think are *good*. Ask students to provide an example of how their family members have demonstrated that or what they wish to see in their home.

Facilitator-Led Session (5-7 minutes)

The facilitator(s) will tell the story of the Old and New Testament through the use of an animated video. Once the video is shown, the day's theme will be introduced and explained through the story. Encourage the students to share what they think the theme of the day means before explaining it. The video may be stopped at the point where the new theme is introduced. This is at the facilitator's discretion.

In this section focus on the laws God gave in order to restore goodness in creation. Specifically highlight the importance of returning land back to its original during Jubilee as a way of showing the value of a home in a good society.

Cooperative Student Engagement (20 minutes)

Have students break into groups of 3-4 people per group. Assign each group a different family member's role.

Options: Father, Mother, Son, Daughter, Brother, Sister (if needed use: older brother, older sister, younger brother, and younger sister)

First ask each group to write down what that family member's roles and responsibilities are to the family to make it a good home. Each group should be answering: What makes a good _____?

After the students have brainstormed some ideas of what that family member's role and responsibility are to make the home a good home, the students will need to demonstrate this through a short skit. Have the students come up with a short skit (about 1-2 minutes) to present to the class that demonstrates the role and/or responsibility of that family member to make their home a good home based on some of their ideas they brainstormed. Have students mark which of the roles and responsibilities they decided to demonstrate in their skit.

Once the students have finished their skit have each group present their short skit to the class. Tell the class, "You are each to present your skit to the class. You will say which family member you have been assigned and then begin the skit. Once the skit is over you will read the list of what you have brainstormed without announcing the roles and responsibilities that were included in their skit. In groups, the class will then guess which roles and responsibilities you included in your skit and where they believe you demonstrated it. I will keep track of each role and responsibility your group guesses right from the presenting group's skit. After all of the groups have presented I will calculate to see which group had the most amount of correct answers." If possible it is best to keep track of each group's point on a board that everyone can see in order to keep all students tentatively listening.

Closure (5 minutes)

After all groups have presented, calculate which group earned the most points for naming the correct roles and responsibilities demonstrated by the class skits. Name the winner by saying, "Congratulations to group ____ for being the best listeners. They are on their way to building good homes by demonstrating good listening skills with other."

Group reflection:

Ask the class what roles and responsibilities did they hear from multiple groups. Ask them why they thought those specific roles and responsibilities were mentioned repeatedly. Ask if they believe these roles and responsibilities will make a difference in their life, their family, or their community.

Question for next class: *What things do you celebrate in your home or community?*

Homework: Interview a family member at home. Ask them to describe their role as a mother, father, brother, sister, etc. See if any of the qualities they discuss match what you described in your lesson today.

Economic Discipleship Lesson Plan: Course 10 of 10

Facilitator(s)

Sean Magaña & Heidi Rico

Topic(s)

Celebration

Time

1.5-2 hours

Objective(s)

Members of the community will understand the entrance of evil and develop an environment of trust & good to exemplify justice within their context (i.e. the culture of a home environment).

Assessment(s)

- Informal (verbal): Verbally share their visions of celebration and identify the 9 principles covered in class.
- Formal (recorded): Written understanding of principles

Strategies for Non-English Speakers and/or Illiterate People Groups

- Visual Aid/Drawing
- Storytelling
- Oral Presentations

Materials and Resources

- Chalk & Chalkboard
- 10 pieces of paper
- Pens, Pencils, and/or Markers

Logistics:

- Grouping during each phase of the lesson (i.e. independent, partner, small group)
 - Introduction: Independent & Whole Group
 - Accessing Prior Knowledge: Whole Group
 - Facilitator Involvement: Facilitator
 - Active Student involvement: Small Groups
 - Closure: Whole class

Instructional Sequence

Introduction/hook & explanation for participants of the purpose of the lesson (2-3 minutes)

Students will be asked to close their eyes and visualize a *celebration*. Then they will open their eyes and share what they saw.

Accessing prior knowledge/building on previous learning (5-7 minutes)

Students will be asked the question given from the previous lesson. *What things do you celebrate in your home or community?* They can first share with their partner their answers. Then come together as a whole class to share thoughts.

Students will be asked to name the 9 principles covered in class. They will be asked to share something they saw in their home or community that reflected one of the principles.

Facilitator-Led Session (5-7 minutes)

The facilitator(s) will tell the story of the Old and New Testament through the use of an animated video. Once the video is shown, the day's theme will be introduced and explained through the story. Encourage the students to share what they think the theme of the day means before explaining it. The video may be stopped at the point where the new theme is introduced. This is at the facilitator's discretion.

In the resurrection of Christ, defeating death and sin, there is victory of restoring goodness in God's creation. This will result in every nation, tribe, and tongue, worshipping God and celebration together the victory of God's kingdom. For every glimpse of goodness in life we should celebrate with the hope and assurance that Christ will return to restore goodness forever.

Cooperative Student Engagement (20 minutes)

Students will be broken up into groups of three or more, depending on the class size. Each group will be given one of the 9, thus far, biblical principles covered in class. Each group will be handed a piece of paper with one of the themes written on it. Their goal is to use any of the following: words, pictures, symbols, etc. to teach the class about their assigned principle.

They should answer the following to meet the criteria of the presentation:

1. Define your principle.
2. Why is it important?
3. Give an example of the principle used in real life either from yourself, your family, or your community.

Give student 5-7 minutes to prepare their presentation for the class. Students will then be given 3-4 minutes each to *teach* the principle assigned to them.

Closure (5 minutes)

Students will be asked to consider the 10 principles. Ask the following questions:

- Which one did they like best? Why?
- Which principle do they think they understand the most?
- Which principle would like to learn more about?

Next, cake/cookies will be served to the class, as a whole, in *celebration* of the succession of the course! While cake is being served, each student will add a word or drawing he or she thinks applies to the principle of *celebration*. Students will collectively contribute to the final paper with the theme *celebration*. Certificates* will be given to demonstrate completion of all coursework. ***See Appendix C.**

Homework: Think about the ten principles, and challenge yourself to how you will reflect on those principles throughout your lifetime. Will you do it daily? Weekly? Monthly? Decide how you will reflect on these values and how you plan to share it with others. How will you share economic development with your family and your community?

Appendix A: Story & Animation Link

Script of Kingdom Economics Story

1	In the beginning God created the heavens and the earth. There was nothing on the earth, just the water and God hovering over the water. Each day he created something new. After each thing he created he said, “that it was good.”	shuruat mein parmashwar nay swarg or prithvi ko racha. prithvi par kuch nahi tha, sirf pani or parmashwar tha. har din parmashwar nay kuch naye cheez rachi. har cheez banane kay baad usnay bola ki "ye acha hai".
2	On the sixth day he made man and woman. When creating people he said “Let us make mankind in the image of God.” Life was good for Adam and Eve in the Garden of Eden. In fact when God was done He said it was very good and on the seventh day he rested.	chatvay din mein parmashwar nay admi or aurat ko racha. jab parmashwar manus ya ko rach raha tha, usnay bola ao hum manu sya ko apnay sawroop mein rachay. adan ki vatika mein adam or havva ka jivan acha tha. jab parmashwar nay sab kuch rach diya usnay bola ki ye bahot acha tha. or fir satvay din usnay vishraam kiya.
3	However, one day, evil entered the world and it destroyed the good and peace of the world. The relationship between God and people was broken. People began taking advantage of other people, especially the poor. This was not the good world that God created.	laykin ek din shaitaan prithvi mein aya or usnay achai or shanti ko nasht kar diya. manushya or parmashwar kay beech ka rishta toot gaya. log dusray logo ka faysda uthnay lage, khaskar gareeb logo ka. ase duniya paremshwar nay nahi banaye the.
4	For thousands of years, God tried to restore the good of his creation through the Israelites, his people, by giving them laws to be a good society.	hazaro saal pehle, paremshwar izra leyo kay davara apni racha ko thik karne ki koshish ki, apne logo ko niyam dekar taki vo ek acha samaaj ban sake.
5	He gave them laws like: leave some crops for the poor to gather so that they can eat, help any poor within your community without charging interest, cancel all debts every seven years, and to return land to it’s original owners every 50 years which is known as a year of jubilee. These laws were given to eliminate poverty and restore a world that is very good.	usnay kuch niyam diya jase; kuch fasal ekthaa karo taki gareeb log kha sake, apne samaj mein gareeb logo ki madat karo bina beyaj kay, har saat saal mein pura karza maaf karo, aur har pachaas saal mein asli malik ko zameen vapas do joki jubilee kay naam say jana jata hai. ye niyam gareebi ko khatam karne kay liye banaye gaye.
6	Unfortunately, the people could not fulfill the laws on their own. Therefore God sent his only son, Jesus. Jesus lived a life that fulfilling these laws, always caring for the poor and oppressed, but there was still evil in the world. People of the world crucified Jesus, but on the third day He resurrected, defeating death, just like he prophesied. There is victory over evil in the world now through Jesus.	laykin, log apay dawara ye niyam pura nahi kar sakte the. islay parmashwar nay apne betay ko bheja, jiska naam yeshu tha. yeshu nay apne jivan mein sab niyam pure kiye or hamesha garebo ka dhaayn rakha or pedeto ka, laykin abhi bhi prithvi mein burae the. is duniya kay logo dawara yeshu krus par chadaya gaya, laykin teesray din vo jeevet ho gaya, mrityu ko haraya, jaise bhavishyavadi hue the. abhi is sansaar mein yeshu kay dawara burai par vijay hai.
7	It is prophesied that when Jesus returns there will be a restored garden of Eden in the world. We can celebrate a world that is very good once again.	or ye bhavishyavani hai ki jab yeshu vapas ayega to is sansaar mein ek ache adan ki vatika hogi. hum fir say ek bar ache duniya kay liye khushi mana sakaygay.

Video Link: <http://youtu.be/330ooSWINUM>

Appendix B: Management, Savings, & Debt Worksheet

Management, Savings, & Debt Worksheet

Monthly Income: Rs. 10,000 + Savings: Rs. 2,000 = **Rs. 12,000**

<i>Week 1</i>		Rs. 12,000
<div style="border: 1px solid black; border-radius: 15px; height: 100px; margin-bottom: 5px;"></div> <p style="text-align: center; margin: 0;">Breakfast</p> <p>Rs. _____</p>	<div style="border: 1px solid black; border-radius: 15px; height: 100px; margin-bottom: 5px;"></div> <p style="text-align: center; margin: 0;">Lunch</p> <p>Rs. _____</p>	<div style="border: 1px solid black; border-radius: 15px; height: 100px; margin-bottom: 5px;"></div> <p style="text-align: center; margin: 0;">Dinner</p> <p>Rs. _____</p>
<p>Rs. _____ + Rs. _____ + Rs. _____ = Rs. _____</p> <p>Rs. _____ x 7 days = _____</p> <p style="text-align: center;">(DF) Weekly Food (WF)</p>		<p>-Rent Rs. 4,000</p> <p>-(WF) Rs. _____</p> <div style="border: 1px solid black; border-radius: 50%; width: 50px; height: 50px; margin: 10px auto; background-color: yellow;"></div> <p style="text-align: center;">Balance (B1)</p>
<i>Week 2</i>		(B1) Rs. _____
<div style="border: 1px solid black; border-radius: 15px; height: 100px; margin-bottom: 5px;"></div> <p style="text-align: center; margin: 0;">Weekly Food (WF)</p> <p>Rs. _____</p>	<div style="border: 1px solid black; border-radius: 15px; height: 100px; margin-bottom: 5px;"></div> <p style="text-align: center; margin: 0;">Electricity (E)</p> <p>Rs. <u>1,000</u></p>	<p>-(WF) Rs. _____</p> <p>-(E) Rs. <u>1,000</u></p> <div style="border: 1px solid black; border-radius: 50%; width: 50px; height: 50px; margin: 10px auto; background-color: yellow;"></div> <p style="text-align: center;">Balance (B2)</p>
<i>Week 3</i>		(B2) Rs. _____
<div style="border: 1px solid black; border-radius: 15px; height: 100px; margin-bottom: 5px;"></div> <p style="text-align: center; margin: 0;">Weekly Food (WF)</p> <p>Rs. _____</p>	<div style="border: 1px solid black; border-radius: 15px; height: 100px; margin-bottom: 5px;"></div> <p style="text-align: center; margin: 0;">Wedding Gift (WdG)</p> <p>Rs. _____</p>	<p>Moneylender Loans?</p> <p><input type="checkbox"/> Rs. 3,000</p> <p><input type="checkbox"/> Rs. 5,000</p> <p><input type="checkbox"/> Rs. 10,00</p> <p style="font-size: small; margin-top: 5px;">All loans have a 20% interest rate. Only take if needed. Add to B2 if you take a loan.</p> <p>-(WF) Rs. _____</p> <p>-(WdG) Rs. _____</p> <div style="border: 1px solid black; border-radius: 50%; width: 50px; height: 50px; margin: 10px auto; background-color: yellow;"></div> <p style="text-align: center;">Balance (B3)</p>
<i>Week 4</i>		(B3) Rs. _____
<div style="border: 1px solid black; border-radius: 15px; height: 100px; margin-bottom: 5px;"></div> <p style="text-align: center; margin: 0;">Weekly Food (WF)</p> <p>Rs. _____</p>	<p>-(WF) Rs. _____</p> <div style="border: 2px solid red; border-radius: 50%; width: 50px; height: 50px; margin: 10px auto; background-color: yellow;"></div> <p style="text-align: center;">Final Balance (FB)</p>	

Management, Savings, & Debt Worksheet

Line Experiment

Simple Monthly Savings (SMS)

SMS is the amount you would save if there was no extra expenses or emergencies.

Calculate how much they spent just on food, rent, and electricity.

$$\frac{\text{Rent}}{\text{Rent}} + \frac{\text{E}}{\text{E}} + \left(\frac{\text{WF}}{\text{WF}} \times 4 \text{ Weeks} \right) = \frac{\text{SMS}}{\text{SMS}}$$

Loan Payment Plan

Determine how long it will take you to pay back your loan. Calculate how much you will save every 3 months using your SMS and compare it to the loan payment plan. Remember this is an ideal situation and high unlikely to have no extra expenses.

SMS	3 Months	6 Months	9 Months	12 Months
SMS	SMS x 3	SMS x 6	SMS x 9	SMS x 12

Compare your 3-month increment of potential savings to the loan payment plan of the loan you have taken from the moneylender. The lowest amount of months in which your SMS is greater than the loan payment of the same month is how long it will take to be debt free.

Loan Payment Plan

Amount	3 months	6 months	9 months	12 months
Rs 3,000	Rs. 4,800	Rs 6,600	Rs 8,400	Rs 10,200
Rs 5,000	Rs 8,000	Rs 11,000	Rs 14,000	Rs 17,000
Rs 10,000	Rs 16,000	Rs 22,000	Rs 28,000	Rs 34,000

Line Experiment

Was your weekly food expense (WF) greater than Rs 600? Y N

Did you buy your sister an expensive gift? Y N

Did you take out a loan? Y N

How many months will it take to pay back the loan? 3 6 9 12 >12

Final balance amount: Rs _____

Appendix C: Course Completion Certificate



The certificate features a decorative blue border with floral corner motifs. The background is a light gray grid with a large, faint watermark of a globe. The text is arranged as follows:

Economic Development

The completion of coursework devoted to developing yourself, your family, and your community

Is Awarded To

He has shown you, O Mortal, what is good. And what does the Lord require of you? To act justly and to love mercy and to walk humbly with your God. *Micah 6:8*

Facilitator

Date