

REMITTANCES: Make the Most of Them

Training of Trainers Manual Toolkit

Global Financial Education Program

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Remittances: Make the Most of Them

TRAINING OF TRAINERS TOOLKIT OF HANDOUTS

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HANDOUT 1

Remittances Pre-Test

Test # _____

QUESTION	ANSWER
1. In the first stage of the migration process, the goal of the migrant and of the family member abroad is to pay off the debt of the trip.	True False
2. Investing the remittance in a business is the only way to make the most of the remittance.	True False
3. The flow of remittances is always frequent and consistent.	True False
4. Remittances must be used only for day to day expenses.	True False
5. An example of a necessary expense is.... (Circle the most appropriate answer)	A) a T.V. B) a blender C) food
6. An example of a savings strategy is.... (Circle the most appropriate answer)	A) ask family member abroad for more money B) decrease the money spent on unnecessary expenses C) keep the entire remittance at home in cash
7. The remittance sender should be the one to plan for financial goals.	True False
8. In order to budget, you have to control... (Circle the most appropriate answer)	A) your income and the remittance B) your expenses C) all of the above
9. Loans and savings are the only financial products available to remittance receivers.	True False
10. An example of a formal remittance service provider is....	A) money transfer operator (e.g. Western Union) B) couriers (e.g. FedEx) C) a bank or microfinance institution where you can access loans, savings accounts and other financial services

HANDOUT 2

Key Principles and Practices of Adult Learning

PRINCIPLE	DESCRIPTION
Respect	■ Learners feel respected and feel like equals.
Affirmation	■ Learners need to receive praise for even small attempts.
Relevance	<ul style="list-style-type: none"> ■ Learners learn best by drawing on their own knowledge and experience. ■ Learning must meet the real-life needs of the adult—jobs, family, etc.
Dialogue	<ul style="list-style-type: none"> ■ Adults learn better when they can discuss information. The “banking approach” of making “deposits” in someone’s head may be effective for children but is less appropriate for adults. ■ Learning must be two-way to allow the learner to enter into a dialogue with the teacher.
Engagement	■ Learners must get involved through discussion, small groups and learning from peers.
Immediacy	■ Learners must be able to apply the new learning immediately.
20/40/80 Rule	■ Learners remember more when visuals are used to support the verbal presentation and best when they practice the new skill. We remember 20 percent of what we hear, 40 percent of what we hear and see, and 80 percent of what we hear, see and do.
Thinking, Feeling, Acting	■ Learning should involve thinking, emotions and doing.
Safety	■ Learners need to feel that their ideas and contributions will be valued—that they will not be ridiculed or belittled.
Accountability	■ Teachers need to be accountable to the learners that their learning needs are met, that the exercise will be useful to them.

HANDOUT 3

Keys to Managing Small-Group Work

- Be sure to clearly define the activity and “product” of the small-group work. Ensure that everyone understands the group size before breaking into groups. Instructions may be given after groups have formed.
- Make sure that participants move physically so they can face each other and hear each other—encourage quick physical movement.
- Use groups of different sizes—pairs, groups of three and “solidarity groups.”
- Move around while discussions are occurring to assure understanding, answer questions and note key points of discussion. You may even want to encourage some groups to share specific points you think are key with the large group when the time comes.
- It is not always necessary to have each group present. Take a sample from among the groups.
- Avoid having each individual member of a group report to a large group—ask groups to assign one person to report.
- If you find there is confusion, stop all groups and clarify the activity.

HANDOUT 4

The Story of Sandro's Family

Sandro's family has lived in the rural town of San Isidro for 25 years. His father passed away 10 years ago from a heart attack while working abroad. His mother sells milk and cheese and takes care of their few animals. His brother and sister work on a rose farm picking roses to help with the household expenses. They are barely able to survive off of their meager income. To help the family out, they decide to send Sandro abroad to work in the United States. He took out a _____ (*insert realistic amount of money for trip of migrant*) loan from a local moneylender in his community to pay for his trip. After 3 months, Sandro was able to find a job and send \$600 a month back home. Although Sandro was able to send \$1800 after 3 months, this only paid half the loan from the moneylender who came by every month without fail to collect his money. During this time, they used all of the money they received from Sandro to pay the local moneylender. There was no money left over for any other expenses. To pay off the remainder of the loan, the family borrowed from a local cooperative at a much lower interest rate.

After 2 years, Sandro's family was able to pay off his entire loan. Sandro sent them \$300 and they used it to pay for the medical expenses of his sister who was sick for a few months. After that they spent the money he sent them to pay for food, clothing, and school expenses for Sandro's brother and sister. They were able to save a small amount from the remittance in a local cooperative and decided they were going to use this savings towards a new roof for their house. The roof was leaking for several months and the rainy season was quickly approaching.

Two years later, Sandro increased his monthly remittance and the family was able to save \$100 a month towards the small business that was his mother's dream. She opened up a small store in the community.

HANDOUT 5

Local Modification Chart

MODIFICATIONS TO LEARNING SESSION GUIDES

INFORMATION/ MODIFICATION ISSUE	MODIFICATIONS/ INFORMATION NEEDED	NO. OF THE LEARNING SESSION REQUIRING CHANGES
Title of the Learning Session		
Achievement-Based Objectives		
Time Period for the Learning Session		
Steps—Titles and Sequencing		
Media and Materials		
Story Situation/Examples Need to be More Relevant		

HANDOUT 5 (Continued)

Local Modification Chart

MODIFICATIONS TO LEARNING SESSION GUIDES

INFORMATION/ MODIFICATION ISSUE	MODIFICATIONS/ INFORMATION NEEDED	NO. OF THE LEARNING SESSION REQUIRING CHANGES
Worksheets		
Pictures		
Local Problems and Solutions are Different		
Open Questions Need to Change		
Names of People in Stories/Dramas		
Adult Learning Methods: Small-Group Work, Games, Exercises, Etc.		

HANDOUT 5 (Continued)

Local Modification Chart

MODIFICATIONS TO LEARNING SESSION GUIDES

INFORMATION/ MODIFICATION ISSUE	MODIFICATIONS/ INFORMATION NEEDED	NO. OF THE LEARNING SESSION REQUIRING CHANGES
Local Terms		
Currency and Amounts Used in Stories, Exercises and Examples		

HANDOUT 6

Key Principles for Giving and Receiving Feedback

GIVING FEEDBACK:

1. Be specific. Come up with specific examples.
2. Suggest an alternative practice or approach.
3. Be appreciative.
4. Ask questions to understand first why the person did something that you felt was inappropriate.

RECEIVING FEEDBACK:

1. Listen to the entire comment/suggestion. Try not to interrupt the one who is providing the feedback.
2. Before responding, ask questions to make sure you understand clearly what the person is saying.
3. Try not to get defensive and justify your actions.
4. Be thankful for the ideas.
5. Help the one providing the suggestions to be specific (see point 1 under "Giving Feedback").

HANDOUT 7

Remittances: Make the Most of Them Workshop Assessment Questionnaire

NAME: _____ **DATE:** _____

INSTRUCTIONS: Please take a few moments to consider your experience during the workshop and share your comments and ideas. Your input will help shape future workshops. If you need more space, write on the reverse side of the page.

1. WHAT ACTIVITIES WERE MOST HELPFUL? WHY?

2. WHAT ACTIVITIES WERE LEAST HELPFUL? WHY?

3. WHAT COULD BE ADDED OR CHANGED TO MAKE THE TRAINING BETTER?

HANDOUT 8

Remittances Post-Test

Test # _____

QUESTION	ANSWER
1. In the first stage of the migration process, the goal of the migrant and of the family member abroad is to pay off the debt of the trip.	True False
2. Investing the remittance in a business is the only way to make the most of the remittance.	True False
3. The flow of remittances is always frequent and consistent.	True False
4. Remittances must be used only for day to day expenses.	True False
5. An example of a necessary expense is.... (Circle the most appropriate answer)	A) a T.V. B) a blender C) food
6. An example of a savings strategy is.... (Circle the most appropriate answer)	A) ask family member abroad for more money B) decrease the money spent on unnecessary expenses C) keep the entire remittance at home in cash
7. The remittance sender should be the one to plan for financial goals.	True False
8. In order to budget, you have to control... (Circle the most appropriate answer)	A) your income and the remittance B) your expenses C) all of the above
9. Loans and savings are the only financial products available to remittance receivers.	True False
10. An example of a formal remittance service provider is....	A) money transfer operator (e.g. Western Union) B) couriers (e.g. FedEx) C) a bank or microfinance institution where you can access loans, savings accounts and other financial services

HANDOUT 9

Remittances Post-Test with Answers

Test # _____

QUESTION	ANSWER
1. In the first stage of the migration process, the goal of the migrant and of the family member abroad is to pay off the debt of the trip.	<u>True</u> False
2. Investing the remittance in a business is the only way to make the most of the remittance.	True <u>False</u>
3. The flow of remittances is always frequent and consistent.	True <u>False</u>
4. Remittances must be used only for day to day expenses.	True <u>False</u>
5. An example of a necessary expense is.... (Circle the most appropriate answer)	A) a T.V. B) a blender C) <u>food</u>
6. An example of a savings strategy is.... (Circle the most appropriate answer)	A) ask family member abroad for more money B) <u>decrease the money spent on unnecessary expenses</u> C) keep the entire remittance at home in cash
7. The remittance sender should be the one to plan for financial goals.	True <u>False</u>
8. In order to budget, you have to control... (Circle the most appropriate answer)	A) your income and the remittance B) your expenses C) <u>all of the above</u>
9. Loans and savings are the only financial products available to remittance receivers.	True <u>False</u>
10. An example of a formal remittance service provider is....	A) money transfer operator (e.g. Western Union) B) couriers (e.g. FedEx) C) <u>a bank or microfinance institution where you can access loans, savings accounts and other financial services</u>

