

Smart Savers

Saving is an important part of managing money. However, it's not always easy to save money, especially in times of financial hardship. Added to this, we live in a world that constantly invites us to spend, suggesting that we need new things to make us happy – even if we can't really afford those things. However, by learning from others, thinking creatively and even 'rethinking' our attitudes, we can be efficient with the resources we consume (such as energy, water, time and materials). We can become Smart Savers, saving money, reducing waste and conserving resources for future generations. Aflateen promotes a holistic approach to saving, and this Session explores how we can become 'smart savers' of material and non-material resources by 'Reusing'; 'Recycling'; 'Repairing'; 'Reducing'; 'Refusing'; and 'Rethinking'.

Lesson objectives: By the end of this Session, participants will:

1. Understand that saving resources can save money and protect the environment.
2. Be able to judge the effectiveness of the 6 Rs - Reuse; Recycle; Repair; Reduce; Refuse; Rethink - in helping to save money and protect the environment.
3. Have planned a money-making idea that will produce an income by reusing, recycling or rethinking a product or idea.

Key learning

- Saving is an important part of money management, and saving can mean material and non-material resources as well as money.
- Saving resources can also protect the environment and help us be responsible global citizens.

Materials Needed

- Starter: Bottle it! ideas sheet (Figure 3.6); one empty 2 liter plastic bottle for each 5 participants in your club.
- Option 1: the 6 Rs cards sheet (cut up, ready to use).
- Reflect: Smart Savers Reflection sheet (Figure 3.7) (cut up as cards).

Information for Facilitator

- Prepare the above materials before the Session.
- Ask a group of adults or young people to act as a panel of 'experts' to judge the groups' ideas about making money by saving resources.

1 Start: Bottle it!

This activity will get participants thinking creatively about how reusing an object and giving it a longer, useful life can save them money and help protect the environment.

Method

1. Begin by writing this statement on a large piece of paper: One man's trash is another man's treasure.
2. Invite participants to discuss in pairs what this could mean. Then have the pairs share their ideas with the entire group.
3. Next, ask participants to form groups of five or six, and give each group an empty 2 liter plastic bottle, some paper and pens.
4. Challenge them to come up with as many uses for the empty bottle as possible in five minutes, and record their ideas quickly on the paper.
5. Tell them their ideas can include cutting the bottle up and using parts of it (e.g. cutting off the top and using the bottom for storing nails, screws and nuts).
6. When the time is up, invite each group to feed back, and praise the group with the most suggestions.
7. Explain that reusing an object is better for the environment than recycling it as recycling involves additional energy to process the material into something usable. Reusing helps to make the initial energy that went into the production of that material last longer and go farther. Reusing materials is about saving money and saving the environment.

2 Learn: Investigate and act

Choose one of the following two activities (or both if you have time):

Option 1: The 6 Rs

This activity encourages participants to consider different ways of saving resources to save money and protect the environment. They all begin with the letter R.

Method (25-30 min)

1. Cut out the six 'R' cards, and give each participant either an 'R' word or a definition. There are six different R words and six different definitions. Make extra copies or put participants in pairs if your group is larger than 12.
2. Explain that they all have to find their partners as quickly as they can so that the R words and the definitions match up.
3. When you say 'Go', let them find their partner.
4. When all are paired up, check that they match correctly with the table below. You can also assign a volunteer to check the answers.

REUSE	To use an item more than once by refilling it, or making something else with all or part of it.
RECYCLE	To re- process a material or product, and make it into something else.
REPAIR	To try and fix an item that has broken down or doesn't work properly.
REDUCE	To cut down on the amount of material and energy you use to save money, save resources and protect the environment.
REFUSE	To say "No" to buying a product if you don't really need it or if it's bad for people or the environment.
RETHINK	To think about better or more efficient ways of doing things; to think. Do I really need this? or Can I make a better design that uses less energy and costs less?

5. In their pairs, ask them to order the R words so that the one which would be most likely to help them save money (Rethink? Refuse? Repair? Reduce? Reuse? Recycle?) is at the top, and the least likely is at the bottom.
6. Let them walk around to see how others have ordered the cards. Share any comments or questions.
7. Next, ask them to order the cards again, this time so that the one most likely to help save resources and energy and protect the environment is at the top and the least likely is at the bottom. Is the order the same?

Case study of reducing

Here is an example you can share with the participants where people are rethinking daily habits in order to reduce the use of materials, protect the environment and save money:

A University ran a campaign to get people to use reusable mugs rather than buy their coffee in a paper cup every day. All hot drinks were sold at a discount to students who brought in a reusable mug. They did this because they worked out that if just 100 people stopped using paper cups every day, and carried a reusable mug instead, collectively they would save the resources used, and pollution created from, making 50,000 disposable cups a year.

Disposable coffee cups have an adverse impact on the environment because:

- Many cups are made of 100% bleached, virgin paper.
- Many cups are lined with plastic, making them unrecyclable
- They involve an intensive manufacturing process.

Option 2: My Resource-Saving, Money-Making Idea

Method (10-15min)

1. Explain to the participants that many people make a living from recycling or reusing materials.
2. Examples are artists and crafts people in Gambia and Ethiopia who collect and sort used tyres, and then hand cut them to make long-lasting soles for shoes. Not only does this help them earn a living, it also reduces the number of tyres going to landfill sites.
3. Another example is bead makers in Ghana who use traditional and modern methods to make beautiful jewellery using recycled glass.



4. In this activity, using these examples as inspiration, participants are challenged to come up with a money-making idea that will help them produce an income by reusing, recycling or rethinking a product or service.
5. Working in small groups, ask participants to plan their money-making idea, thinking about:
 - What their product or service is.
 - How they will make money from their product or service.
 - Which of the 6 Rs they will incorporate into their idea.
 - How their idea will also affect the environment.
6. Participants should prepare a presentation outlining their plans and put forward their ideas to an invited panel of 'experts'.
7. The panel will consider all the ideas presented to them and decide on an overall winner.

3 Reflect

Method (10-15 min)

1. Give out the sets of Smart Savers Reflection cards (Figure 3.20) to small groups and ask each group to choose one of the Smart Savers ideas that they think they could use in their life and one they couldn't. Share as a whole group.

Enquiry Questions for the next Session

Encourage participants to ask someone in their community who has borrowed money instead of using savings the following questions, in preparation for the next Session: Borrowing Money

- Why did you decide to borrow money?
- Where did you borrow the money/get the loan from?
- How easy was it to repay the loan?
- Do you have any advice about borrowing money?

Figure 3.6
Bottle it! Ideas sheet (for Facilitator)

Seed starters

Cut the tops off the plastic bottles, and use the bottoms to plant seeds in to start off your plants.



Self watering pot

Cut the bottle in half, invert the top half, make a hole in the lid and thread a 'wick' or piece of string through it so it lies in the water at the bottom (see photo, right).



mini Greenhouse

Cut the bottom off the bottle and cover your seedlings and plants to give them their very own greenhouse.

fly or wasp trap

Cut off the top third of the bottle. Place the 'bait' (e.g. sugar solution) into the bottom section, invert the top section back into the bottle and tape it into place. Add wire handles to hang it up.



Ice pack

Fill the bottle with cold water and freeze to make an ice pack. Put one in your shopping bag to keep cold items cool on the way back from the shops.

Decorative flowers

Cut off the bottom of the bottle, and cut the top end into petal shapes. Peel back the plastic and paint. Attach each flower to a wire stem.



Vase

Cut the bottle in half, cut down into the plastic to make strips, and weave to make this clever design:

musical shaker

Fill the bottle with dried beans.

A scoop

Cut the top off the bottle, and use the bottom as a scoop for rice or another product.

Toilet tank water saver:

fill a bottle with water and drop it into the tank. This will displace water, so that each time the toilet is flushed, water will be saved.

Sources:

Huffington Post:

http://www.huffingtonpost.com/2012/01/24/top-20-things-to-do-with-plastic-bottles_n_1224013.html#s630591

<http://www.makeitandmendit.com/recycling-and-upcycling-plastic-bottles-in-the-garden/>

Figure 3.7
Smart Savers Reflection Sheet

<p>Simplify your life Think about what you enjoy doing most. Often, the things that make us most happy aren't for sale. Spend time with friends and family, rather than spending money.</p>	<p>Think before you buy Every day, we are tempted to buy products we don't always need. Buying things we don't really need can be expensive, adds to clutter, and contributes to waste, depletion of resources, and pollution.</p>
<p>Buy in bulk or 'value-pack' sizes Often, products are cheaper if buy larger quantities. Why not get a group of friends together to buy in bulk and enjoy the shared cheaper price.</p>	<p>Repair broken things Although we are often encouraged to buy new rather than repair, it can be satisfying to fix things when they break. You'll save money, resources, and a trip to the store.</p>
<p>Share Sharing tools, equipment and books with friends, neighbors and family can save you a lot of money.</p>	<p>Use both sides of a sheet of paper... ...and save money, trees and the planet! One tree makes 8,333 sheets of virgin copier paper or One pack of copier paper (500 sheets) uses 6% of a tree (www.actiontracker.org.uk)</p>
<p>Switch off lights By using less electricity, you are lowering your electricity bill and lowering the demand for coal, thus decreasing the amount of environmental destruction caused by mining.</p>	<p>Think before craving designer labels Celebrities are given expensive clothes to wear. You're not. Be individual. Don't crave labels that others wear.</p>
<p>Use your talents to make and save money or set up a 'time bank'. What skill or talent do you have that could make you money or others might pay for? Set up a time bank where members exchange services using units of time as currency.</p>	<p>Look after your health If you are unwell, you can't work and so can't earn.</p>
<p>Use time wisely Think how you can create time to do a part-time job to save money.</p>	<p>Rent out equipment to earn money</p>