

GIRLRISING

FINANCIAL EDUCATION INITIATIVE

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What is Girl Rising?

Girl Rising is a US based non-profit organization with a mission to use the power of storytelling to change the way the world values girls and their education. To achieve this mission, Girl Rising,

- → **CREATES** films, media content and educational resources that tell the stories of girls and how the ripple effects of educating girls transform families, communities and entire nations.
- → **COLLABORATES** with organizations around the world to support locally led change that accelerates and strengthens quality education and greater opportunity for girls.
- → **ACTIVATES** change by inspiring individuals, from parents to presidents, to support action for girls' education.

What is Aflatoun International?

Aflatoun International is an NGO based in the Netherlands offering social and financial education to children and young people worldwide. Aflatoun's work is grounded in the belief that all children around the world, including the most vulnerable ones, should have access to high-quality social and financial education allowing them not only to survive but thrive in the 21st century.









WELCOME TO THE PROGRAMME!

Adolescence is a time of rapid development: cognitive, psychosocial, socioemotional - and one where identities are being formulated. This time is marked with many challenges, more so for girls, whose worlds often become more restricted as they transition into adulthood. We at Girl Rising believe that adolescents are a cadre of individuals who can truly lead change, overturn social norms and stereotypes that limit and constrict adolescents - especially girls, and build a future where adolescents can release their full potential.

Financial literacy is a critical life skill for adolescents, helping them understand the importance of financial management, enabling them to build assets and become financially stable in their adulthood. Often, financial literacy is also dominated by gender norms with many individuals believing that being financial literate is more suited for men/boys.

This guide is created to help adolescents break down stereotypes such as these and gain agency, voice, and gender-equitable attitudes. It accompanies a set of real life stories from girls across the world who have surmounted barriers to become confident and self-reliant individuals. We invite you to take a journey with your students, view the films with them, guide them through lessons and activities focused on themes such as self-awareness, confidence, goal setting, resource saving, human rights, positive attitudes towards gender equality, and finding support on the journey to defining and achieving their dreams.

Support them as they reflect, plan and take action to meet challenges and strive to achieve their personal and professional goals. Throughout the programme, you may find yourself being encouraged to work in ways that differ from more traditional concepts of teaching. We hope you find that a positive experience.

We will have succeeded if at the end of the programme, participants are better able to fulfil their potential and act as agents of change within their communities. As they go through this journey and build their paths to freedom - like the girls in the films, we hope participants are supported by their loved ones, family and friends and community. As you well know, a journey is shorter when we travel with others. It is lighter when we share the burden. And it is joyous when we have each other.

Enjoy the journey!

The Girl Rising Team





GETTING TO KNOW THE GUIDE

This step-by-step guide will assist you on your journey with your participant group. It features discussion-focused and project-based activities that teachers/facilitators will implement within their programme. Large group activities emphasize big-picture thinking and collaboration while small group work provides time to think, process, and listen to each other. An important objective of this guide is to help participants develop five core competencies: voice, agency, gender-equitable and responsive attitudes, financial knowledge and attitudes and goals setting skills.

| Competencies | Definition |
|---|---|
| Voice | Participants gain confidence as well as believe in their abilities to articulate their aspirations and interests/needs. |
| Agency | Participants identify their rights and their personal support system to help them achieve their goals and are able to take action in the face of resistance. |
| Gender-Equitable and responsive attitudes | Participants have knowledge of gender concepts and believe girls/women and boys/men have equal rights and should be treated such that it enables them to exercise right and responsibilities equally. |
| Financial knowledge and attitudes | Participants have knowledge of financial concepts such as saving, spending, wants and needs and budget. They understand the value of saving and prioritizing needs over wants. |
| Goal setting skills | Participants understand the steps in goal-setting, they can set short and long term goals for themselves and identify the resources they need to achieve them. |

Using these life skills to identify and articulate their experiences, they will begin to understand the adverse effects of stereotypes and biases and build confidence and determination to reach their personal and financial goals. Facilitators should encourage students to share their own stories and to support and learn from one another from session to session.

Modules

The guide includes six modules, each one focusing on the story of one girl: Ruksana, Wadley, Senna, Mariama, Dania and Juliana.

All modules follow the same structure:

- → The story: introduces participants to the module's story and social issues addressed in the film.
- → Personal Connection: participants reflect and identify similarities between the characters' reality and their own lives
- → Connection to the context: participants explore how the social issues addressed in the film affect their own community
- → The play: participants use personal narrative, story-telling, and other creative formats to highlight their learnings

The modules also include homework activities, to be completed by participants individually, and information sheets for facilitators, with key information on the social issues addressed in the sessions.

Sessions

Each 60-minute session includes five sections: general information, start, learn, reflect, and homework handout.





Additional tools

Checkpoint sheet

The 'Checkpoint' sheet included in the Annex helps participants reflect on their learning journey. As a formative assessment tool, this sheet can be completed by participants at home, or during a one-to-one session with you. Take this as an opportunity to connect with participants, in a safe open manner, encourage feedback and exchange of ideas from their side. Avoid asking leading questions or making assumptions of the participant's experience or learnings. Conducting a checkpoint activity after each module, will help you plan your sessions and adapt your practices to address the participant's needs.

Issue Fact Sheets and Country Fact Sheets

In the Annex, you will find ten Issue Fact Sheets and Country Fact Sheets, which provide essential information on the social issues you will address in the modules. Read all the sheets before you start the programme, and review them as you go through the modules. Each module makes reference to one or more of the fact sheets.

| Module | Relevant Fact Sheets |
|----------|--|
| Module 1 | Homelessness, slums and street children GBV |
| Module 2 | Natural disasters and displaced persons Poverty Malnutrition |
| Module 3 | Human trafficking and child labour Poverty Youth family and community dynamics Sexual and reproductive health |
| Module 4 | Child and forced marriage Youth family and community dynamics |
| Module 5 | All |
| Module 6 | All |

Self-reflection Journal

As they go through the programme, participants are encouraged to keep a self-reflection journal. Without a set structure, this journal is an additional tool that will help participants reflect on their experiences and identify significant learning experiences. The journal can be a notebook or a folder with a few blank pages. Even though participants can share what they have written in their journals, encourage them to think of it as a safe private space where they can openly write their emotions. If needed, consider having a safe space in the classroom or meeting space where the journals can be kept secure.

Story-telling and learner-centered methodologies

Stories are a powerful way to teach, and all the more so when they reflect real-world experiences. Many of your participants may share the experiences and attributes of the girls, their families and friends featured in the films. Often, they face the same challenges and have the very same qualities of courage, persistence and, of course, playfulness. The story in each film serves as a starting point in your students' journey towards learning about social issues, understanding ways to combat them, building confidence, and aspiring to something more.

The 24 sessions in this curriculum are informed by a participatory, child-centered pedagogy and are characterized by a variety of active-learning methods. The use of participant-centred pedagogies allows participants to collaborate with each other in a creative manner, making them more likely to incorporate the programme learnings into their beliefs and decision-making. The dynamic interplay between competency building and active learning pedagogies in the guide simultaneously promotes knowledge acquisition and hands-on practical skills.

CREATING A SAFE AND INCLUSIVE LEARNING ENVIRONMENT

Begin the journey by demonstrating participants that this programme is not just for them, it is about them. That means that the process requires them to reflect on their own experiences and to share these. Make sure the learning environment is one of mutual respect, trust and enjoyment. Participants will not learn well or develop the necessary skills and attitudes to become successful agents of change until they have begun to form a strong group identity. Nor will they speak openly about sensitive topics or voice their opinion if they don't feel safe within their group.

Learn the participants' names as soon as possible! It will be easier to command both individual and group attention during the lessons. Also note, some of the topics in this curriculum may be sensitive topics for some of the participants (such as gender, violence, bullying). Be respectful of privacy and know the appropriate ways of addressing such sensitives. Finally, remember to be patient! Repeat any information if the participants do not understand.



Tips for creating inclusive learning spaces

1. **Know your participants and understand their needs:** Before starting your programme, consider sitting down with your participants to get to know them and learn more about their disabilities, their challenges, and their hopes and goals. This will help you adapt and modify activities to fit each of their needs and goals.

Consider asking:

- → What is your favourite thing to do?
- → What adaptations have you used or seen that make it easier for you to participate in activities?
- → What advice would you give to a teacher or facilitator to have success working with you?
- What are your goals in doing this programme?
- 2. **Adapt the sessions:** Be creative. Once you know your audience, you can adapt sessions to be appropriate for all of your participants. When preparing or delivering a session, slow down to ensure that all participants are able to participate. Ask yourself, "Is this working for everyone?" If the session is not working, do not hesitate to ask participants for suggestions about how to modify the session to include everyone.
- 3. **Use non-verbal cues to effectively communicate instructions:** Many participants with behavioural problems also have learning difficulties, especially with processing receptive language. Nonverbal cues help participants understand the sequence of activities, clarify expectations, and forecast what is happening next. Use signs, gestures, picture cues, and visuals to communicate directions to a wide range of learners.
- 4. **Implement a buddy system:** 'Buddies' can be your participants, otherwise other teachers, community members, parents/guardians that help you while you deliver the sessions. Buddies attend all sessions and work with the same participant every time to help them succeed in the on-going activities.

Tips for dealing with sensitive themes

1. **Set the stage:** in order for participants to express their opinions and participate in classroom participation and discussions about sensitive subjects, they need to feel safe and not fear retaliation for comments they make during the discussion. It is best to establish a supportive atmosphere with ground rules for participation before you start any activity, however particularly before beginning a discussion about a sensitive issue.

Offer these rules in order to foster a more productive discussion:

- → Listen carefully and respectfully, without interrupting.
- → Respect one another's views.
- → Raise your hand when you'd like to share an opinion.
- → Criticize ideas, not individuals.
- → Commit to learning, not debating.
- → Avoid blame and speculation.
- → Avoid inflammatory language.

- 2. **Know yourself:** Before facilitating a discussion about possibly sensitive topics, it is important that you consider your own biases or confusion surrounding the issue.
 - → How have you come to know what you know or think what you think?
 - → Why have you valued some information or sources over others?
 - When seeking to help participants understand others or study historically sensitive topics, it is important to discuss the concepts of empathy and perspective. We are all products of our society and culture, and attitudes and values change. Discussing a moment when your own ideas changed may help model the open-mindedness and conscientious self-reflection that you hope to inspire.
- 3. **Acknowledge diversity:** each of the participants in your group comes from a unique background and has had different experiences. See this diversity as an asset. Authentic opportunities for learning happen when participants are exposed to many different perspectives. Give participants the opportunity to express their views and make it your goal to understand, value and respect the backgrounds and experiences that formed them.
- 4. **Be an active facilitator:** As the facilitator/teacher you should neither dominate the discussion nor passively observe.

Your role should include intervening in the discussion to:

- Provide reminders about respecting the right of others to have differing opinions.
- → Re-word questions posed by participants.
- → Correct misinformation.
- → Ask for clarification.
- → Review the main points.
- → Make reference to relevant subjects or course content.
- 5. **Be prepared to deal with tense emotional moments:** When discussing sensitive issues or difficult topics, it is very possible that some participants will get angry or upset. If this happens, remain calm and try to turn it into a learning experience. Don't avoid the issue, but defer it until you make a plan for dealing with it if necessary.
- 6. Connect participants with support: An essential part of your work as facilitator is ensuring participants have the support they need to develop safely and healthily. Before starting the programme, find out what child-friendly services are available for participants in their community, and share this information with them. Examples of these services include: medical/health services, counselling services, provision of basic services support (shelter, food, clothes), legal services, etc.

Tips for Gender responsive facilitation

→ Always give your full attention, use body language and non-verbal cues (eye contact, facial expressions) to validate what a student is sharing, check for understanding by reiterating what they have said, and thank them for their contribution.



- → Participants, especially the most vulnerable, may not feel validated in the classroom. Demonstrate your confidence in their skills, abilities, and potential through positive reinforcement, constructive feedback and offering opportunities for improvement.
- → Avoid using only-male pronouns when speaking to the complete group.
- → Do not discourage learners from learning and growing for reasons of gender (e.g., verbally discouraging boys from expressing their feelings or emotions; verbally discouraging girls from engaging in science, technology, engineering and mathematics (STEM) subjects.
- → Do not use language that perpetuates stereotypes and discrimination (e.g., using derogatory terms to refer to minority groups, people with disabilities, women, people with different sexual identities or orientations, etc.)
- → Consider choosing an appropriate setting for girls and boys to separately discuss specific themes. For example, sometimes girls or boys may not easily express their opinions about gender discrimination, especially when the experience is very personal.

ADAPTATION FOR ONLINE FACILITATION

Using digital technology to support your programme implementation is a possibility you can explore with your group. Before deciding on the digital technology and tools you will use, it is important to understand the participants' needs and access. Ask yourself:

- → Do **all** participants have access to digital devices?
- → Do **all** participants have access to digital devices with internet?
- → Is **everyone** in the group able to use digital technology? (digital literacy level)
- → Is the physical space where participants have access to digital devices and the internet safe?
- → Is the digital space where the sessions are taking place safe for **all** learners?
- → Will **all** participants benefit from having additional digital content?

Re-design activities for online facilitation

Once you have identified your group's needs and their access to technology and the internet, you can start planning your online session.

1. Identify the activities you want to deliver online by ranking them on their suitability. Keep in mind that it is best to introduce new concepts and information live. This will allow you to get a feeling of the student's understanding or if there is a need for repeating, simplifying instructions or providing more examples.

Suitability ranking **Ranking specification**

- Activities that don't need to be modified in their content or facilitation dynamic.
- Activities that can be easily delivered through online synchronous platforms (Skype, Zoom, Microsoft Teams, Viber, etc.).
- Activities that don't require/only require small adjustments in the facilitation dynamics to be adapted to online learning (for example, creating a digital visual aid/template instead of showing a flipchart).
- · Activities whose content can be delivered in an online format but require the facilitation dynamics to be modified.
- Activities that require previous thought and planning before being able to be delivered in an online format
- Activities for which a virtual board (Jamboard, Padlet, etc.) is necessary, or that require further visual aids to be developed (PowerPoint presentations, images, graphics) in order to support the transition to online learning.
- Activities that require additional templates to be developed.

Activities ranked as "3" would require important modifications, either by choosing a different activity with similar objectives, or by modifying

- significantly the facilitation dynamics.
- Activities can be challenging to be delivered in an online format without major modifications.

1. Easy

3. Difficult

2. Possible with

modifications





- 2. **Decide** what technology and platform you want to use to deliver the session. Keep in mind the needs of your learners, particularly the most vulnerable who might find barriers when accessing digital technology.
- 3. **Find** online tools and resources you can use to support your session's learning outcomes. Ensure they are child friendly and safe for all learners.
- 4. **Create** an adapted lesson plan that describes the activities you will conduct online. Ensure the learning outcomes of the session are still met after the adaptation.
- 5. **Prepare** to deliver your session.

Online facilitation tips

- 1. **Make it interactive:** One of the easiest ways to make online learning more interactive is turning on the video. Really try to use your platform to its full capacity. For example, encouraging the raise hand function, polling, break-out rooms. Using a variety of interactive learning activities and quizzes.
- 2. **Be flexible:** You might need to vary your approach based on what is accessible for you and your participants. This could look like switching up your platform or changing the amount of live sessions vs offline work you give your participants. You may change it as you go and the needs and priorities of your participants change.
- 3. **Be inclusive:** Your approach and support will need to be tailored to the needs of your participants so that they don't fall further behind. This is particularly important for vulnerable children who might have further barriers to learning in their home environment. You can research which kind of features are available such as Voice-to-text and text-to-speech conversion, or different viewing formats to support participants with special educational needs.
- 4. **Collaborate with parents and caregivers:** Contact parents and caregivers to inform and set their expectations around learning. Keep communication brief and avoid using technical terms in your exchanges, for communication, choose contact options (email, phone calls, and text messaging, and/or other platforms) that are most appropriate for each of your students and their families.
- 5. **Be prepared:** Have a backup plan if something goes wrong with your technology and have your documents ready that you want to share open beforehand on the computer. Check the links you want to share and their settings.
- 6. **Use feedback and assessment:** Build assessment and feedback into your facilitation approach through a mixture of quizzes, digital tools and modelling of good answers, or allowing participants to do peer-feedback or self-assessments. Use the learnings to improve your practice.

Tips to create safe online learning environments

- 1. **Set up some rules:** participants should know that the digital classroom is free of violence and is a place where everybody is treated with respect.
- 2. **Create a supportive learning space:** make sure you create spaces or interactions where participants can discuss how they are feeling. Create opportunities for students to communicate what may be troubling them. Some strategies include regular check-ins, online mood boards, phone conversations, student-teacher-parent conferences.
- 3. **Empower participants' online use:** empower students to make wise decisions when navigating the Internet. Have discussions with your students about the issues and risks of the online world. Encourage them to challenge the way they are using the Internet.
- 4. **Data protection:** participants need to understand their right to privacy, particularly in relation to their personal data and the risks of using their personal data online. They should be aware of the information they can share and the information they should not share online.



INTRODUCTION **SESSION**

Session Objectives

Learn about the programme Learn one another's names

Learning Outcomes/Competencies

Voice

Material

Paper and pencils Flipchart paper

Information for the facilitator

This is an optional introduction session to implement with new groups. It is composed almost entirely of simple games that can help learners feel at ease, learn one another's names and get some idea of what they can expect from the six modules ahead of them.

Key Words

Group Rules
Pledge
Respect



Start (15 minutes)

- 1. **Welcome** all participants to the programme. Before explaining more about it, begin with this energizer to heighten the energy levels and loosen the atmosphere.
- 2. **Ask** all children to stand in a big circle.
- 3. **Tell** participants to introduce themselves with their name, an adjective that describes them and starts with the same first letter as their name (for example, Mysterious Maria, Active Alan, etc.), and a move.
- 4. After the participants introduce themselves with their name, adjective and move, as the group to echo the participant's name, adjective and move.
- 5. **Start** by introducing yourself and continue until everyone is introduced.

Learn (40 minutes)

- Thank everyone for participating in their first energiser. Suggest there will be many more active activities throughout the programme.
- 2. Explain: "this is the first session of a 6-module program that will prepare you to think about your dreams and aspirations. Throughout this program, you will watch short films featuring stories of girls from different countries worldwide, including India, Haiti, Peru, Sierra Leone, Mexico, and Ghana. With each film, you will have the opportunity to discuss and explore different social issues through activities designed to help you grow as a leader, thinker, and change-maker. Hopefully, the programme will inspire you to pursue your dreams and gain skills to confront challenges with the support of those around you".
- 3. Let the group know that each module consists of four 60-minute sessions and three short homework activities to do at home. To make the most out of the programme, participants are encouraged to attend and actively participate in all the sessions.
- 4. **Share** that the sessions will involve sharing of ideas, feelings and opinions about various topics.

- 5. Tell the students that, to help them enjoy their time together, get along, and do their work, they will need to agree on a few group rules. The rules will apply to the facilitators as well.
- 6. **To** come up with the rules, use the following questions to lead a discussion with the group:
- → What helps us work well with other people?
- ➤ What makes us feel valued and respected when working in a group?
- How can we be respectful to the people and property around us?
- → How can we make the programme fun?
- → How can we be respectful of the people and property?
- Ask participants to form groups of five to six, and give each group a sheet of paper and pen/pencil.
- 8. **Ask** the groups to prepare a set of 3-4 rules that promotes peace, respect, responsibility and fun
- 9. **When** the groups have completed their drafts, have them present them to the rest of the group.
- 10. **When** every group has presented their draft, ask participants to work together to prepare the final version on the board/flip chart. Point out that the group rules should be simple and brief.

Reflect (5 minutes)

- Copy the final, agreed-upon version of the group rules onto a large sheet of paper/ poster paper, and display it in the room.
- 2. **Read** together all the rules at once.
- 3. **Ask** everyone to sign the flipchart paper to show they agree, and commit to follow the rules.
- 4. **Review** the group rules regularly. As the group goes through the programme, they will notice they will have to add or modify rules; this should be encouraged since it shows self-reflection and growth.



RUKSANA

MODULE ONE



Key Words

Dreams
Education
Poverty and
Homelessness

SESSION ONE THE STORY

Session Objectives

Identify the characters and plot of the story Recognise the challenge the main character faces in the story

Learning Outcomes/ Competencies

Voice

Material

Signs with the words 'Agree' and 'Disagree' Video:



https://www.youtube.com/watch?v=a_Ylhx7r6sE

Information for the facilitator

Prepare the tech tools for this session ahead of time. Ensure that all participants are able to follow by enabling subtitles, turning up the volume, and decreasing the speed if necessary.



Start (15 minutes)

- 1. **Before** the session, hang up the signs with the words 'agree' and 'disagree' on opposite sides of the room.
- 2. **Ask** participants to stand in a circle. Point at the signs on the walls and explain: I will now read some statements. Without talking, you will show if you agree or disagree with the statement by walking to the side of the room where the sign is.
- Let them know they can also stand anywhere in-between the signs if they do not fully agree or disagree with the statements.
- 4. **After** reading each statement, ask a few volunteers to share their opinion. Remind everyone that there are no right or wrong answers and they can move from one side to the other if some of their peers' arguments made them change their mind.

Select a few of the following statements to discuss:

- → Homelessness is a choice
- → Girls and boys face the same risks in public spaces (such as streets, markets, public transportation, etc.)
- Only wealthy people can achieve their dreams
- → Goals and dreams are the same thing
- → Everyone has the right to get an education

Learn (30 minutes)

- 1. **Ask** learners to go back to their places.
- 2. Tell participants that they will now be watching the real-life story of Ruksana, a young girl just like all of them. She lives in Kolkata, India, with her parents and sisters. Tell them that at the end of the film, you will have a discussion about the film.
- Make sure everyone can see the screen and hear the dialogue. Turn on the subtitles and reduce the video speed if necessary.

Reflect (15 minutes)

- After the participants have watched the film, ask them what the dominant emotion they are feeling right now. Start with yourself to help participants become more comfortable. Take a few responses from them and appreciate them for their answers.
- 2. **Open** the floor for discussion. Use some of the questions below to start the discussion:
- → Who are the main characters of the story?
- → What challenges did Ruskana and her family face in the film?
- → What was Ruksana's dream?
- → Do you think getting an education could benefit Ruksana and her sisters? How?
- 3. **Spend** the last five minutes of the session explaining the homework.

Homework

Explain: "Just like Ruksana is the main character of the film, you are the main character of your story. Using the homework handout, make a self-portrait and include information about what makes you happy, sad/angry, what you do in your free time and what makes you unique or special."

Read the characteristics included as examples together, and let them know they can use some of these words as they describe what makes them special.

Ask them to use a separate piece of paper and not their journal for this activity so they can share it with the rest of the group during the next session.

HOMEWORK HANDOUT

The Story

Homework Objectives

Recognise own strengths and uniqueness

Learning Outcomes/ Competencies

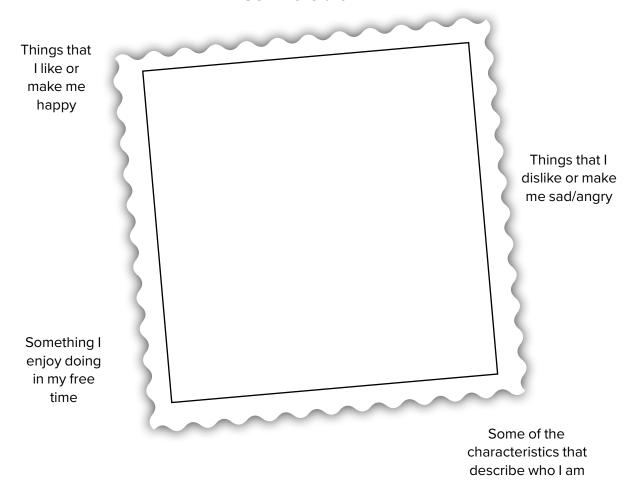
Voice

Material

A4 Paper – hopefully not in your journal so you can share it with the group next session Pens, markers, colour pencils

You are the main character of your own story! Use the space below to draw a self-portrait. Include some information (you can write or draw) about who you are: your likes and dislikes, hobbies and strengths.

Self Portrait



Examples of characteristics: Understanding, sympathetic, interested, accepting, kind, energetic, playful, courageous optimistic, quiet, reliable, serene, clever, calm, impulsive, provocative, optimistic, curious, loving, sensitive.