

1. Context	2. Benefits	3. Resources	4. Methodology
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Training Manuals - Editable Backbone Templates: The training manuals were used during face-to-face workshops. This backbone reference set of complete, non-program specific manuals contains 19 modules - 18 general ones and 1 on mobile money. The radio program episodes below cover the same topics. These editable templates should be used as the starting point for program design and further customization.

Backbone Training Materials	English	French
Backbone Learner's Manual - All Topics, 295 slides	PPT , 27.7 MB	PPT , 28.4 MB
Backbone Learner's Manual - Calculations Supplement, 62 slides	PPT , 11.5 MB	PPT , 5.2 MB
Backbone Trainer's Manual - All Topics, 105 pages	DOC , 83.1 MB	–
Backbone Training of Trainers Manual - All Topics, 144 slides	PPT , 15 MB	–

Radio Programs - Edutainment: The radio program content was tailored to the cultural context of each country. Out of 24 sketches, 18 were general financial education content and 6 covered mobile money.

Radio Program Materials	Guinea	Liberia	Sierra Leone
Concept Note in English	PDF, 0.6 MB	PDF, 0.6 MB	PDF, 0.6 MB
Concept Note in French	PDF, 0.6 MB	–	–
Program Scripts in English	–	PDF, 1.0 MB	PDF, 3.0 MB
Program Scripts in French	PDF, 1.1 MB	–	–

Audio Sketches			
01	Setting Financial Goals	16	Negotiate With a Lender
02	Importance of Having a Budget	17	Tracking Repayment and Building Trust
03	How to Prepare a Budget	18	Communicating with Confidence
04	Identifying All Sources of Income		
05	Identifying the Various Categories of Expenses	19	Mobile Money: How to Open and Fill a Mobile Money Account
06	How to Match Expenses with Income	20	Mobile Money: How to Receive Mobile Money Transfers
07	Adjusting Budgets to Unforeseen Events	21	Mobile Money: Spending Mobile Money
08	Why Save Money	22	Mobile Money: Accumulating and Saving Mobile Money Funds
09	How to Save Money	23	Mobile Money: Using Mobile Money Wisely and Avoiding Mistakes and Fraud
10	Where to Save Money	24	Mobile Money: To Whom and How to Complain in Case of Fraud
11	Saving for Retirement		
12	When to Use Savings		
13	Why Borrow Money		
14	Understanding the Terms of Borrowing		
15	Comparing Loan Terms and Conditions		