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Teachers Manual on

How to conduct a Workshop in the Classroom

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TEACHER'S MANUAL

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Teachers Manual on How to conduct a Workshop in the Classroom

Brief overview:

Topic: Income + Saving

Duration: 90 Minutes (2 Teaching hours, Germany)

About:

Teaching aid on the topic of Income + Saving in a private household for a workshop on basic financial education in the class

Learning Objectives/Competencies to be promoted and encouraged:

- √ Finding a Job that suits for me and get accurate income information
- √ Ability to calculate gross and net income
- √ Ability to determine accurately my income and my expenses
- √ Understand the impact of compound interest over the long term

Key questions:

What is ‚My Job‘? How much can I earn as a ... ?

What is the difference between gross / net income?

How will my savings grow over time with compound interest?

Keywords:

Basic financial education, private household, economic education, financial literacy, consumer education, planning and decision-making skills, social competence, job market, gross net income, compound interest

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Income + Saving

Teachers Manual on How to conduct a Workshop in School

About Income + Saving - Making everyday life skills tangible

How much do I need to earn to cover all my expenses, to save and to pay off debts? Do I have enough reserves for unexpected emergencies, sharp price increases in everyday expenses such as gasoline or food, for times of illness or perhaps even for a temporary job loss?

A sufficient, reliable income to cover all costs and enough liquid savings for emergencies or

sensible investments are crucial to maintaining financial freedom and making smart economic decisions without emotional pressure.

With this teaching material we like to provide you classroom-tested learning concepts for conducting real-life-oriented, age-appropriate and sustainable workshops when it comes to financial literacy education in the classroom.

How to work with this teaching material

This teaching material (PDF) on the topic of Income and Saving in a private household consists of a *booklet for the teacher* and a workbook for the students. We hope that you will also find the tried and tested learning concept helpful when conducting a vivid and practical workshop in the classroom (90 minutes) and that you will find many useful suggestions.

A *table of contents*, which is linked to the individual chapters (PDF), has been created for orientation and quick access.

A detailed *lesson plan* is suggested for the individual teaching sequences. Content and work suggestions are assigned to the classic teaching phases and suggestions for methodical implementation are given.

Please note: The recommended schedule for each sequence of the workshop is based on 90 minutes (2 school hours in Germany). If you normally need to plan 60 minutes for each school lesson or change the topic after each school lesson, you can adjust the time frame or split the workshop into two parts; in this case it is helpful to present the two parts close to each other.

With the workbook for students, the learners work through various tasks on issues relevant to everyday life in the area of Income and Saving that also have a concrete connection to the learners' situation. Individual tasks have been designed in such a way that they can also be used as preparatory homework for joint lessons (flipped learning).

Practical tips for preparation and follow-up should facilitate the smooth implementation of the workshop, the deepening and strengthening of the skills, the clarification of open questions and the reflection of the current situation of the learners. The evaluation questionnaire for the students can help to improve the workshop, document experiences and enable quality assurance.

Note: Please remember that the aim for the workshop in the classroom is to promote and to raise awareness and increase everyday financial literacy and to "experience" the typical economic requirements and challenges in a private household. Unrelated discussions in the workshop can quickly become a time waster! The teacher's main role in the workshop is to act as a moderator, i.e. to explain the task, the context and the 'real life' situation and then allow the students to work on a solution for the task. During the development process, the teacher provides support, clarifies questions, encourages open communication and motivates the pupils to work out their own solution.

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Introduction

The Aim of Financial Literacy in School - *in Concrete Terms*

The objectives and high ideal of basic financial literacy education in school are to be able to manage private finances in a self-determined, competent, sensible and sustainable manner.

For a sustainable basic financial education that qualifies students for everyday life, it is not enough to simply impart information and grade repetition.

Necessary knowledge and skills are imparted and promoted through instruction and experience, by confronting everyday economic situations and allowing them to be solved, by demonstrating how things can be done and what should be avoided, and through a realistic reference to the learner's situation.

The following didactic considerations are given special attention in this learning material:

- Simulation and learning environment of a private single household, to experience and solve typical requirements and challenges
- Teaching focus on meaningful, solution-oriented behavior - help to do it yourself; setting goals, show a direction to start, support and encourage the groups learning and communication process!
- Teacher shares their own private learning experiences and challenges, perhaps also mistakes that have been made, speaking about real life honestly and optimistically; there is no perfection, only solutions that makes sense in the moment
- Environment of trust, especially when it comes to money concerns in the families – to listen, understand, respect

Everyday Competencies and Skills - *Learning for Life*

The following real-life skills relevant to everyday life on the subject of income and saving in a private household are to be promoted and sensitized:

- How to get an overview of the monthly income; what can be realistically expected?
- Visualization of 'my job', what do I want to do in my life?
- Raising awareness for paid job-opportunities
- Learning how to calculate gross and net income, and know the difference
- Knowing accurately whether my income will cover all my expenses
- Being aware of the need to save and knowing how
- Understanding and using the effects of compound interest
- Learning ways to overcome financial shortages and their Pros and Cons
- Basic economic education for everyday life for a self-determined and sustainable lifestyle
- Promotion and sensitization of consumer competence

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Age-appropriate Learning - Using sensitivities, increasing learning success

The learning context and the tasks on the topic of spending also take into account the sensitivities of the development phase of the learners (12-18 years, puberty/adolescence). In this way, the willingness and openness of students to acquire relevant skills for basic financial education can be utilized in a supportive manner. These sensitivities include*:

- Freedom and order
- Self-organization and self-government
- Economic independence
- Learning from experience
- Finding your way in the adult world
- Having their own opinion
- Interest in society

* Source: Schäfer, Erziehung und Bildung von Kindern und jungen Menschen im Alter von 1 bis 18 Jahren nach Prinzipien der Montessori-Pädagogik, 2009

Acting sustainably - we create our future today

The term sustainability is used quite inflationary. However, on closer inspection of what is said or written, it appears to be merely a substitute for security. For our learning context of basic financial education, the following definitions should make it easier to differentiate and classify*:

- 'long-lasting effect'
- 'Principle according to which no more may be felled than can grow back' (forestry)
- 'No more may be consumed than can grow back [or] regenerate [and] be made available again in the future'

* Source: Wikipedia, 8.2.2022

The teaching material and the real-life learning context for basic financial education are intended to raise awareness of sensible, efficient but also sustainable economic activity and teach the necessary skills, such as

- *Conscious, self-determined purchasing and investment decisions*
- *Expenditure does not exceed income*
- *Understanding the need and active willingness to save and build up reserves*
- *Avoiding debt and the resulting expenditure through installment obligations*
- *'Don't live beyond your means' and know these objectively and up to date*

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90 minutes - *What can be achieved?*

No learning concept, no matter how sophisticated and highly motivated teachers can produce psychologically adept and experienced income and savings professionals in 90 minutes.

But by actively involving the students into in the workshop and through open, serious and constructive communication, it is within 90 minutes possible to make in the learning areas of income and saving common financial requirements and challenges in a private household visible and show practical ways to act appropriately in the situation and sustainable for the future.

Financial Literacy education is a lifelong learning process for meaningful, hopefully appropriate economic activity and behavior.

Yours, Walter Berger - Pocket Money Management

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Preparation

The workshop on the subject of Income and Saving is scheduled to last 90 minutes (2 school hours) and is carried out in group work and as a class discussion.

Please note: The recommended schedule for each sequence of the workshop is based on 90 minutes (2 school hours in Germany). If you normally need to plan 60 minutes for each school lesson or change the topic after each school lesson, you can adjust the time frame or split the workshop into two parts; in this case it is helpful to present the two parts close to each other.

Preliminary introduction/briefing in the classroom:

Announce the planned workshop on the topic of Income and Saving to the students 1-2 days in advance and maybe set preparatory homework. This can increase interest for the event, promote positive expectations and encourage participation during the session. A brief introduction to what the workshop is about, what is to be achieved or how the workshop can help the learners is useful. The topic of income and saving can be easily illustrated with a small sketch of income, expenditure, assets and debts.

Recommendations:

It is helpful to link the topic of Income and Saving with the current situation of the learners and the economic environment of a private household, e.g. with preparatory homework such as: *Before the workshop, make a short list of all the paid jobs you have had in the past and describe what was good about them. Think about the work, the people involved, the environment, would you like to do this work in the future? Is it well paid and is the work useful and necessary?*

Room/Equipment:

- Groups of 4 people, 2 tables where they can write and discuss comfortably
- Computer with internet access/video projector/speakers
- Blackboard, chalk (white, colored), sponge
- Writing utensils and calculator for the learners
- A workbook and an evaluation sheet for each student

Composition of the groups:

The composition of the groups should be determined by the teacher; e.g. good students with weaker students, in terms of grades or language skills. In this way, the different members of the class could get to know each other better, listen to each other, learn from each other and grow together. Perhaps the tension for the workshop is also increased and maybe the whispering noise level is reduced due to 'what I really wanted to tell you'.

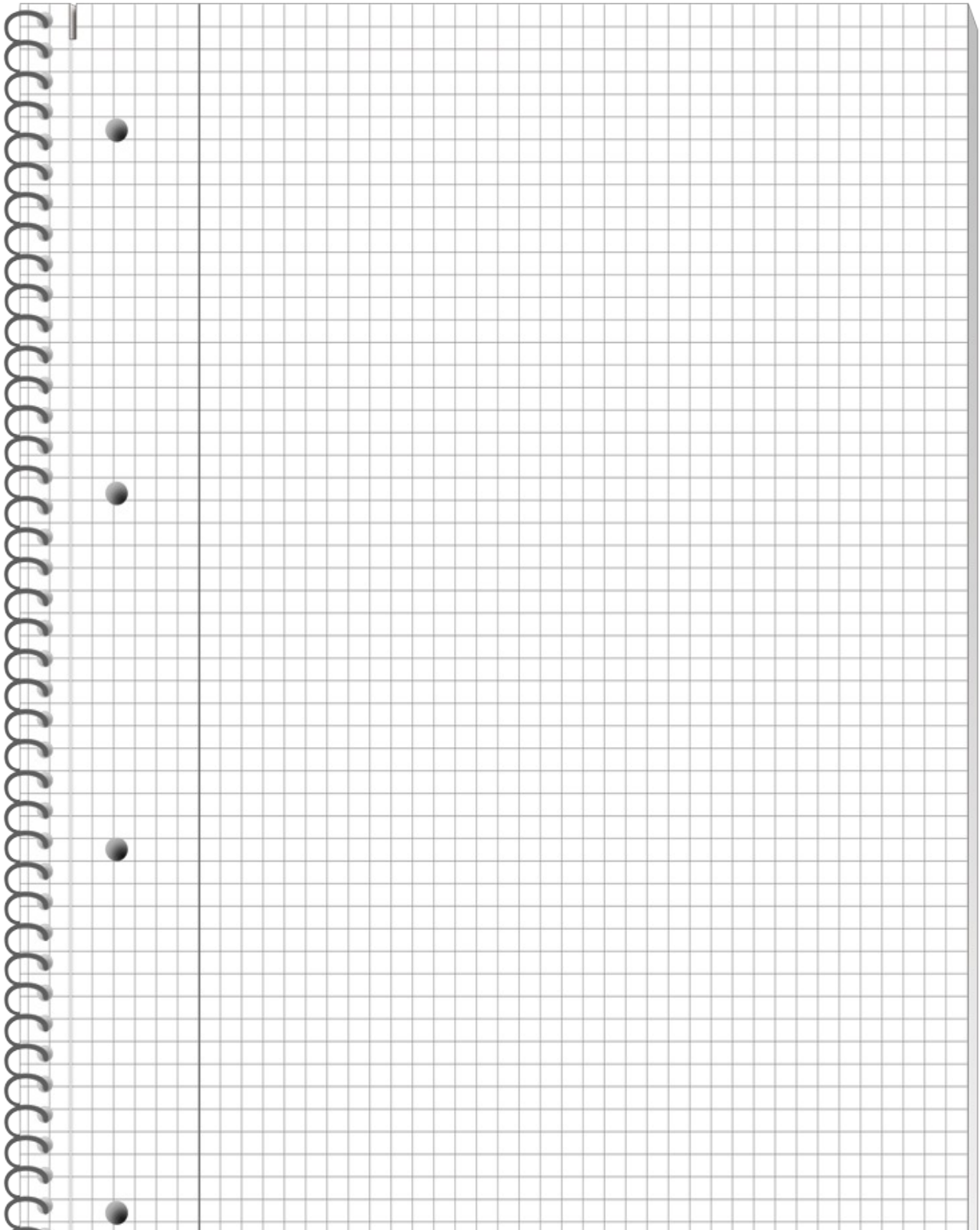
Timing:

90 minutes are quickly over, unfortunately often when we find something fascinating or a discussion becomes exciting. Note: Schedule enough time for a short summary. Record open questions, clarify them in the next lesson and review the context.

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Preparation *NOTES*



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Possible sequence of the workshop

Teaching Objectives

Students imagine “My Job” in a visualization process; share their past experiences with paid work; calculate net income for a given job and gain a better understanding of deductions and taxes; raise awareness for the need to pay monthly costs and save regularly; learn about the effects of compound interest on long-term savings; learn strategies for dealing wisely with financial shortfalls.

Time	Phase	Contents	Methods/ Material	Hints/ Notes
5'	Getting started	The teacher presents the objectives of the workshop: Realistic assessment of income in a private household, gross and net income, saving, building up reserves	- Lesson talk	Announce workshop topic in advance; possibly assign homework for preparation. Teacher can determine a different group composition for the workshop.
5'	Visualization	Teacher guides through visualization of ,My Job'	- Lesson talk - Workbook Income+Saving Part C1 - My Job	This visualization can also be a good preparatory homework assignment
15'	Developing of content	Students present their previous paid jobs and report on their experiences	- Lesson talk, group work - Workbook Income+Saving Part C2 - Job Experiences - write on the blackboard	This task can be prepared in the group or as homework. An interesting exchange of information on the regional job market, Get- active-affect
20'	Developing of content	<i>How much will I earn as a nurse, a ...?</i> <i>What is gross and net income?</i> <i>Where can I find and use necessary information's?</i>	- Lesson talk, Group work - Workbook Income+Saving Part C3.1 / C3.2 - <i>How much can I earn as a nurse, or ...? - How much can I reliably count on?</i>	A good opportunity to realistically explain income opportunities, tax deductions and net income for a desired job. Internet access is required!
20'	Developing of content	<i>Saving and paying monthly expenses</i> - <i>Overview of expenses and reliable income</i> - <i>How much reserves I need?</i> - <i>Necessity of liquid reserves</i> - <i>wise use of income</i>	- Lesson talk, group work - Workbook Income+Saving Part C4 - Wise use of income	A sketch of the income, expenses, assets and liabilities on the board can easily illustrate their dependencies, and show the necessity for paying bills and saving money, as well as the need for reserves in cash.
20'	Developing of content	Teacher explains the <i>effects of compound interest</i> over time and uses reliable calculator from the internet	- Lesson talk, group work - Workbook Income+Saving Part C5 - <i>How my savings will grow over time?</i>	Internet access is required! This is a good way to illustrate the compound interest effect in real life!
5'	Deepening / Summary	The teacher summarizes the workshop and assigns homework if necessary.	- Lesson talk	Repetition makes perfect, therefore prompt deepening and clarification of open questions is very helpful!

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Financial Competencies and Skills for Everyday Life

- ✓ Ability to create an accurate overview of monthly income
- ✓ Learning the visualization process to have and pursue a self-determined, worthy goals in life
- ✓ Openness and awareness for career opportunities
- ✓ Ability to calculate gross and net income and know the difference, deductions, taxes
- ✓ Accurate knowledge of whether my income covers all my running costs
- ✓ Awareness for the need to save and know how
- ✓ Understanding and utilizing the effects of compound interest in the long term
- ✓ Knowledge of options for overcoming financial shortages and their Pros and Cons
- ✓ Basic economic education for everyday life for a self-determined and sustainable lifestyle
- ✓ Promotion and sensitization of consumer competence

The following definitions will provide a good basis for the learning context in this workshop:

<p>Income is <i>a gain or recurrent benefit usually measured in money that derives from capital or labor</i> <small>*Source: internet, 15.8.2024 merriam-webster.com/dictionary/income</small></p>	<p>Aspects of Income in a private household: Income is all payments that we receive. These can be <i>regular</i> monthly payments (pocket money, salary as an employee), <i>irregular</i> payments (parental allowance, vacation pay) or <i>one-off</i> payments (birthday present, bonus). Key questions: What income do I have? Can I reliably plan it into my private budget?</p>
<p>Saving is <i>the act or an instance of economizing, also the excess of income over consumption expenditures</i> Synonyms: conservation, frugality, economy <small>*Source: internet, 15.8.2024 merriam-webster.com/dictionary/saving</small></p>	<p>Aspects of Saving in a private household:</p> <ul style="list-style-type: none"> - The act or process of saving money for reserves, investments etc. - Money that can be saved through price value comparison - Monthly surplus of income minus expenditure - Conservation, the wise use of financial or material resources

Save up to 50%, today only! It is important to make students aware of how advertising uses the idea of saving money as an attractive selling point. The actual price, i.e. how much money has to be paid, becomes secondary.

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Horizon of expectations for the tasks set (Page 3 Workbook Student)

C1 - ,My Job' - Visualization exercise Teacher explains/guides Duration 5 minutes

What kind of work would you like to do later and why? Many young people have to earn money to pay for their expenses and don't have the luxury of asking themselves these questions.

At the beginning of the workshop, we want to do this with the students and show them the process of visualization that can be used later in life.

This task can easily be assigned as preparatory homework for the workshop. Students then have more time and freedom to think about and write down important insights without being disturbed by the school environment or nosy friends.

After a brief introduction to the workshop, the teacher can explain what they want to do and guide the students through the visualization process as follows:

When the environment is quiet and all students are focused, simply ask them to close their eyes.

- *Let's think about what work I would like to do in my life, what ,My Job' is.*
- *Why do you want to do it?*
- *Think about the way to the work, the things you have to do every day, the environment, the colleagues,*
- *Imagine the customers you work for, whose problems you solve*
- *Think about the fair salary you receive*
- *Think about the satisfaction you get from meaningful work*

... and now open your eyes and write down a vision statement about ,My Job'

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Horizon of expectations for the tasks set (Page 4 Workbook Student)

C2 - My work experience so far

Lesson talk / group work

Duration 15 minutes

The students think about what paid vacation jobs, temporary jobs and other jobs they have had so far, write them down and present them to the class (good preparatory home assignment).

The following questions provide a good orientation for this group work:

- *What jobs have you already had?*
- *How did you get the job?*
- *How long did you work and how much did you get paid?*
- *What you had to do there?*
- *What did you enjoy most?*

At the end, each group presents its results and they are summarized on the board. (Examples: car washing \$5, babysitting \$8 per hour ...) The result is an interesting and informative summary of the paid jobs at the regional student job exchange. It becomes even more informative if the pupils also explain how they got the job and what they had to do.

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Horizon of expectations for the tasks set (Pages 6/7 Workbook Student)

C3 - How much will I earn as a Nurse ... Lesson talk / group work Duration 20 minutes

In this section, we want to show students a way of realistically estimating how much money they will receive for a particular job.

To raise the attention, it is good to work with the careers the students have found and described for themselves in the visualization process. The difference between gross and net income should be understood and a way of calculating these figures will be given.

C3.1 How much will I earn as a ...

In the internet you can find good pages to get information's about occupational Employment and wage statistics. The pages from the U.S. Bureau of Labor Statistics I found very helpful*. When you add here in the field search BLS.gov ,nurse' or any other profession of interest and choose ,registered nurses' you will receive many important figures, like

- *Employment estimate and mean wage - How much I get paid per hour / per year?*
- *Percentile wage estimates - showing the range of payments per hour / year*
- *Industry profile - informing in which branches the jobs for nurses are located*
- *Employment in different states - how is the employment level in different states*
- *Annual mean wage etc. - how much will be payed in different areas*

Important is that these are statistics which can vary in the individual area or for individual workplace. But it is a good orientation, and could be very helpful to prepare yourself for a upcoming job interview.

The teacher can explain and show where to get information about the income of a particular job. He then gives the students the task of finding out about their career aspirations and presenting the results.

* Source: internet, <https://www.bls.gov/oes/current/oes291141.htm> and <https://www.bls.gov/oes/>
- Aug 15th 2024

C 3.2 What are gross and net income?

For our learning context, it is important to define how much money we can realistically expect to earn. To do this, we need to take the estimated income from above and calculate the usual tax deductions for Federal Income Tax, State Tax, Social Security Tax and Medicare Tax.

There are many good salary calculators on the internet for this purpose. We found this website to be quite good because it provides the information we need after entering a few numbers. It also gives additional information about, for example, the average salary and taxes in different US states and explains them in a simple way.

In this exercise, each student or the whole group can calculate the net income based on the gross monthly income determined in exercise 3.1 and present it to the whole class.

*Source: internet, <https://salaryaftertax.com/us/salary-calculator>, Aug 15th 2024

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Horizon of expectations for the tasks set (Page 8 Workbook Student)

C4 - Make paying monthly expenses and saving a habit Lesson talk Duration 20 minutes

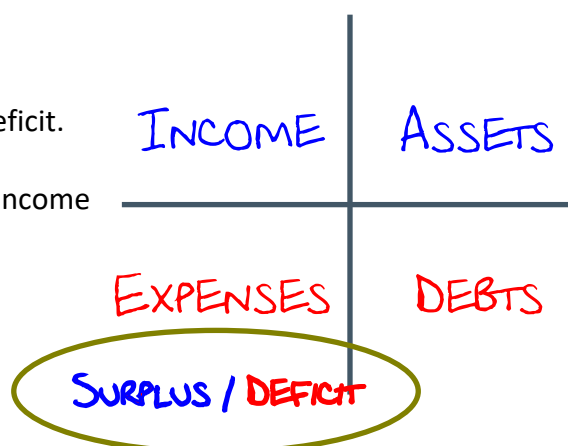
So far in the workshop, each student has gained more clarity about their desired career; they presented their previous paying jobs and shared their experiences; they learned where to get information about their profession, i.e. the range of hourly or annual wages and the differences in various U.S. states; they learned the difference between gross and net income and how to calculate it to find out what can reliably count on.

Now we want to explain and show you how to use your income wisely. It should become a habit to spend and save regularly.

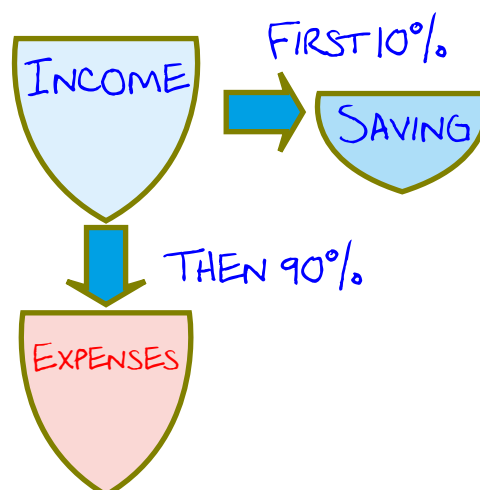
The teacher can start with a small sketch of income, expenditure, assets and debts on the board.

Explaining the overview shows income, expenses, assets and debts and gives also information about how much is available each month as a surplus or deficit.

The overview becomes clearer if the calculated net income and the budgeted monthly expenses are used.



Then the teacher can show a way to save 10% of each income first to make it a habit. Whenever a payment comes in, you should save 10% first.



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Horizon of expectations for the tasks set (Page 9 Workbook Student)

C5 - Saving over time with compound interest Lesson talk / Group work Duration 20 minutes

In the last task (C4), we emphasized how important it is to make a habit of saving money regularly: 10% of every income received! Now let's take a closer look at the effects and benefits of long-term saving through compound interest.

It is important that every student understands this clearly!

Young people overlook these benefits and argue: I can't save right now, but when I have enough left over, I'll start saving properly. Often that time in life will never come because there is always something urgent to pay for or some whim or wants to satisfy.

The teacher could start with a question like

- Do you think saving 10% of each income makes anyway no big difference in the long run?
- Do you know what compound interest is? (If not, please just explain)
- Now let's have a look at the real effects of long-term saving. Let's say we save 100 dollars a month over a period of 20 years with an average interest rate of 5%.
- How much money did we pay over the period of time?
- How much money would you end up with?
- Now let's calculate the results for 10, 30, 40 years

Again here are many Compound Interest Calculators in the internet available. We found the one from **Investor.gov** * perfect for our purpose, because free of advertisement or tracking-cookies.

* Source: internet, <https://www.investor.gov/financial-tools-calculators/calculators/compound-interest-calculator>, Aug 15th 2024

Only 100 \$ per month! The following table shows how savings develop with different interest rates and savings periods. The amounts were calculated using the above calculator mentioned, without guarantee.

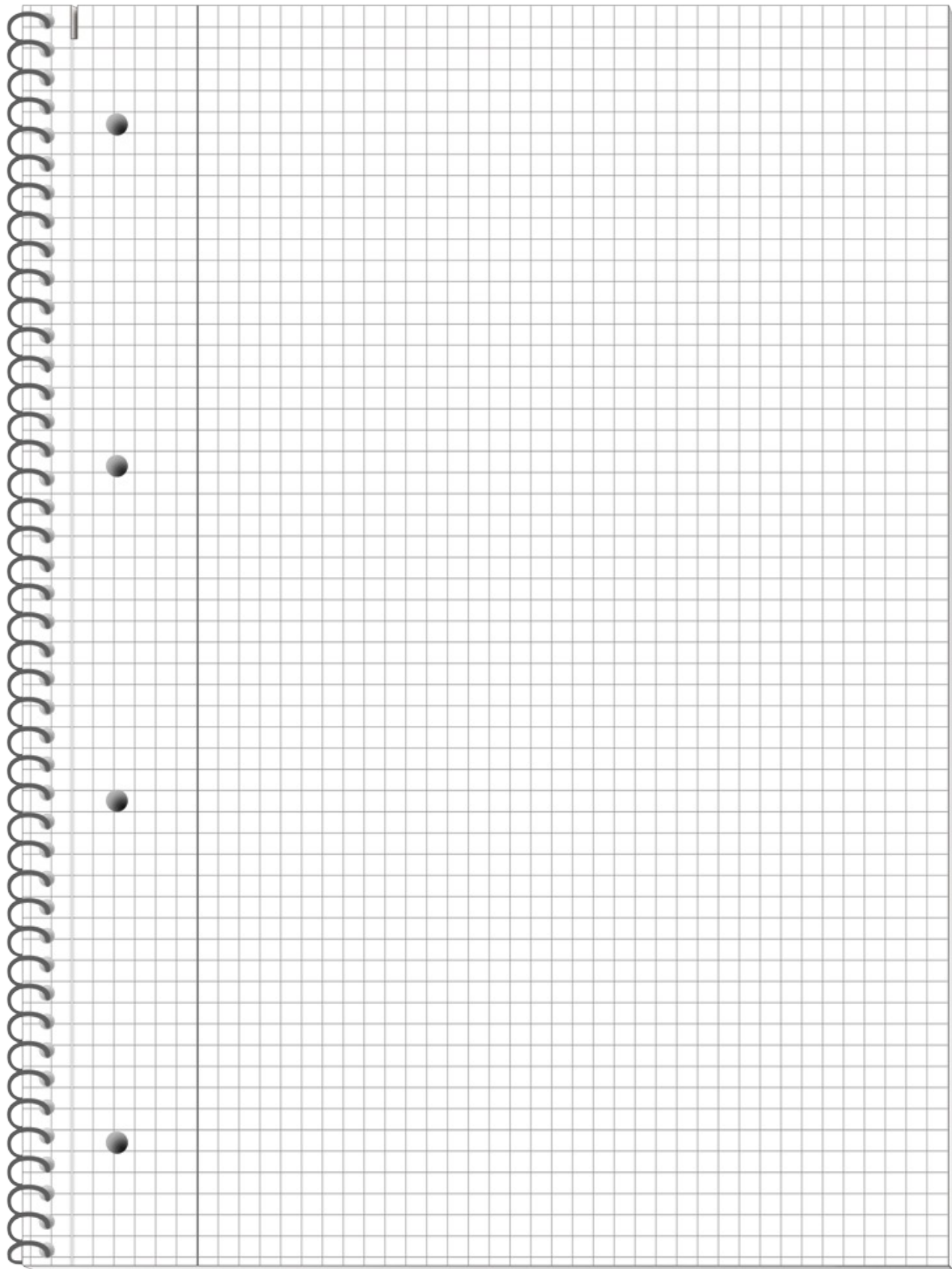
Years	Amount Savings	2%	3%	4%	5%
5	\$ 6.000	\$ 6.244	\$ 6.370	\$ 6.500	\$ 6.630
10	\$ 12.000	\$ 13.140	\$ 13.757	\$ 14.407	\$ 15.094
15	\$ 18.000	\$ 20.752	\$ 22.319	\$ 24.028	\$ 25.894
20	\$ 24.000	\$ 29.157	\$ 32.244	\$ 35.734	\$ 39.679
25	\$ 30.000	\$ 38.436	\$ 43.751	\$ 49.975	\$ 57.272
30	\$ 36.000	\$ 48.682	\$ 57.090	\$ 67.302	\$ 79.727
35	\$ 42.000	\$ 59.993	\$ 72.554	\$ 88.383	\$ 108.384
40	\$ 48.000	\$ 72.482	\$ 90.481	\$ 114.031	\$ 144.960

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Follow-up

Even with good preparation, working through and explaining all the important points and seemingly achieving predetermined goals, some questions will still remain unanswered or various contexts will not have been fully understood by all students.

Timely repetition and clarification of open questions are of particular value, as the learning objectives should be understood in the long term and learners should internalize economic skills that are relevant to everyday life. It is all too easy to get caught up in the daily routine of school and what has just been learned and understood is lost again.

It makes sense if there is not too much time between the workshop and the repetition or clarification of questions. A memorable concept here is the “72-hour rule”. According to this rule, new information and learning content should be repeated and deepened within 72 hours in order to be understood and internalized in the long term.

Repetition and integration into an overarching learning context (expenses, Budget, learning about finances through play, etc.) offers another good opportunity to deepen the learning content in a more comprehensive way.

The presented content and didactic design of the workshop lesson is intended as a suggestion and should support the teacher. It becomes concrete, vivid and interesting through the consideration and inclusion of the current situation of the students in the class.

It would be wonderful if there could be an exchange of experiences across schools regarding the content and best practice examples. The following evaluation form can serve as a basis for this.

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Evaluation

After the workshop all students will receive an anonymous evaluation form. The evaluation should provide information on whether the objectives were achieved and what should be taken into account in subsequent events. It is important to be serious with the answers when marking and completing the form.

Evaluation Questionnaire

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Your Rating

- | | |
|--|--|
| 1. My expectations for the lessons were met. | |
| 2. The topic is important for now and my ,later' life. | |
| 3. The visualization process about my future career was very interesting and helpful. | |
| 4. Information on income opportunities and the employment situation in different countries is important. | |
| 5. I can now better calculate what remains after the deductions from my salary. | |
| 6. My questions and objections were answered. | |
| 7. The workshop was vivid,m quite real and fun. | |
| 8. Saving 10% first and regularly is a good tip! | |
| 9. The effect of compound interest over a long savings period was interesting. | |
| 10. The workshop motivated me to apply the content presented in my private life. | |
| 11. Also important to me would be: | |



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Follow-up / Evaluation

NOTES

A spiral-bound notebook with a grid pattern, used for taking notes during a workshop follow-up or evaluation. The notebook is open to a blank page with a grid pattern. The spiral binding is on the left side. There are four hole punches along the left edge of the page. The page is divided into two columns by a vertical line. The left column is labeled 'Follow-up / Evaluation' and the right column is labeled 'NOTES'.