






Managing Your Time and Money

- | | | |
|---------------|--|---|
| Activity 17-1 | What's New? |  10-15 minutes |
| Activity 17-2 | “The Way It Was” |  15-20 minutes |
| Activity 17-3 | “Twenty-Four Seven” |  60-90 minutes |
| Activity 17-4 | Paying and Caring:
Making Ends Meet |  60-90 minutes |
| Activity 17-5 | Feedback/Wrap-up |  10-15 minutes |

Key Concepts

- As parents and workers, we need to manage time, make decisions, and carry out many responsibilities every day. It is an ongoing challenge to figure out how to take on new responsibilities or make changes in what we do and when we do it.
- Parents are legally responsible for supporting their children financially until the children are 18 years old.
- A monthly budget helps parents to manage their financial obligations to their children.
- Noncustodial fathers should make every effort to pay child support on time. Children's financial needs should always come first when deciding how to manage money.

Materials Checklist

Activity 17-3 “Twenty-Four Seven”

- Handout, “Twenty-Four Seven”
 - Pencils (for everyone)
 - Newsprint
 - Marker
-

Activity 17-4 **Paying and Caring: Making Ends Meet**

- Handout, “The High Cost of Living”
- A few calculators (depending on group size)
- Pencils (for everyone)
- Newsprint
- Marker

What's New?

Planning Note: Tailor the following questions so that you're asking the fathers about specific concepts, ideas, and skills related to self-sufficiency that they reviewed in Session 16, "Taking Care of Business." Encourage each participant to present his one-year plan to the group.

▼ Discussion Questions

1. Could someone please summarize what we talked about in the last session?
2. Let's review your one-year plans for becoming self-sufficient. Who would like to describe his plan?
3. Which of the ideas about self-sufficiency that we discussed in the last session was most helpful to you? Why?
4. Did you think further about any of the ideas we discussed about self-sufficiency? Does anyone want to report additional plans or changes in his goals?
5. Overall, how helpful was last week's session about self-sufficiency? Do you think that the ideas we discussed will help you "take care of business"? Why, or why not?

“The Way It Was”

Purpose: To help participants recognize the emotional importance of being a good provider for their children.

Materials: None.

Time: 15-20 minutes.

Procedure: Begin by stating that this session will focus on ways that the men can manage their time and money more effectively. Tell the fathers that the goals are to help them think about their emotional and financial obligations to their children and to offer some concrete suggestions about how to balance their own needs with the needs of their children.

Emphasize that a first step in managing time and money is to recall how one’s own family managed them. Then ask the following questions to discuss the men’s childhood memories of how their families managed their time and their finances. (Either address the large group, or ask members to form smaller groups of two or three participants.)

▼ Discussion Questions

1. When you were growing up, who provided your financial support? Who in the family worked? Who paid the bills?
2. What messages did you receive about the struggles your parents faced in supporting you? What did your parents say about “making ends meet”?
3. When you were growing up, what ideas did you have about your family’s economic situation? (For example, did you think your family was “middle class”?) What gave you these ideas?
4. What was “payday” like when you were a child?

5. What do you remember feeling as a child about how your parents were providing for you?
6. What values did your family give you about money? About work? About savings? About paying bills?
7. Did both of your parents work? If so, who spent time with you as a child? What was it like when you were able to spend time with one or both parents? If you were not able to spend time with your parents, what was that like?
8. What did your childhood experiences teach you about what it means to provide for your children? What did they teach you about spending time with your children?

Tell the participants to keep their childhood experiences in mind as they do today's activities. Remind the fathers that someday their own children will reflect on what things were like and how their family provided for them when *they* were growing up.

“Twenty-Four Seven”

Purpose: To help participants effectively manage all their daily responsibilities. To help participants think about how to make appropriate use of their time.

Materials: Handout, “Twenty-Four Seven”; pencils (for everyone); newsprint and marker.

Time: 60-90 minutes.

Planning Note: This activity asks the participants to design a plan for using time in a manner that allows them to accomplish all the tasks involved in combining work and parenting. (If possible, offer prizes for the group that comes up with the most realistic plan. Appropriate prizes might be an alarm clock, a daily planner, a roll of quarters for the laundry, gift certificates from a fast-food restaurant, etc.)

Procedure: Begin by helping the men to recall what they discussed in Session 16, “Taking Care of Business.” In particular, review the characteristics that the group identified for someone who is self-sufficient. Then tell the participants that today’s session will show them some effective ways to manage their time so that they can accomplish all their responsibilities.

Make the point that everyone has to manage time, make decisions, and carry out many responsibilities every day. Figuring out how to take on new responsibilities or make changes in what we do and when we do it is part of our daily life. Then ask the participants to brainstorm a list of roles and daily responsibilities that relate to their families, their children, and themselves. Say something like, “What are some of the different ‘hats’ you wear as you go through your daily lives?” Record their responses on newsprint. (The list should include such roles as parent, spouse, employee, friend, son, uncle, community member, etc.)

Now ask the group to think about the *tasks* they are responsible for in each of these roles. Record these responses on newsprint. (This list should include such things as getting ready for work, working eight hours a day, cooking, cleaning the

house, socializing, sleeping, shopping, paying bills, doing laundry, visiting with children, watching TV, exercising, etc.)

Lead a discussion that focuses on the following questions.

▼ Discussion Questions

1. What changes did you have to make in your daily routine when you began attending this program? How did the people in your lives (girlfriend, spouse, children, parents or other family members, friends) react to these changes? How hard or stressful was it to change your routine?
2. What changes in your daily routine do you anticipate as you prepare to go to work or to work more hours? What tasks will you be responsible for? How will you prioritize the roles you identified earlier? (For example, how do you expect to spend your time when you are working full time? Part time? What arrangements will you have to make concerning your children? What will you do about laundry, cooking, cleaning, etc.?)
3. What special arrangements will you have to make if you work a second or a third shift?
4. Distribute pencils and the handout “Twenty-Four Seven.” Explain that the clocks on the handout represents 24 hours in a day, seven days in a week. Instruct the men to form small groups of three to five members. Each small group will decide what shift its members will be working and then will organize their day so that they can complete all the tasks that relate to their various roles (from the first part of the activity). Each group’s clocks should be based on working part time or full time and should include what the men will do on their days off. (If you want, you can assign the shifts to the small groups; or ask members to form small groups based on the shift they are now working or are most likely to be working.)

The small groups will have approximately 30 minutes to plan their daily clocks. The group that comes up with the most realistic plan will win the prizes (if you are offering prizes). Tell the men to use their two earlier lists — the *roles* they have as men and fathers and the *tasks* involved in fulfilling these roles — to guide them in planning their time effectively.

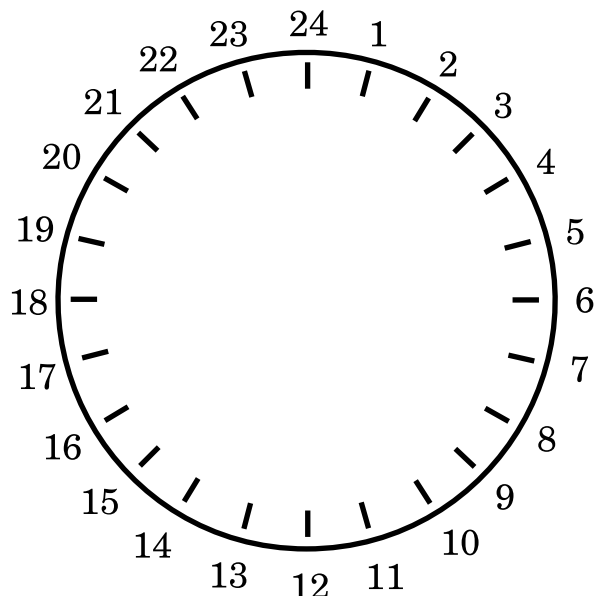
When each of the small groups has completed its clock, reconvene the large group. Then ask each small group to present its clock, and ask the large group to rate it. After all the presentations, ask the large groups which clock seems most realistic and why. (Be sure that the winning clock presents a realistic plan to accomplish all the tasks of managing work, personal, and family life. Pay particular attention to how much time is set aside for the men's children.)

Ask the following questions to lead a discussion about the various clocks.

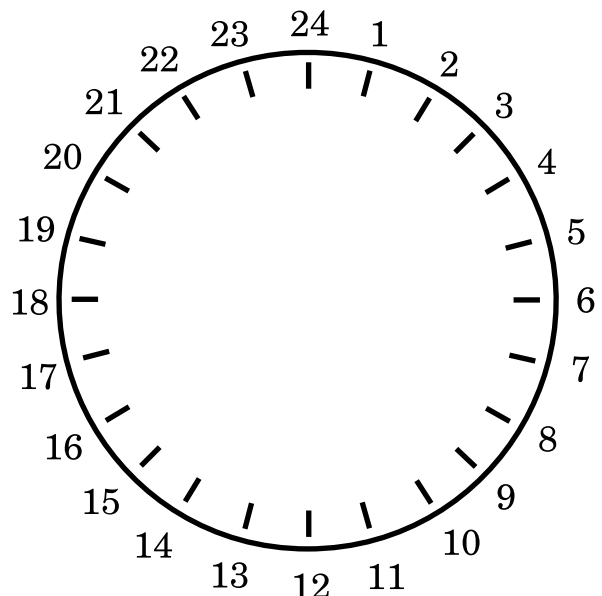
▼ Discussion Questions

1. What was it like to plan times for all the different tasks you need to do in managing your personal, work, and family lives?
2. Which tasks or roles are most important in the completed clocks? (For example, how much time is set aside for work? For your children? For your spouse or partner? For friends?)
3. What tasks or roles are least important in the clocks? Why are certain things left out?
4. Which work shift seems hardest to manage? Why?
5. How likely is it that you can accomplish all the tasks involved in managing your life? How much support do you think you will need from others? Explain.
6. How helpful was this activity in making you think realistically about how to manage your responsibilities?
7. What changes do you plan to make in order to manage your life better? What changes do you want others to make?
8. What strategies can you use to manage your time more effectively? (Examples: make a daily/weekly list of tasks and responsibilities; organize the list according to "must do" daily responsibilities and things that need to be done within the week; figure out who's in your support network to help you complete your tasks; learn to say "No" when people ask too much of you; give yourself a few minutes of "quiet" time each day; ask yourself how well you are doing; ask for feedback from the people you are responsible for; pay attention to how much stress you have in your daily life, and practice the stress reduction ideas we discussed in earlier sessions.)

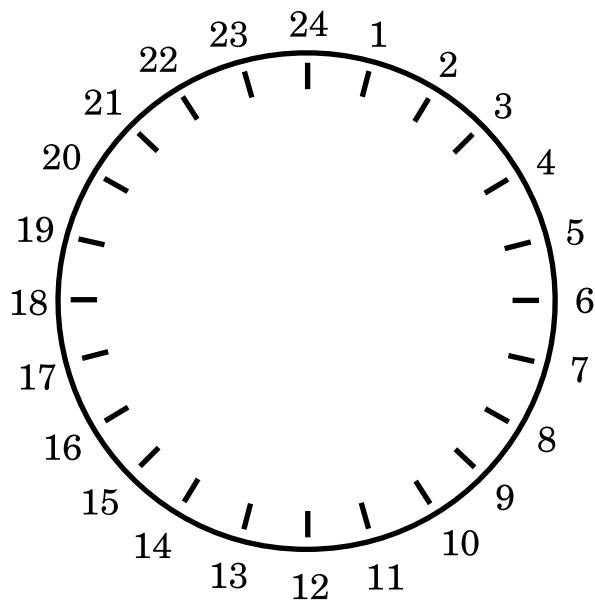
“Twenty-Four Seven”



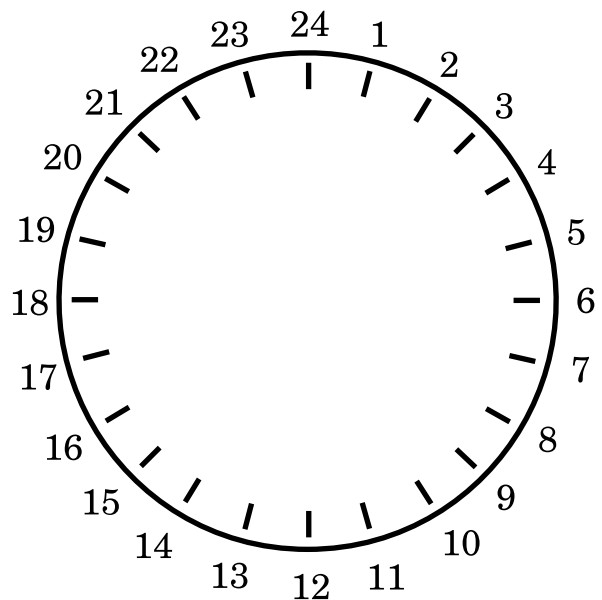
Sunday



Monday



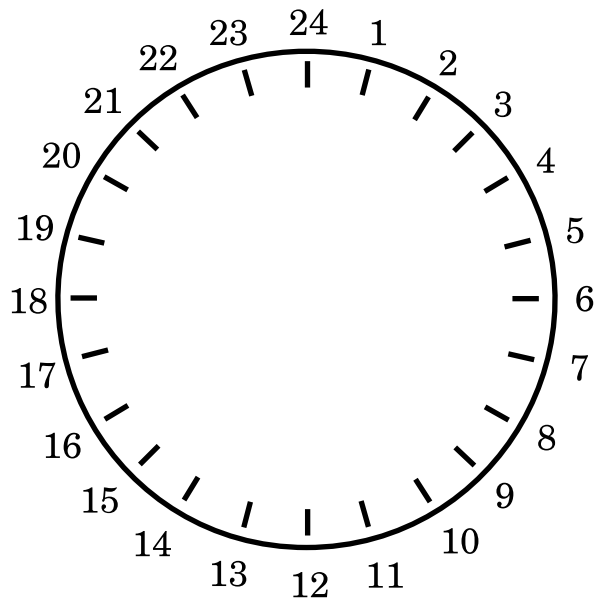
Tuesday



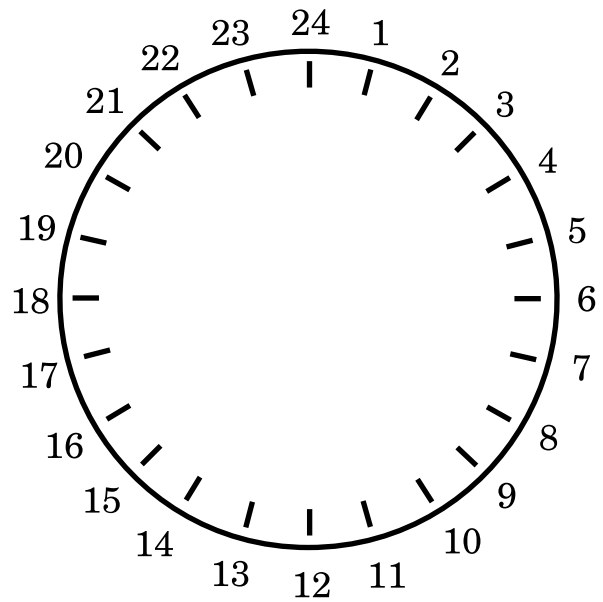
Wednesday

HANDOUT

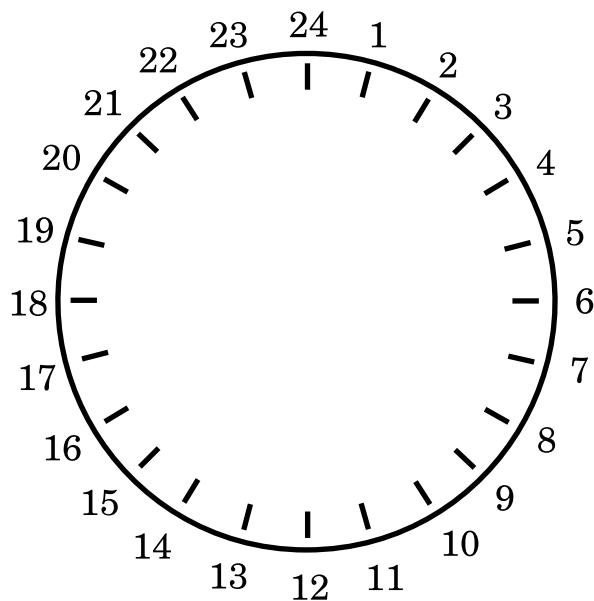
Session	17
Activity	3



Thursday



Friday



Saturday

Paying and Caring: Making Ends Meet

Purpose: To help the fathers make appropriate decisions about how to budget their money. To help them figure out how to support themselves and their children.

Materials: Handout, “The High Cost of Living”; a few pocket calculators; pencils (for everyone); newsprint and marker.

Time: 60-90 minutes.

Procedure: Begin by telling the participants that this activity will help them to budget their money on a monthly basis. Ask them to brainstorm a list of things they have to pay for each month and how much they cost. For those who are planning to set up their own house or apartment soon, ask them to list all the items they will need. (If you followed the “Planning Note” at the end of Session 16 and gave them a homework assignment to research the cost of setting up a first-time residence, post their results on newsprint for all to see.)

Now tell the participants that the first step in making a monthly budget is to figure out their monthly pay. Ask the men to agree on how much they can expect to take home when working 40 hours per week. (Or ask them to agree on a typical hourly wage; multiply this by 40 hours per week, and then subtract the estimated taxes. Finally, multiply this sum by four weeks to calculate the monthly take-home pay.)

Sample monthly wage:

\$7 per hour x 40 hours = \$280 per week

\$280 per week x 4 weeks = \$1,120 per month

25% of \$1,120 = \$280 (taxes and Social Security)

Approximate monthly take-home pay = \$840

Instruct the men to calculate their monthly budget based on a monthly take-home pay of \$840.

Distribute pencils, calculators, and the handout “The High Cost of Living.” Read the handout aloud to be sure that everyone understands what is expected in developing a budget. Then work together as a group to develop a budget based on the following scenario:

Theodore is a mechanic who earns \$7 per hour and works a 40-hour week. He lives in a rooming house, where his rent is \$80 per week. Theodore takes a bus to work which costs \$1 each way. He also takes the bus to visit his ex-wife and children once a week. Theodore’s child support payments are \$200 per month. Theodore has a girlfriend, Theresa, who is the mother of two young children. Because Theresa is struggling financially, Theodore often gives her about \$10 per week for gas money.

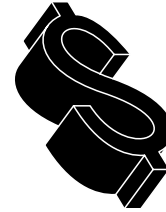
After the group has calculated Theodore’s monthly budget, tell each man to use the handout in calculating his own monthly budget based on his current pay. Move around the room to offer assistance, and share the calculators as needed to do the math.

When everyone has completed his budget, have the men take turns sharing their results. Then ask the following questions to discuss the activity.

▼ Discussion Questions

1. How easy (or difficult) was it to plan your monthly budget? What suggestions do you have to make it easier to do the next time?
2. What issues came up as you considered all your expenses? (For example, did you have enough money to pay all your bills? If not, how did you decide which bills to pay and which ones had to wait? Which are the most important bills to pay each month?)
3. How many of you planned to pay your child support payments first?
4. How much money did you have left after paying child support? What will you use this money for?
5. How likely is it that you will plan a monthly budget in this way? (If you will not do so, why not?)
6. What strategies do you now use to figure out which bills to pay and when?
7. What is it like when you can't meet all your monthly expenses? What steps can you take to be in control of your finances? (Can you get a second job? Can you establish credit? Will credit solve your problems?)
8. What can you do to keep from getting stressed out about your bills?

The High Cost of Living



Name: _____

Monthly Income

Monthly Income (before taxes): _____

Other Income (from spouse/partner/friend/family member): _____

Monthly Expenses

Taxes and Social Security: _____

Child Support Payment: _____

Housing Expenses:

Rent or House Payments: _____

Gas: _____

Electricity: _____

Water: _____

Phone: _____

Cable TV: _____

Total Housing Expenses: _____

Transportation Expenses:

Car Payment: _____

Gasoline: _____

Car Maintenance: _____

License and Insurance: _____

(Continued on page 16)

HANDOUT

Session	17
Activity	4

Public Transportation: _____

Total Transportation Expenses: _____

Clothing Expenses:

Self: _____

Children: _____

Total Clothing Costs: _____

Other Expenses:

Credit Payments: _____

Food: _____

Health Insurance: _____

Entertainment: _____

Savings: _____

Child Care: _____

Other Expenses (List): _____

Total Monthly Income: _____

Total Monthly Expenses: _____

Feedback/Wrap-up

Ask the following questions to discuss what the men got out of today's session.

▼ Discussion Questions

1. Would somebody like to tell us what he thought about today's session?
2. Which of the ideas we discussed today were most helpful? Why?
3. How realistic did it seem to plan to manage your time? To plan your monthly budget?
4. Are you likely to develop plans to manage your time and money? If not, why not?
5. We've spent a lot of time in recent sessions focusing on how to "take care of business" — and especially on your responsibilities to your children. What reactions do you have to our emphasis on the importance of putting your children's needs before your own?
6. Some of you have responsibilities to more than one family. How difficult is it to manage your time and money in order to meet everyone's needs? What strategies or advice do you have for other noncustodial fathers in this position?

End the session by thanking the men for their participation, and remind them of when the next session will meet.