Summary

This is Module 7 in a series of eight modules in the New Roots Micro-Producer Academy. Module 7 introduces farmers to forms of currency, money handling and making change. This guide provides talking points for each slide in the corresponding PowerPoint presentation, and includes activity steps, tips for allowing farmers to reflect, and ideas for how to assess for farmer learning.

The need: In order for farmers to move towards independence, they should be able to talk about these different money systems, and know what they need in place in order to be able to accept all forms of payment. Additionally, they should know how to fill out a basic sales log to help them with recordkeeping and to be comfortable skills associated with making change with cash.
ACKNOWLEDGMENTS: This teaching resource was developed by Aley Kent of IRC Food and Agriculture Technical Unit, Aaron Lee, Alex Young, Grace Henley of IRC Salt Lake City in partnership with Dani Scherer and the Institute for Social and Economic Development (ISED Solutions). Refugee farmer training programs across the country provided feedback on this lesson, which is now integrated throughout the guide. From 2015 to 2017, ISED partnered with twelve refugee farmer training programs through a USDA BFRDP educational enhancement grant, to support the design and testing of new and shareable teaching resources for culturally and linguistically diverse farmers. To learn more about this project, or to access the whole list of newly developed teaching resources for refugee farmer training programs, see the New American Resource Library at https://nesfp.org/new-american-resources. For more in-depth explanations of the teaching approaches and activities used in these materials, please see the ‘Teaching Handbook: Refugee farmer training’. While these resources were designed with refugee audiences in mind, they can be adapted and used in any farmer training or incubator setting.

VARIATION: Throughout this guide, boxes (like this one) contain variations and adaptations that serve varying programs and farmers. They are suggestions and reflections from other programs based on how they made this workshop work for them.

TEACHING TIP: Throughout this guide, boxes (like this one) contain teaching tips to help you better facilitate farmer learning. Most come from other programs who have tested and reflected on using this lesson.

DEVELOPER’S NOTE: Throughout this guide, boxes (like this one) contain notes from this guide’s developer that provide insight into how a lesson is typically taught at the developer’s program.

ICONS: You will find the icons below throughout this guidebook. They are there so you are prepared for the activity and can get an idea of what it will bring at a glance.
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**Developer’s Note:**

This session can be composed of any of the activities listed above. You could eliminate Activity 3 “Exploring the Sales Log” to make a shorter session focused on money and making change. You could also convert this into two sessions by turning Activity 3 into its own lesson using your own receipt, sales logs and invoice templates.

**What Testers Say:**

“[This module] allowed the participants to demonstrate the knowledge they already have and to share it with one another.” - International Rescue Committee

“Good overview, especially including some things that seems so basic (what are forms of payment) that they could be overlooked. The thumbs-up/thumbs-down pictures were effective and easy to understand.”

- Hannah Spare, All Farmers
OBJECTIVES: Participants will
At the end of this session, growers will be able to:
• Identify and name the five different forms of money they receive for selling veggies.
• Recognize three good and three bad money management practices.
• Fill in a sales log for farmer’s market sales.
• Demonstrate how they would handle a typical financial transaction (including providing a total and giving correct change with key phrases) at the farmer’s market.
• Make change for a purchase under $10 out of a $20 using bills and coins in under two minutes.

TIME: About 2 hours
Individual activities can be used separate from the whole workshop

SEASON: Can be done at any point, just prior to marketing season is best

REGION & CLIMATE: Appropriate for any climate

PRE-REQUISITES:
• Appropriate for farmers who are completing or will soon complete their first year of selling.
• Reading a grid, filling in a form, flashcards (matching), verbal and written numeracy 1-100.

LANGUAGE: Appropriate for pre- to semi-literate

LITERACY: With interpreter, appropriate for beginning to fluent speakers. Without interpreters, appropriate for emerging to fluent.
Resources needed
Adaptable except where noted.

TIME: About 2 hours

STAFF / INTERPRETERS: 1-2 Staff Members and 1 Interpreter

LOCATION: Classroom / packing shed, etc.

SUPPLIES: Materials Needed for Trainer:
- PowerPoint “Dealing with Money”
- Flash Cards
- “Exploring the Sales Log” activity
- Blank template print outs
- Sample farmers’ market table set up with crops
- Calculators
**TIME:** 20 minutes

**OVERVIEW:**
In this activity, farmers will be introduced to key vocabulary words around money, and different forms of money.

**OBJECTIVES:**
By the end of this activity, farmers will be able to identify and verbally name all the ways people pay for vegetables.

**MATERIALS NEEDED:**
- PowerPoint slides 1-10
- Flash cards of the different forms of money

**SLIDE 1: INTRO POWERPOINT**
“What kinds of currency will you have to deal with in your business?” Flip through slides and identify each possible type.

**SLIDE 2: MONEY**
“An object used to exchange goods and services, comes in different forms.”

**SLIDE 3: DEBIT / CREDIT**
“A type of currency used at farmers’ markets. Is exchanged with market manager for cash or check.”

**SLIDE 4: CHECK**
“A document that can be exchanged for cash at a bank or with the government.”

**SLIDE 5: TOKENS**
“Small pieces of wood just for the farmers market that becomes real money when you trade it in with the market manager.”
SLIDE 6:  EBT
“Money that is on a usually on a card that looks like a credit card, or in the form of tokens.”

SLIDE 7:  WIC CHECK
“A check that people can buy vegetables with. You will need a special account to accept this check though.”

ASSESSMENT
Using the printed-out pictures of the six different forms of money, do a matching or verbal recognition activity. Options include having each farmer point to the correct picture when you say the currency name, having print outs of the name and having them match word and picture, pointing to the slide and asking them to say the name of the currency, or having realia (real currency objects) and having them verbally identify.
TIME: 20 minutes

OVERVIEW:
In this activity, farmers will be able to recognize good money practices and bad money practices. These include money handling, pricing things easily and fairly, and how to accept as many forms of money as possible. They will apply thumbs up pictures, or thumbs down pictures, to different situations to demonstrate their understanding.

OBJECTIVES:
By the end of the activity, farmers will be able to identify at least three bad money management practices, and at least three good money management practices.

MATERIALS NEEDED:
• PowerPoint “Dealing with Money”
• Flashcards of good and bad money management. (Alternatively, slides WITHOUT the thumbs up and down can be used. Essentially pictures are used for farmers to decide if it is good or bad, so the answer should not be given.)

SLIDE 8: HOW DO YOU KEEP IT ALL ORGANIZED?
“Keeping money organized, and knowing what to do with the different kinds of money you receive, will help make sure you don’t end up losing any money.”
• Explain that handling money wisely will ensure that you keep most of it. You can start off by asking farmers what they do to make sure they don’t lose any money.
• Explain that you will show pictures of some good money practices, and some bad money practices. Tell farmers that afterwards you will ask them to give a thumbs up or down.
• Run through the slides with points below. Ask for questions etc. as you go.

SLIDE 9: CASH BOX
Get a cash box, or cash belt, to put your money in. Thumbs up!

SLIDE 10: POCKET
Put money in your pocket. Thumbs down! Try not to mix business and personal finances.
SLIDE 11: **LABEL**
Label the price for your produce. Thumbs up!

SLIDE 12: **WHOLE NUMBERS**
Set prices in whole numbers: $1, $2, $1.50, $3.50. Thumbs up! *This will make giving change easier.*

SLIDE 13: **CARTONS**
Put things that are hard to bundle in cartons, instead of by weight. Thumbs up!

SLIDE 14: **NEGOTIATE**
Negotiate prices with customers. Thumbs up or down. *It’s up to you, but know what is the lowest price you are willing to go to, and stick to it.*

SLIDE 15: **LOWEST PRICE**
Set the lowest price at the market. Thumbs down. *Undercutting other vendors won’t earn you money in the long run, and you won’t have any friends.*

SLIDE 16: **FORMS OF CURRENCY**
Be able to accept all forms of guaranteed currency at the market. Thumbs up! *This may require extra certification, but it is well worth it.*

SLIDE 17: **PERSONAL CHECKS**
Take personal checks. Thumbs down. *These are not guaranteed forms of money, so don’t take it unless you know the person well.*

SLIDE 18: **RECEIPTS**
Be prepared to provide a receipt. Thumbs up. *This may be necessary to make the sale, so always have a receipt book on hand.*

SLIDE 19: **RESTAURANTS AND STORES**
Restaurants and retail stores may ask for an invoice to go along with the sale
*• DO: Create the invoice before and bring it on delivery.  
• DON’T: Deliver without getting paid unless you know the buyer well.*

SLIDE 20: **CHECK INFORMATION**
If you take a check, make sure it has all of their information on it (address, phone number, signature), the correct date and amount, and that they wrote the check out to you (with your name or your business/farm name).

SLIDE 21: **RECORD KEEPING**
Recording your sales is very important. You need the information for:
*• Evaluating your market and making planting decisions for next year  
• Filing taxes  
• If you ever want to get a loan for your business*
ASSESSMENT
Create another version of the PowerPoint that does not include the thumbs up and thumbs down cut-outs (or you can print out the slides without the thumbs pictures and use those for the assessment). Run through slides 8 through 21 and have farmers put their thumbs up or down according to what they think. Any discrepancies can be discussed or used as a starting point for an interesting conversation! You can also ask farmers if they want to add any practices.

TEACHING TIP:
One reviewer said: “The PowerPoint on Money Management Practices inspired a productive conversation about how to handle money. Farmers were particularly surprised to learn about the uncertainty of checks as they believed them to be secure forms of payment.”
TIME: 40 minutes

OVERVIEW:
Farmers will learn about why the sales log is important. They will become familiar with the structure of the log, and will practice filling it in with various items prompted by the staff member.

OBJECTIVES:
By the end of this activity, participants will be able to:
- Fill in a sales log for farmer’s market sales

MATERIALS NEEDED:
- Sample of the “Exploring the Sales Log” worksheet (your own sales log form can be substituted)
- Blank template of the “Exploring the Sales Log” worksheet (your own sales log form can be substituted)
- OPTIONAL: Set up a market table with the three crops listed in the sample worksheet. This will allow you to demonstrate, with realia, the relationship between crops sold and what is recorded in the sales log.

STEP 1: FILLING IN THE FORM
OPTIONAL SET UP: Table, crops as described below, price signs for each crop
- Bring sample table set up with at least three crops, 10 bunches per crop.
- Fill out the pre-market columns (in light yellow) of the blank sales log with participants.
- Take away items that were sold during the market.
- Complete the post-market columns (in light green) of the sales log.
- Hand out calculators to everyone (or work in teams) and have them determine the grand total.
- If time and interest allows, repeat the activity a second time with adjustments (i.e. change amounts sold or adjust price points).
- Gift them the calculator when they finish!

STEP 2: READING THE FORM
- To familiarize the farmers with this form, you will ask them questions. Some farmers might need introduction to vocabulary: “Amount” “Price Point” “Sold” “Total” “Date” “Market Venue”
- After the words have been explained, distribute and / or pull up on a large screen the “exploring the sales log” filled in example worksheet.
STEP 3: QUESTIONS ON THE SALES LOG

1. In which column did this grower write the type of crops they brought to market?
2. How many different crops did they bring to market on 3/15?
3. How many bunches of watercress did this grower bring to market on 3/15?
4. How much did they charge for a bunch of watercress?
5. How many bunches of watercress did they sell on 3/15?
6. How much money did this grower make selling Thai eggplant on 3/15?
7. What was the total amount this grower made on 3/22?
8. What did the grower do to get the total amount sold on 3/22?
9. Why did this grower make more money on 3/15 than on 3/22?
10. What was this grower’s best selling crop on 3/29?
11. What was their worst selling crop on 4/5?
12. Which crops would you advise this grower to keep planting next season?
13. Which crop should they consider not planting next season?

STEP 4: ANSWERS

1. The first column titled “Crops Brought to Market”
2. 4
3. 20
4. $1.50
5. 16
6. $60.00
7. $33.00
8. They multiplied the number of items sold times the price per item; then they added up all of the totals to get the grand total.
9. Because they sold Thai eggplant on 3/15 and not on 3/22 and it is a high value item that sold very well.
10. Green onions
11. Watercress (they only sold half of what they brought to market)
12. Definitely Thai eggplant and green onions, and probably watercress

TEACHING TIP:
One reviewer said: I had participants role play as farmers and customers at the farmers market. This allowed me to combine the “Exploring the Sales Log” and “Making Change” activities.

VARIATION:
One reviewer suggested: “For the sales log/invoices, I think I’d introduce the concept (so farmers know that they exist, are important, what they are, and what goes on them) but not expect farmers to fill anything out. Or make a picture-based sales log to help people get started and use that in a manufactured setting. For example having a print out of a handful of vegetable pictures in a sales log grid, and helping farmers to write in just the numbers based on what their table “sold.”
Making Change

TIME: 30 minutes

OVERVIEW:
This activity sets participants up to teach peer led workgroups in specific skill areas, teaching through strategies, drills and repetition. Laminated handouts provide participants with a resource to practice with later on, while peer-led drills give them strategies for how to best use this resource for making change quickly and memorizing vegetable names and spelling.

OBJECTIVES:
By the end of this activity, participants will be able to:
• Make change from a $20.00 for a total that is under $10.00 in under two minutes.

MATERIALS NEEDED:
• Dry erase markers for each participant
• Laminated fill-in-the-blank change making charts for each participant
• Cash box and real change (at least 12 $1.00’s, four $5.00’s, and two $10.00’s as well as over 6 dollars in quarters and a few dimes) for each table.
• Projecting capacities (to project laminated handout) log.

STEP 1: PROJECT CHANGE MAKING CHART
Without projecting capacity, show seven columns with a picture of a $10, $5, $1 bill in the top of each column, and a .25, .10, .05, and .01 coin in the top of each subsequent column.

STEP 2: EXPLANATION (5 MINUTES)
• Write the customer’s total on the board.
• Show the $20.00 bill the customer will hand you.
• Explain the method of counting up to the $20.00 from the customer’s total: “To get to the next dollar, how many quarters do I need?” To get up to $20.00, how many dollars will I need?” etc.
• Demonstrate this three times with the participants calling out the answers for each column.
STEP 3: SET UP AND ASSIGN PEER LEADERS (5 MINUTES)
• Peer leaders will be selected based on self-evaluation and informal conversation.
• Participants will count off into groups of four.
• Explain that the peer-leader will be playing the role of customer giving out totals handing over a $20.00, and then receiving change. Each participant in the group should go through the chart at least three times.

STEP 4: PEER-LED GROUP WORK (10 MINUTES)
• Walk around to make sure each group understands the tasks

VARIATION:
One reviewer suggested that you could add dialogue practice with customers into this lesson.

STEP 5: REPORT BACK (5 MINUTES)
• Have a representative from each group come up to the projected chart and demonstrate the skill, with the facilitator giving amounts.
STEP 1: REVIEW
Review the objectives of the different activities you did using simplified language:
• “We learned about the names for different money.”
• “We learned about good ways to handle money, and some bad ways to handle money.”
• “We learned how to use a sales log.”
• “We learned how to make change.”

STEP 2: RANK
Ask farmers to rank themselves on these different areas, using smiling or sad faces, numbers 1 through 5, or any other ranking tools farmers are used to.

STEP 3: CONFIDENCE ASSESSMENT
If farmers give themselves a low score or sad face, ask them to say what is hard about that topic, or what would help them feel more confident.

STEP 4: POSITIVE REINFORCEMENT
Before farmers leave, have them say one thing in the workshop they feel good about, and one thing they want to work on.