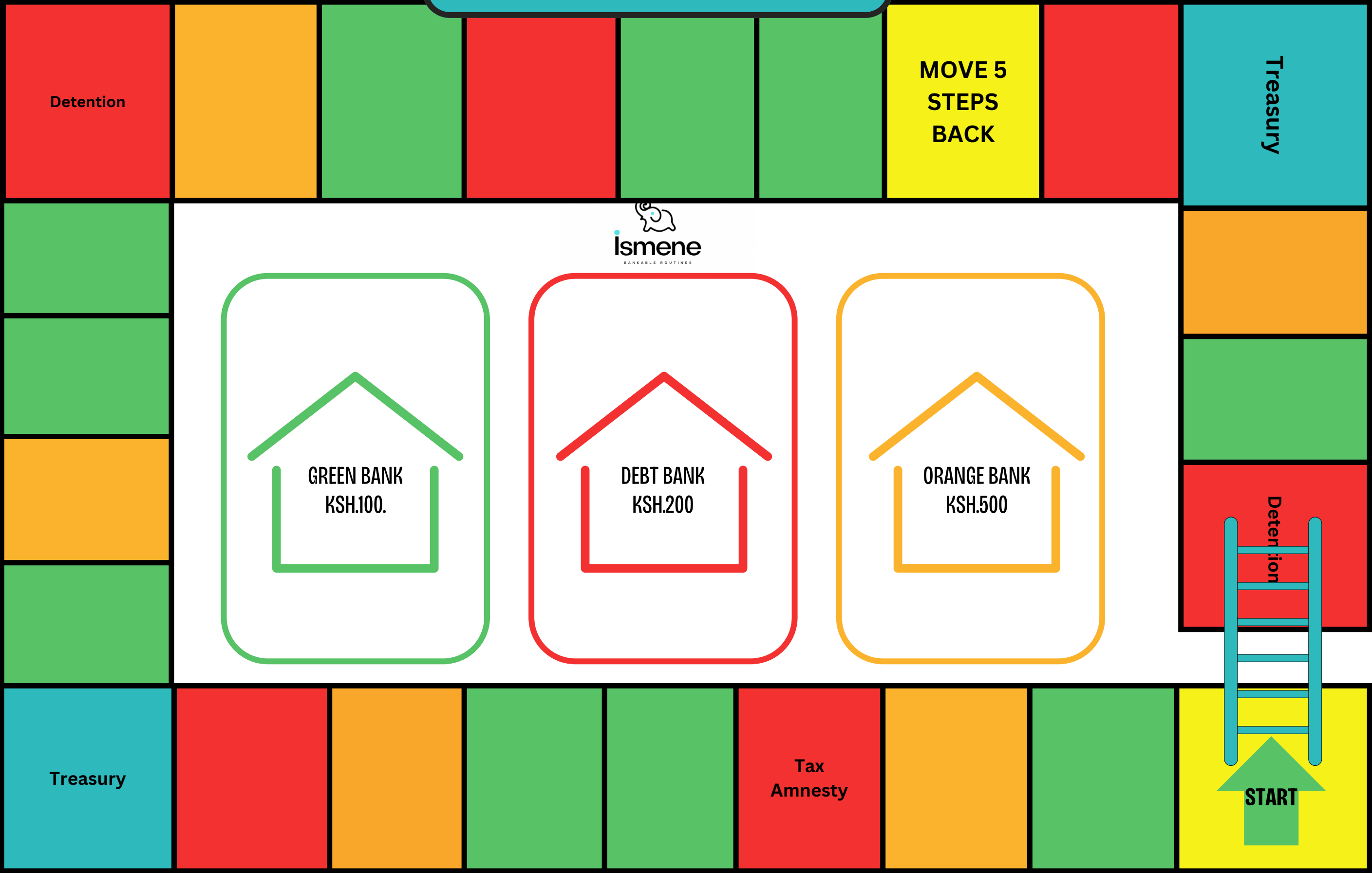


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BANKABLE ROUTINES

A family game
for financial
literacy



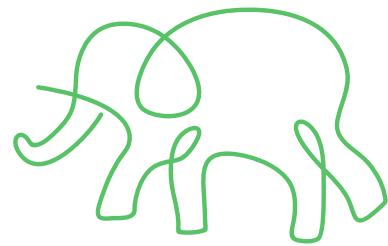
CHALLENGE CARDS

There are four challenge cards, green bank, orange bank, treasury and detention. Each card contains instructions on what to do. For the bank cards, each correct word described earns the team one note from the respective bank.

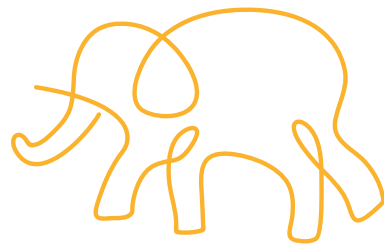
RULES OF THE GAME

- Divide your self into teams of at least two per team.
- Appoint one person to be the banker.
- Roll the dice to determine which team starts. The team with the highest score starts.
- Move along the board by casting the dice.
- Based on the box you land on pick the respective challenge card and describe the actions on the card for your team. Should you land on a red box, you collect one bill from the debt bank and skip a turn.
- For each correct answer the banker should award you one note from the respective bank. For instance, green challenge is rewarded by the green bank.
- Should you pick a detention card and you have no money, the banker should give you money from the debt bank.
- Should you land on the tax amnesty box, you are allowed to give back one bill of your debt to the banker. If your are not in debt, you are allowed to get two bills of the green currency from any team.
- Should you land on the orange box the banker asks you questions from the orange cards, You may answer as many questions as possible within the 60 seconds. You however can only move to the next card after you newer the previous card correctly.
- The game is won when a player has Ksh. 50000 in the bank after paying the debt bank.

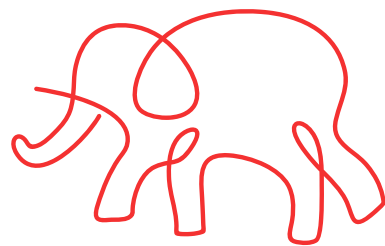
GREEN BANK CHALLENGE



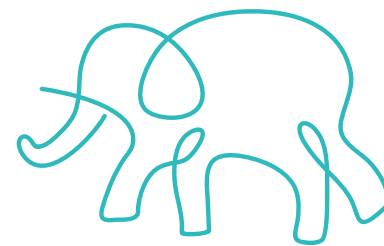
ORANGE BANK CHALLENGE

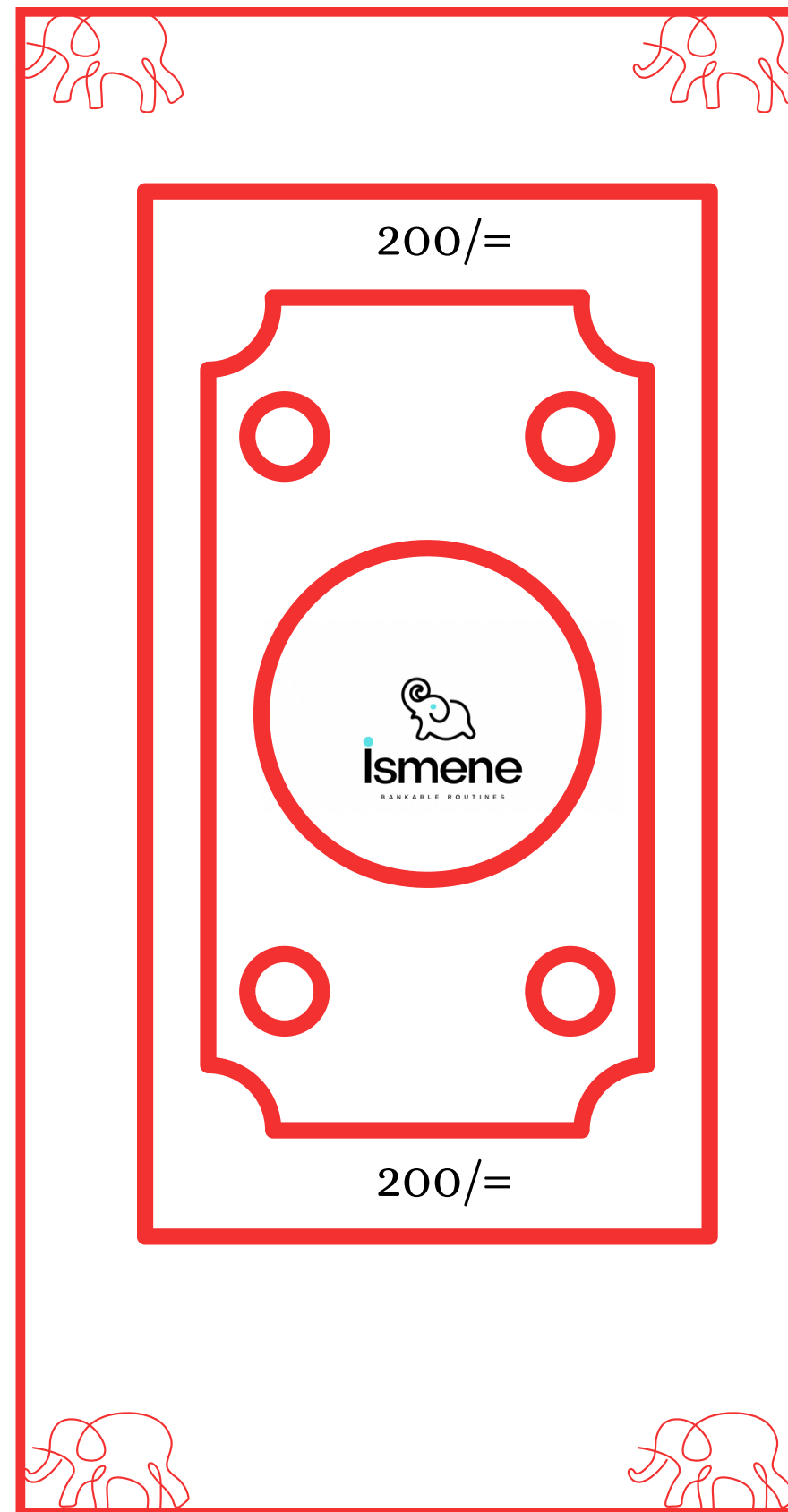
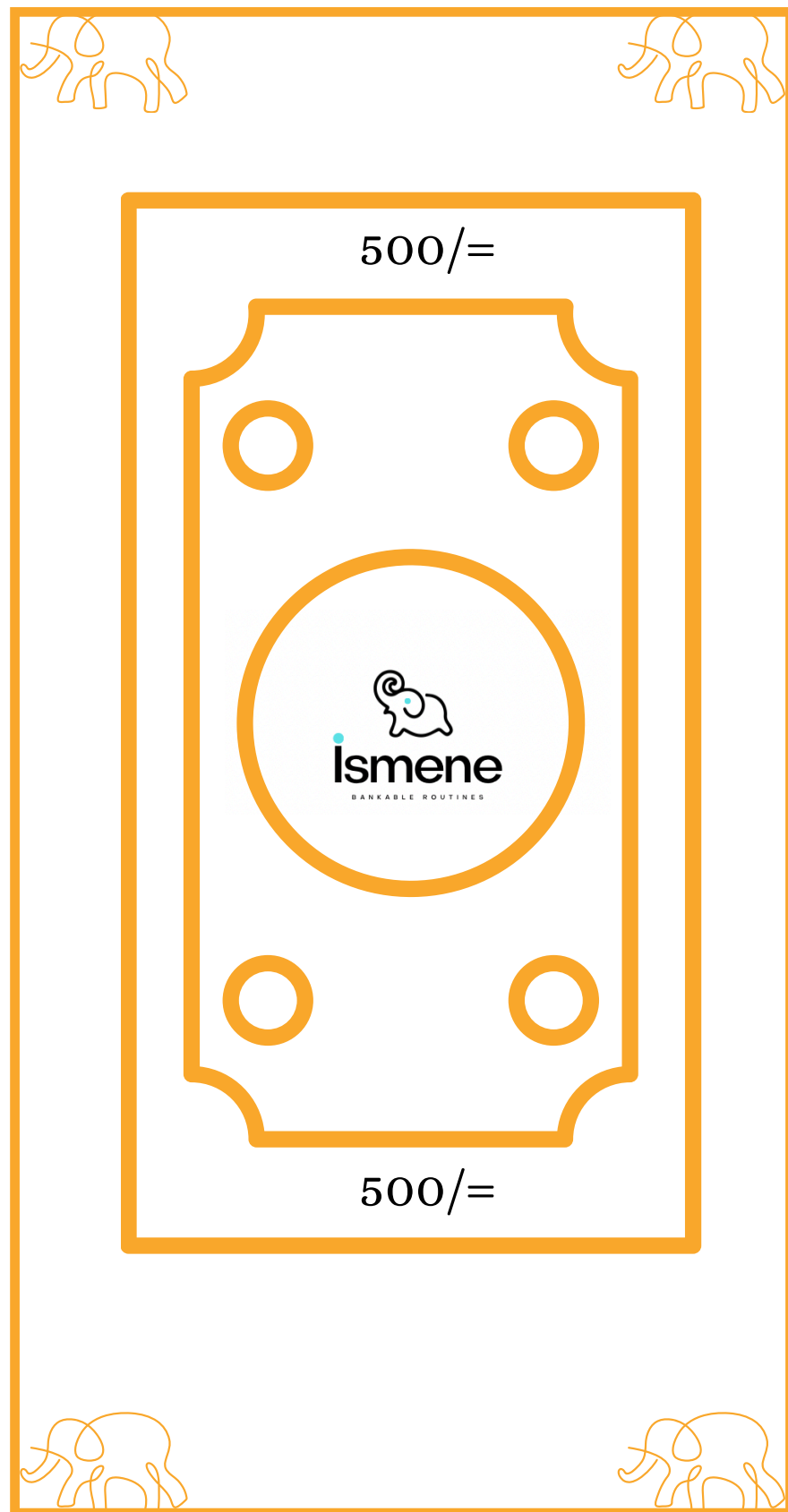
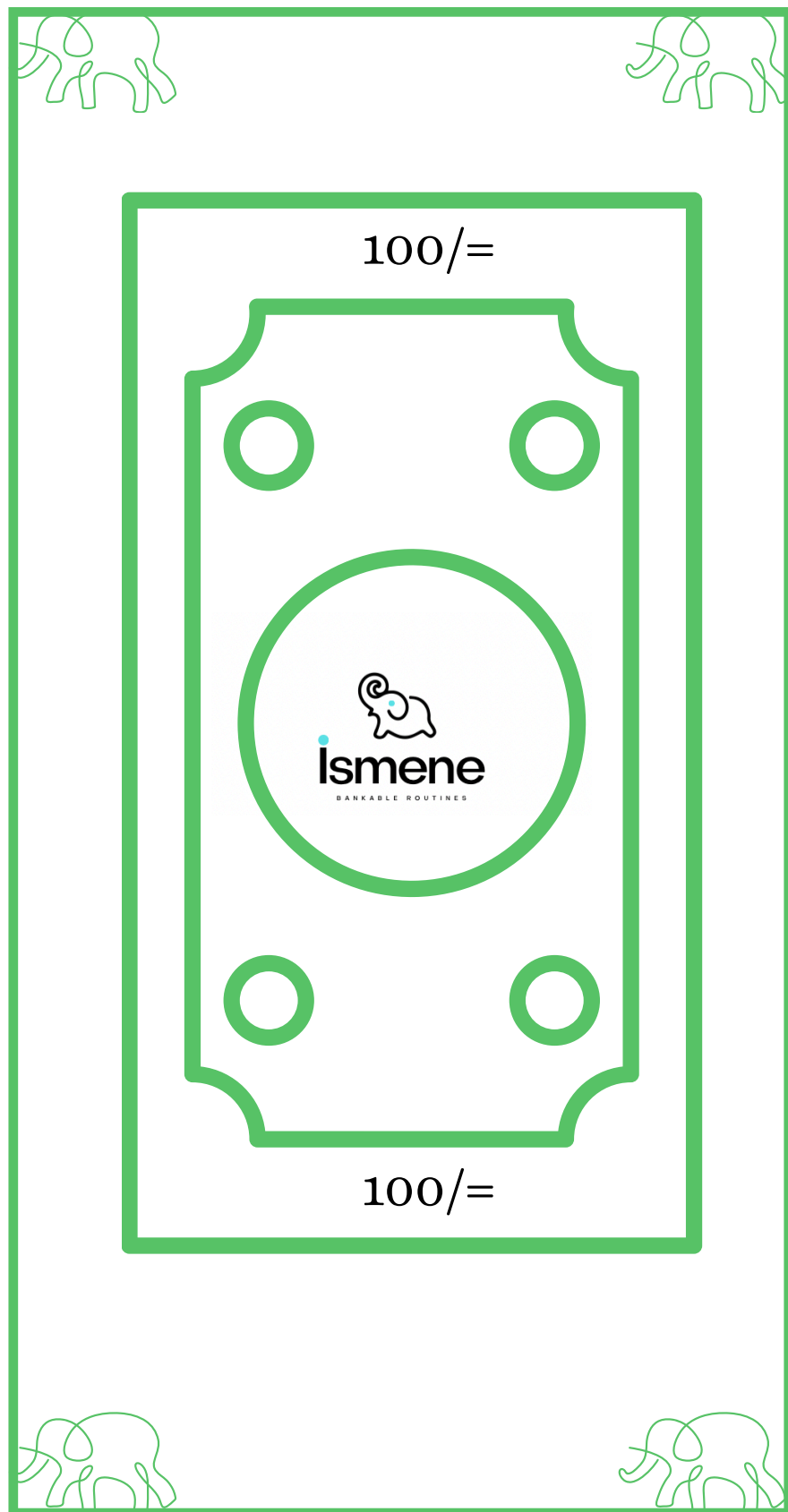


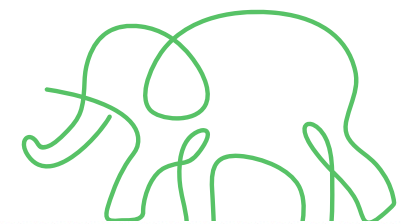
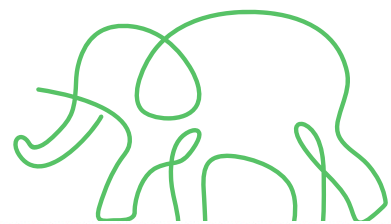
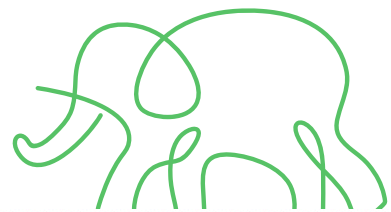
DETENTION

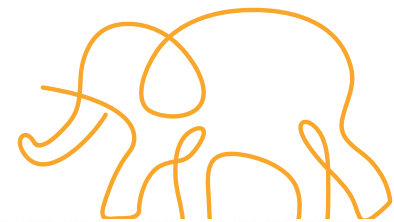
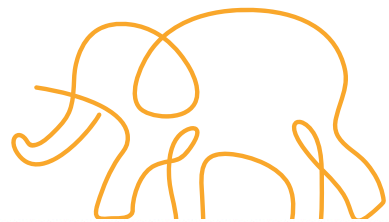
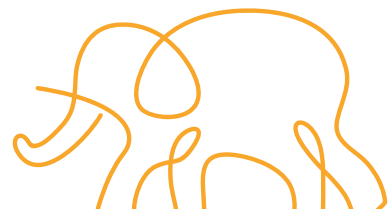


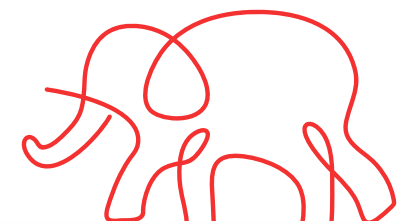
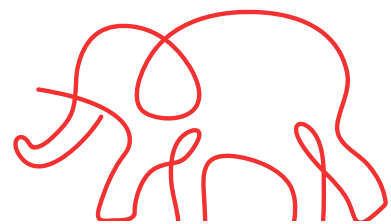
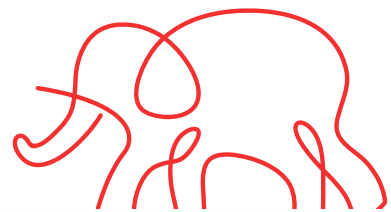
TREASURY

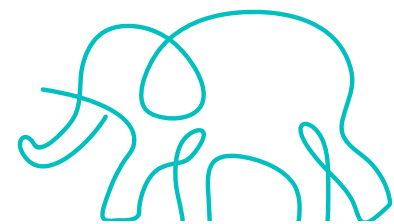
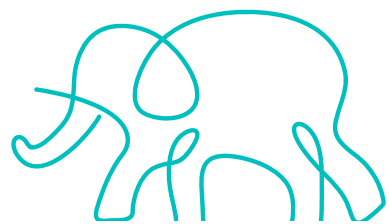
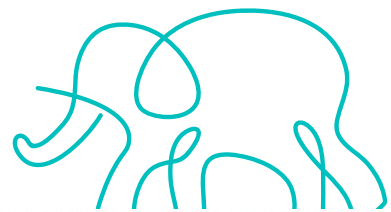


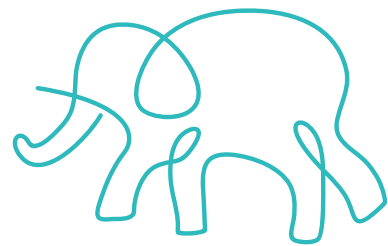






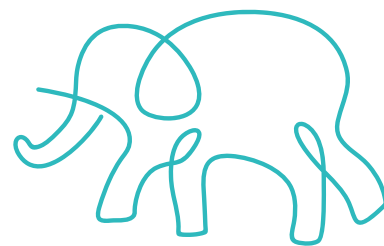






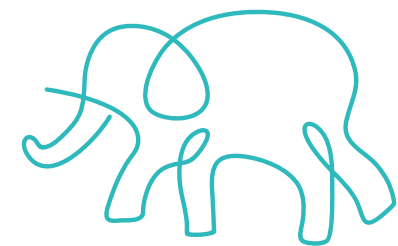
Saving Money

1. Piggy Bank
2. Allowance
3. Save
4. Coins
5. Dollar
6. Deposit
7. Future
8. Goal
9. Budget
10. Safe



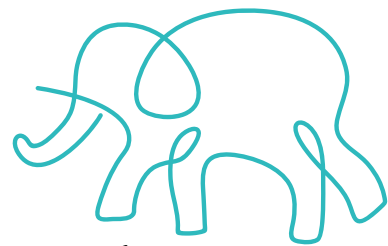
Earning Money

1. Job
2. Work
3. Salary
4. Chores
5. Paycheck
6. Task
7. Earn
8. Reward
9. Money
10. Effort



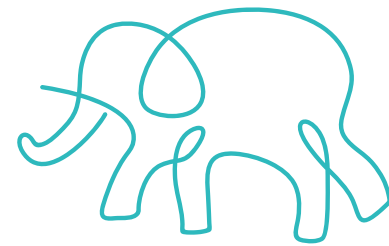
Spending Wisely

1. Shopping
2. Sale
3. Needs
4. Wants
5. Cash
6. Price
7. Spend
8. Choice
9. Compare
10. Limit



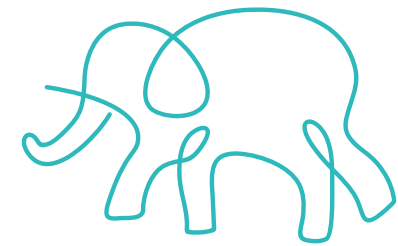
Banking Basics

1. Bank
2. Account
3. ATM
4. Savings
5. Checking
6. Statement
7. Withdraw
8. Teller
9. Branch
10. Card



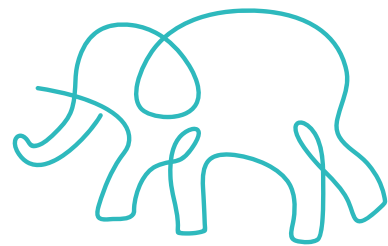
Earning Money

1. Job
2. Work
3. Salary
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5. Paycheck
6. Task
7. Earn
8. Reward
9. Money
10. Effort



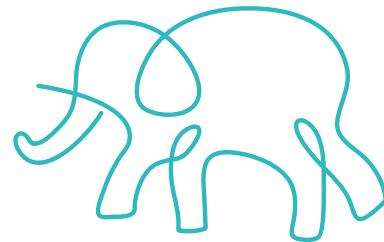
Investing Basics

1. Stocks
2. Bonds
3. Grow
4. Market
5. Risk
6. Gain
7. Shares
8. Value
9. Interest
10. Profit



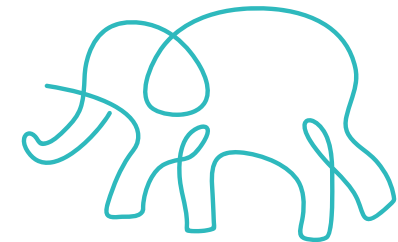
Budgeting**

1. Plan
2. Track
3. Bills
4. Expenses
5. Save
6. Necessary
7. Extra
8. Total
9. Month
10. Organize



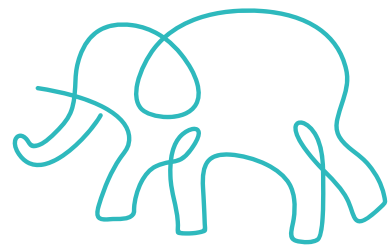
Borrowing Money**

1. Loan
2. Borrow
3. Debt
4. Interest
5. Payback
6. Lender
7. Promise
8. Repay
9. Creditor
10. Contract



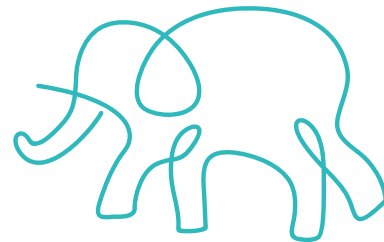
Money Management**

1. Organize
2. Smart
3. Balance
4. Save
5. Spend
6. Goals
7. Track
8. Plan
9. Resources
10. Prioritize



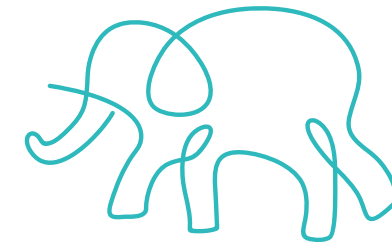
Money Basics

1. Coins
2. Banknotes
3. Currency
4. Exchange
5. Wallet
6. Pay
7. Count
8. Save
9. Spend
10. Purchase



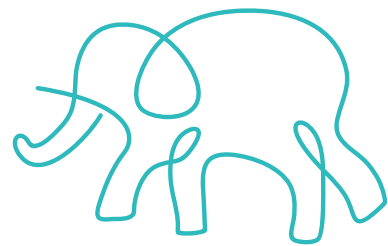
Credit

1. Card
2. Borrow
3. Limit
4. Swipe
5. Interest
6. Statement
7. Balance
8. Payment
9. Debt
10. History



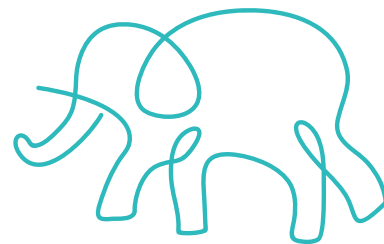
Financial Goals

1. Dream
2. Plan
3. Goal
4. Save
5. Achieve
6. Progress
7. Timeline
8. Target
9. Reward
10. Desire



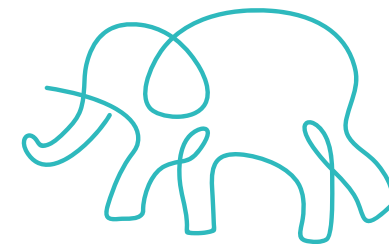
Shopping Smart

1. List
2. Bargain
3. Compare
4. Deal
5. Coupon
6. Budget
7. Spend
8. Limit
9. Buy
10. Wisely



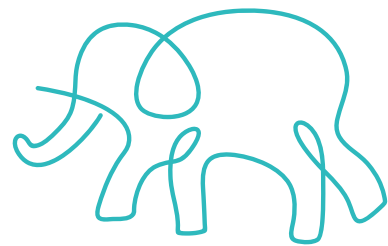
Online Banking

1. Internet
2. App
3. Login
4. Transfer
5. Balance
6. Security
7. Password
8. Convenient
9. Mobile
10. Access



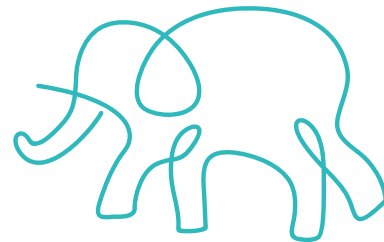
Tax Basics**

1. Income
2. Government
3. Pay
4. Deduct
5. Form
6. Refund
7. Return
8. Filing
9. Year
10. Due



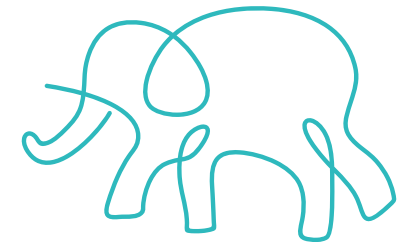
Emergency Fund

1. Save
2. Rainy
3. Unexpected
4. Cushion
5. Safety
6. Fund
7. Emergency
8. Protect
9. Security
10. Plan



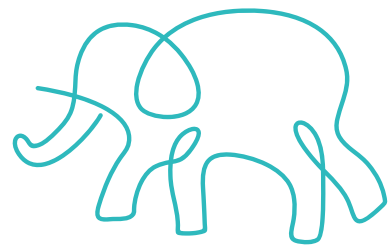
Money Habits

1. Consistent
2. Pattern
3. Spend
4. Save
5. Daily
6. Track
7. Good
8. Practice
9. Budget
10. Monitor



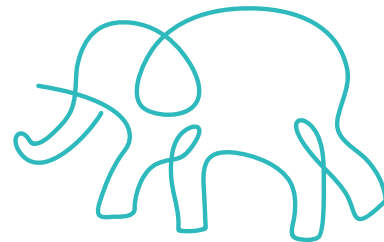
Allowance**

1. Parents
2. Chores
3. Weekly
4. Money
5. Earn
6. Save
7. Spend
8. Share
9. Budget
10. Reward



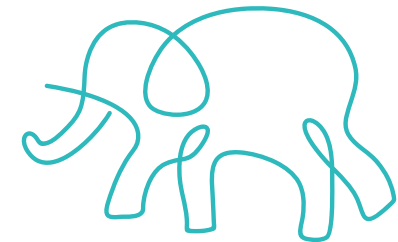
Needs vs. Wants

1. Essential
2. Desire
3. Choice
4. Important
5. Prioritize
6. Basic
7. Spend
8. Luxury
9. Necessary
10. Decision



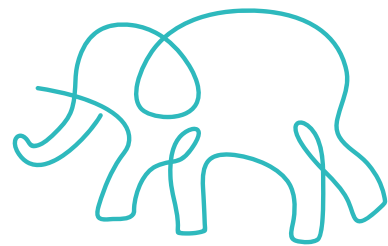
Entrepreneurship

1. Business
2. Idea
3. Sell
4. Creative
5. Start
6. Market
7. Risk
8. Profit
9. Innovate
10. Venture



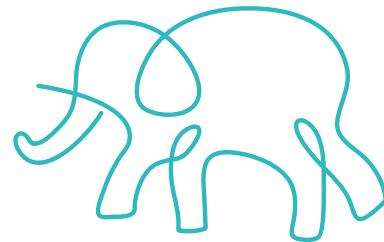
Donation and Charity

1. Give
2. Help
3. Share
4. Kindness
5. Community
6. Support
7. Volunteer
8. Generosity
9. Fundraise
10. Cause



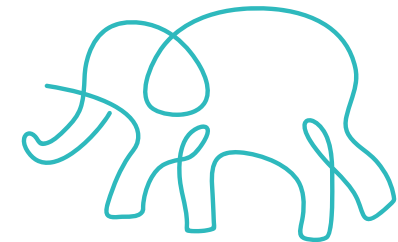
Financial Independence

1. Freedom
2. Responsibility
3. Earn
4. Save
5. Grow
6. Manage
7. Plan
8. Secure
9. Smart
10. Choice



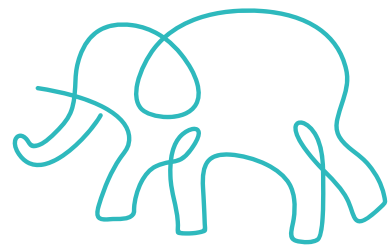
Coupons and Discounts

1. Save
2. Clip
3. Offer
4. Sale
5. Bargain
6. Code
7. Redeem
8. Store
9. Percentage
10. Deduct



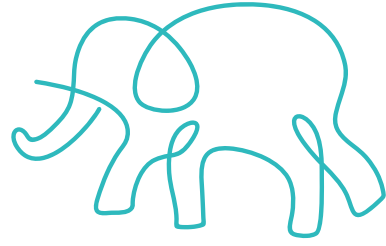
Environmental Responsibility

1. Recycle
2. Save
3. Reduce
4. Green
5. Eco
6. Waste
7. Energy
8. Conserve
9. Nature
10. Protect



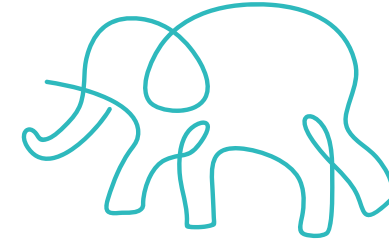
Bartering Basics

1. Trade
2. Exchange
3. Share
4. Swap
5. Goods
6. Services
7. Value
8. No-Cash
9. Agreement
10. Fair



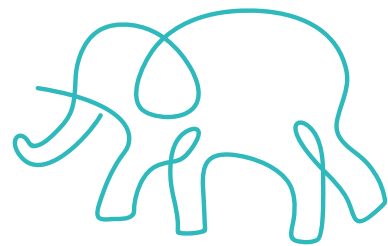
Money Safety

1. Protect
2. Wallet
3. Safe
4. Bank
5. Lose
6. Care
7. Hide
8. Keep
9. Guard
10. Trust



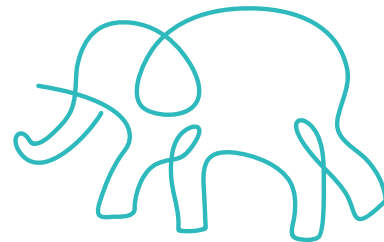
Long-term Savings

1. Future
2. Plan
3. Secure
4. College
5. Invest
6. Goals
7. Account
8. Growth
9. Prepare
10. Journey



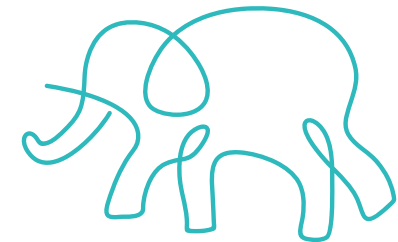
Shopping Online

1. Internet
2. Cart
3. Click
4. Delivery
5. Search
6. Browse
7. Buy
8. Cost
9. Credit
10. Checkout



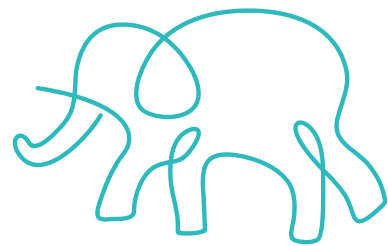
Understanding Prices

1. Cost
2. Compare
3. Store
4. Expensive
5. Cheap
6. Discount
7. Value
8. Tag
9. Sale
10. Total



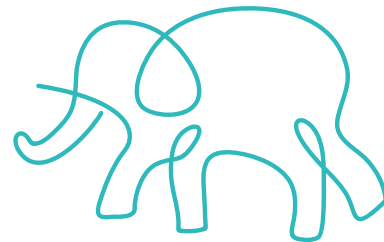
Community Economy

1. Trade
2. Market
3. Business
4. Sell
5. Buy
6. Exchange
7. Support
8. Shop
9. Local
10. Grow



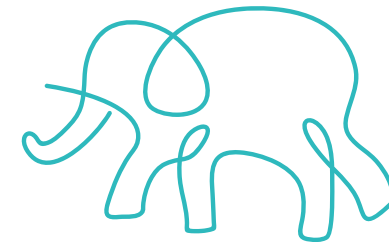
Smart Spending

1. Choices
2. Plan
3. Save
4. Think
5. Decide
6. Careful
7. Limited
8. Resources
9. Balance
10. Control



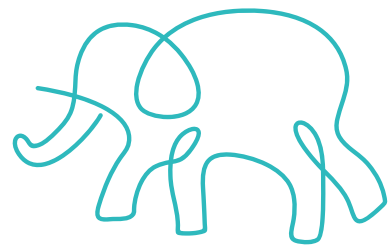
Rewards and Incentives

1. Prize
2. Earn
3. Bonus
4. Points
5. Gift
6. Achieve
7. Treat
8. Goal
9. Win
10. Collect



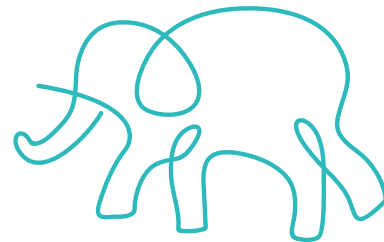
Goal Setting

1. Dream
2. Plan
3. Steps
4. Achieve
5. Realistic
6. Time
7. Effort
8. Focus
9. Finish
10. Reward



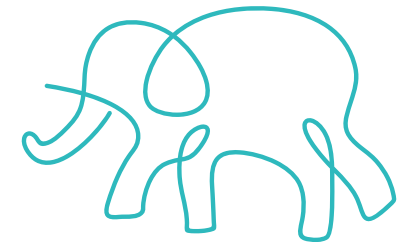
Pocket Money Management

1. Spend
2. Save
3. Coins
4. Plan
5. Keep
6. Add
7. Count
8. Earn
9. Decide
10. Use



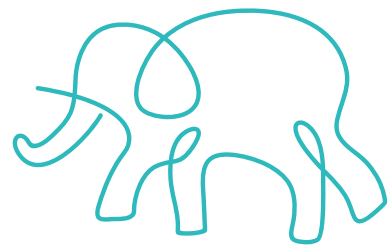
Understanding Advertising

1. Commercial
2. Persuade
3. Product
4. Buyers
5. Brand
6. Sale
7. Slogan
8. Attention
9. Market
10. Pitch



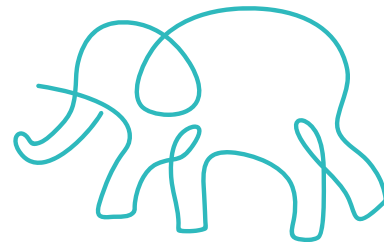
Decision Making

1. Choice
2. Options
3. Thought
4. Consequence
5. Pick
6. Clever
7. Careful
8. Plan
9. Result
10. Action



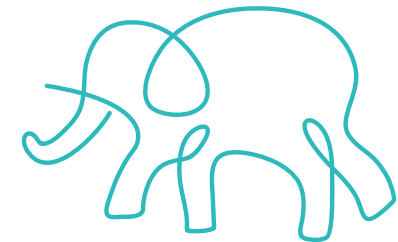
Money Math

1. Add
2. Subtract
3. Count
4. Budget
5. Total
6. Coins
7. Price
8. Change
9. Number
10. Calculate



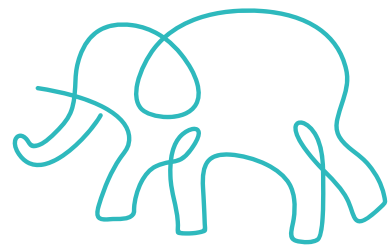
Insurance Basics

1. Safety
2. Plan
3. Protect
4. Health
5. Car
6. Home
7. Secure
8. Risk
9. Care
10. Policy



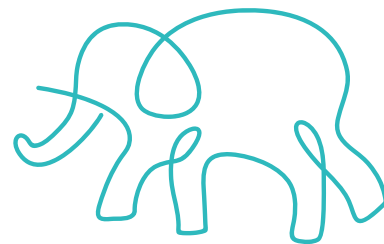
Expenses

1. Bills
2. Pay
3. Food
4. Rent
5. Cost
6. Water
7. Electricity
8. Necessity
9. Calculate
10. Monthly



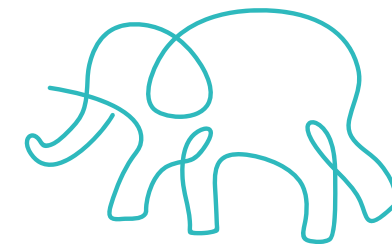
Shopping List

1. Groceries
2. Plan
3. Need
4. Items
5. Choices
6. Budget
7. Prepare
8. Write
9. Total
10. Buy



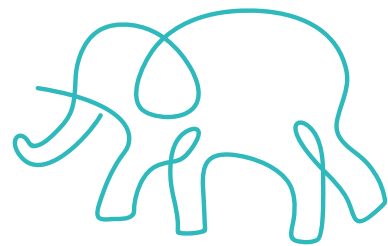
Smart Shopping

1. List
2. Price
3. Bargain
4. Sale
5. Compare
6. Needs
7. Avoid
8. Quality
9. Choose
10. Value



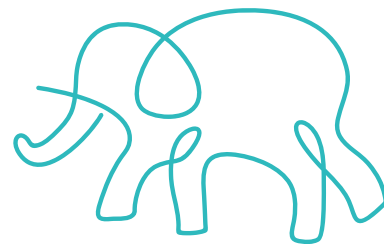
Mobile Money

1. M-Pesa
2. Send
3. Receive
4. SMS
5. Balance
6. Safaricom
7. Transfer
8. Withdraw
9. Agent
10. Paybill



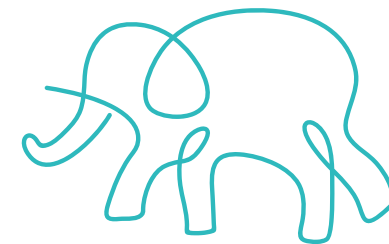
Market Day

1. Maasai
2. Traders
3. Vegetables
4. Haggling
5. Buyers
6. Matatu
7. Stall
8. Basket
9. Bargain
10. Price



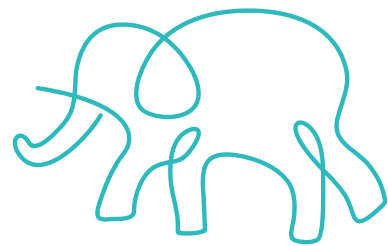
Kenyan Foods

1. Ugali
2. Sukuma Wiki
3. Chapati
4. Nyama Choma
5. Mandazi
6. Githeri
7. Samosa
8. Pilau
9. Tea
10. Fish



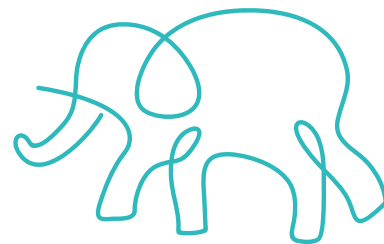
Entrepreneurship in Kenya

1. Jua Kali
2. Innovate
3. Business
4. Startup
5. Hustle
6. Market
7. Local
8. Idea
9. Success
10. Profit



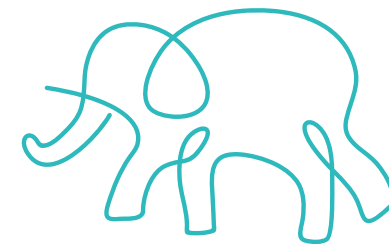
Resources and Savings

1. Sacco
2. Bank
3. Account
4. Interest
5. Loan
6. Save
7. Group
8. Invest
9. Goal
10. Cash



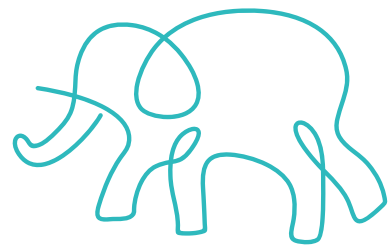
Agriculture Basics

1. Farm
2. Maize
3. Wheat
4. Livestock
5. Harvest
6. Planting
7. Tractor
8. Crops
9. Soil
10. Market



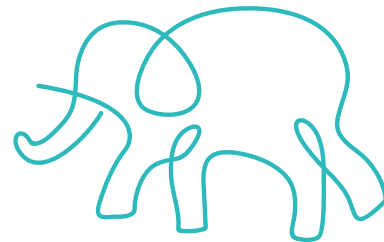
Entrepreneurship in Kenya

1. Jua Kali
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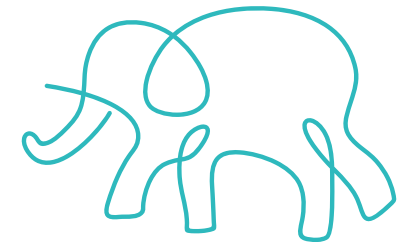
Central Bank of Kenya

1. Currency
2. Regulation
3. Shilling
4. Governor
5. Nairobi
6. Policy
7. Money
8. Control
9. Banknote
10. Stability



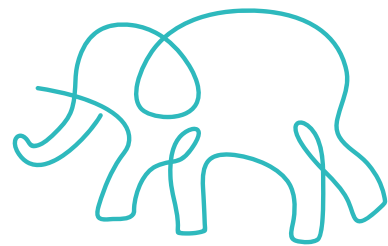
Commercial Banks

1. KCB
2. Equity
3. Stanbic
4. Absa
5. I&M
6. HF
7. CIB
8. Standard chartered
9. Cooperative bank
10. NCBA



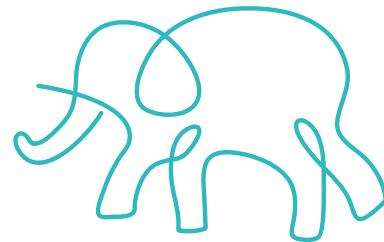
SACCOs

1. Share
2. Member
3. Loan
4. Save
5. Cooperative
6. Interest
7. Community
8. Group
9. Fund
10. Benefit



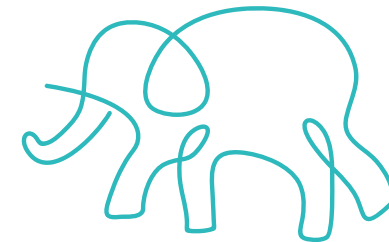
Insurance

1. Cover
2. Policy
3. Risk
4. Health
5. Car
6. Home
7. Secure
8. Protection
9. Payment
10. Compensation



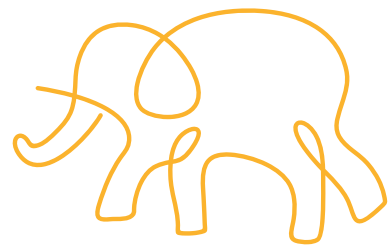
Mobile Banking

1. M-Pesa
2. App
3. Transfer
4. Wallet
5. Safaricom
6. Airtel
7. Balance
8. Send
9. Receive
10. Transaction



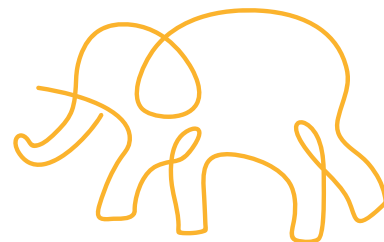
SACCOs

1. Stima
2. Unitas
3. Mhasibu
4. Police
5. Mwalimu National
6. United nations
7. Harambee
8. Ukulima
9. Tower
10. Hazina



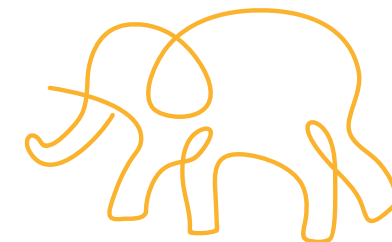
Riddle: I'm light as a feather,
yet the strongest person can't
hold me for five minutes. What
am I?

Answer: Your breath



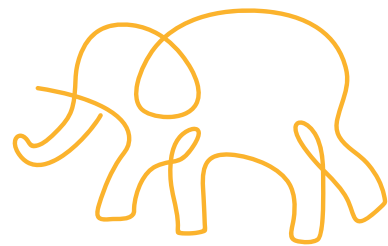
What can you catch but not
throw?

- Answer: A cold



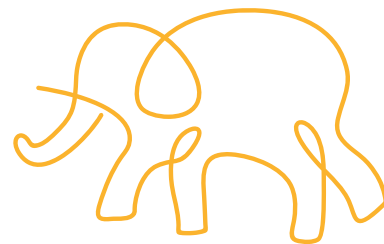
Riddle: I'm black and white and
read all over. What am I?

- Answer: A newspaper.



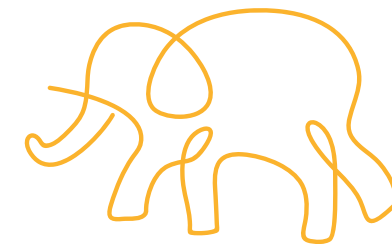
Riddle: I'm light as a feather,
yet the strongest person can't
hold me for five minutes. What
am I?

Answer: Your breath



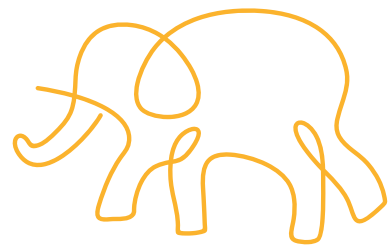
What can you catch but not
throw?

- Answer: A cold

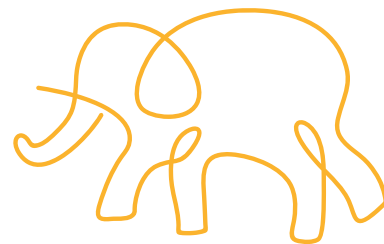


Riddle: What has mountains,
but no rocks, rivers, but no
water, and cities, but no
buildings?

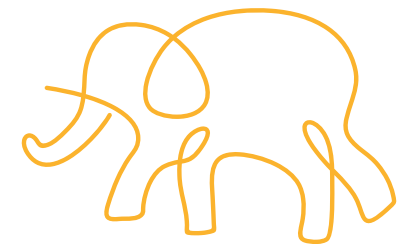
- Answer: A map



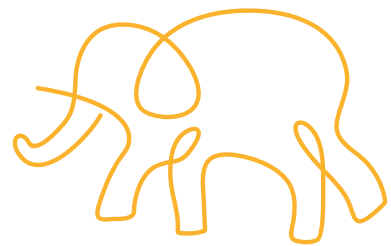
Riddle: I have keys but open no
locks. I have space but no room.
You can enter, but not go
outside. What am I?
- Answer: A keyboard.



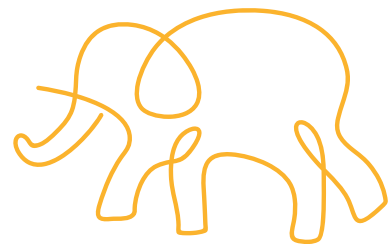
Riddle: What is always in front
of you but can't be seen?
- Answer: The future.



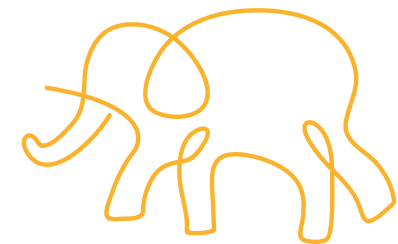
Riddle: What is so fragile that
saying its name breaks it?
- Answer: Silence.



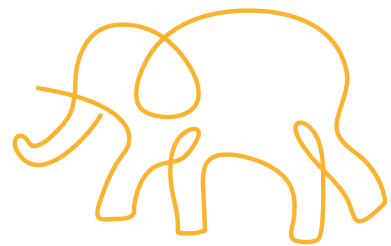
Riddle: I speak without a mouth
and hear without ears. I have
no body, but I come alive with
the wind. What am I?
- Answer: An echo.



Riddle: What is so light that
even the gentlest breeze can lift
it, but strong enough to hold
the sounds of the world?
- Answer: An echo.

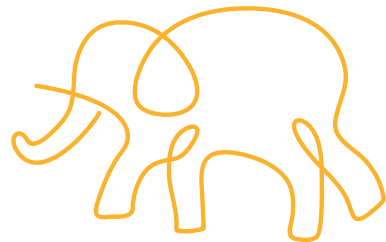


Riddle: What comes once in a
minute, twice in a moment, but
never in a thousand years?
- Answer: The letter 'm'.



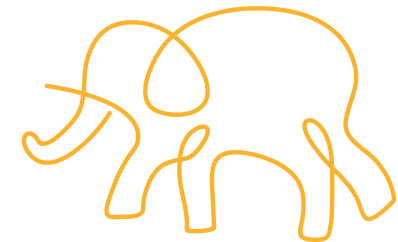
Riddle: The more you take, the
more you leave behind. What
am I?

- Answer: Footsteps.



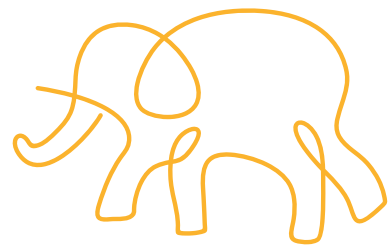
Riddle: I speak without a mouth
and hear without ears. I move
with no feet and can be great or
small. What am I?

- Answer: The wind.

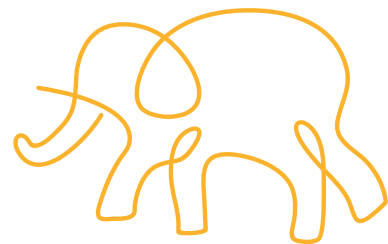


Riddle: I can fly without wings.
I can cry without eyes.
Whenever I go, darkness flies.
What am I?

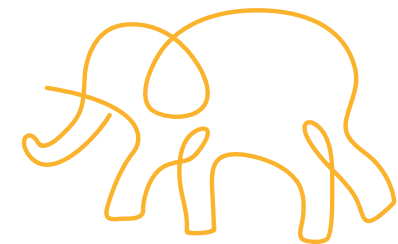
- Answer: A cloud.



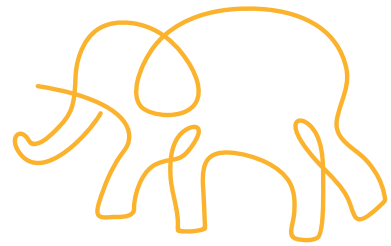
Riddle: I am an odd number.
Take away one letter from me,
and I become even. What
number am I?
- Answer: Seven .



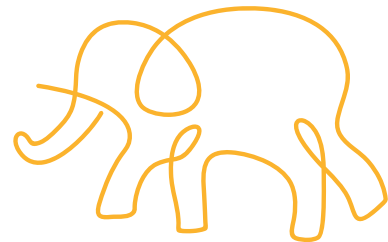
Riddle: What has a heart that
doesn't beat, and a belly full of
holes?
- Answer: A cabbage.



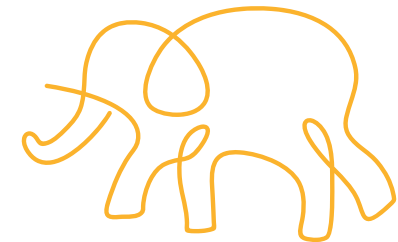
Riddle: I have lakes with no
water, mountains with no
stone, and cities with no
buildings. What am I?
- Answer: A map.



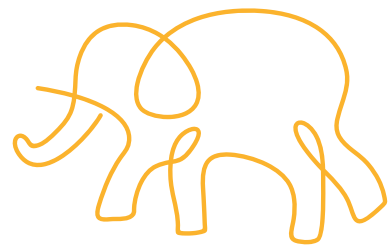
Riddle: What travels around the world but stays in one spot?
- Answer: A stamp.



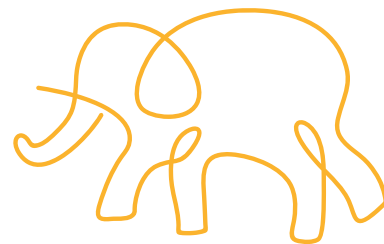
Riddle: I can be cracked, made, told, and played. What am I?
- Answer: A joke.



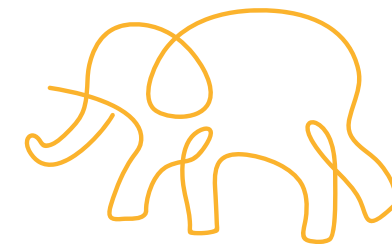
Riddle: I can be cracked, made, and shared, yet sometimes I'm hard to know. What am I?
- Answer: A code.



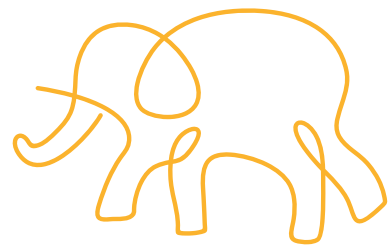
Riddle: I am a small orb that
reflects light. In the night sky, I
shine so bright. What am I?
- Answer: The moon.



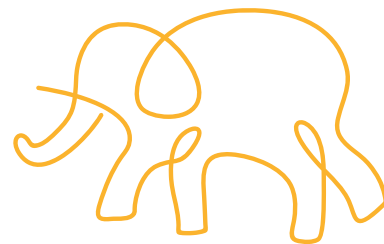
Riddle: I have no wheels, but I
move through space;
slumbering giants allow my
pace. What am I?
Answer: A river.



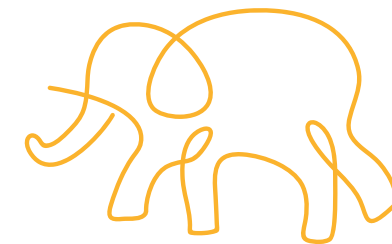
Riddle: I exist to keep secrets
old and new. I have many
destinations but no airport.
What am I?
- Answer: A book.



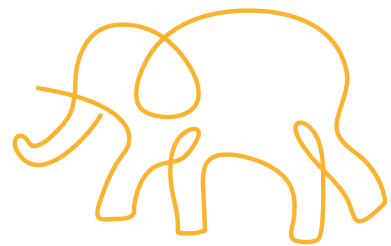
Riddle: Am seen in the water,
but I never get wet. What am I?
- Answer: A reflection.



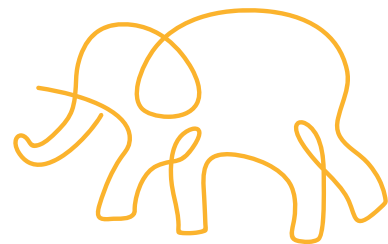
Riddle: The more you take from
me, the bigger I become. What
am I?
- Answer: A hole.



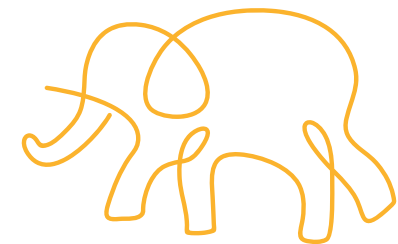
Riddle: I make a noise, yet I'm
as soft as a feather. I can be
played, but not seen or held.
What am I?
- Answer: Music.



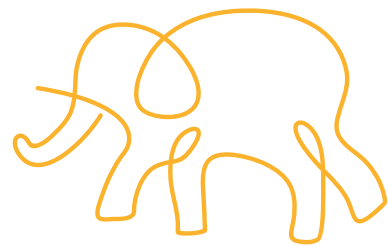
Riddle: What flies without wings, and can never be caught as it passes, yet leaves behind a trace for all to see?
- Answer: Time.



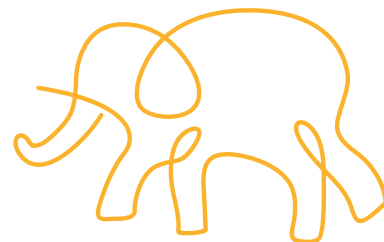
Riddle: What two things can you never eat for breakfast?
- Answer: Lunch and dinner.



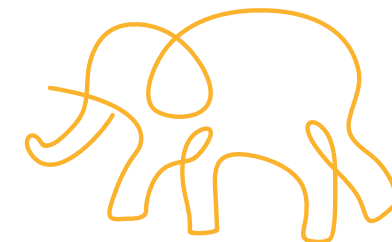
Riddle: I'm tall when I'm young and short when I'm old. What am I?
- Answer: A candle.



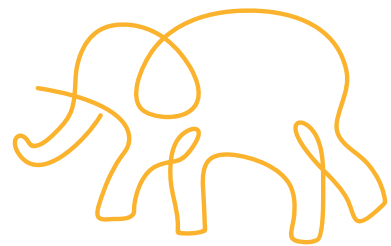
Riddle: What flies without wings, and can never be caught as it passes, yet leaves behind a trace for all to see?
- Answer: Time.



Riddle: I go up and down, but I'm not a seesaw. What am I?
- Answer: A staircase.

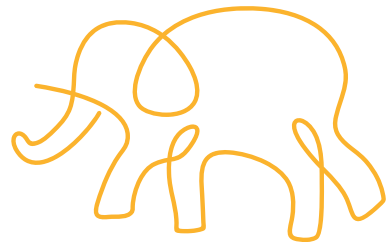


Riddle: What always runs, but never walks, often murmurs, never talks, has a bed, but never sleeps, has a mouth, but never eats?
- Answer: A river.



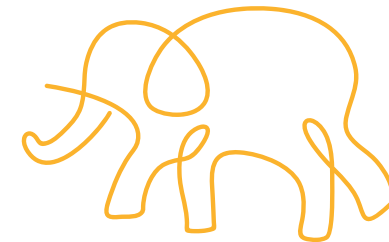
Riddle: I can be cracked, played,
and used. I can be sharp or flat,
but I'm always mute. What am
I?

- Answer: A musical note.



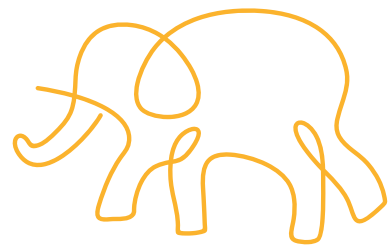
Riddle: What is full of holes but
still holds water?

- Answer: A sponge.

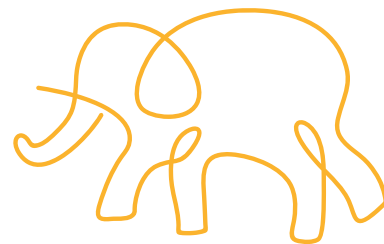


Riddle: What has a neck but no
head?

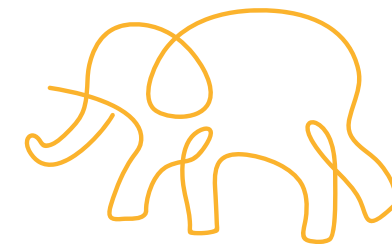
- Answer: A bottle.



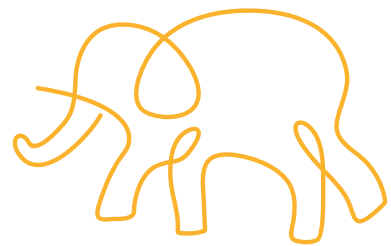
Riddle: I eat, I live. I breathe, I live. I drink, I die. What am I?
- Answer: Fire.



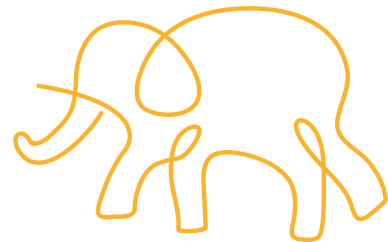
Riddle: I'm always in front of you but can't be seen. What am I?
- Answer: The future.



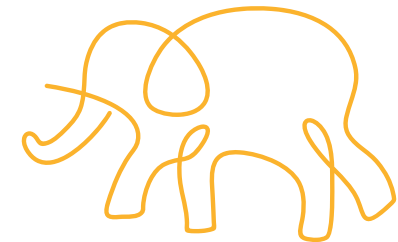
Riddle: I run, yet I have no legs. Wherever I go, you are sure to follow. What am I?
- Answer: A nose



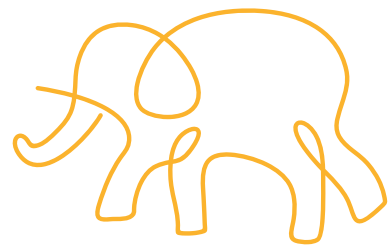
Riddle: What has wheels and
flies, but isn't an aircraft?
- Answer: A garbage truck.



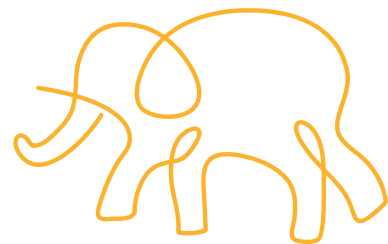
I die if the light shines on me.
What am I?
- Answer: A shadow.



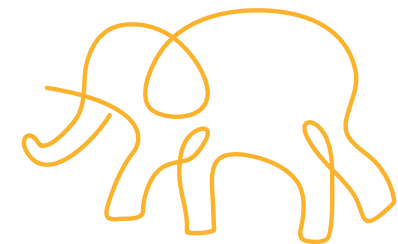
Riddle: You can serve it, but
never eat it. What is it?
- Answer: A ball.



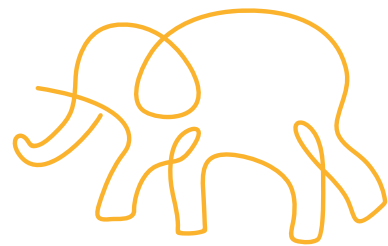
Riddle: I have words, but I
never speak. What am I?
- Answer: A book.



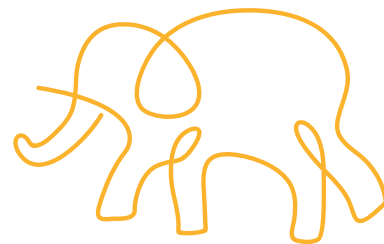
Riddle: It belongs to you, but
others use it more. What is it?
- Answer: Your name.



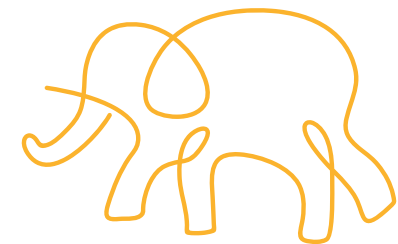
Riddle: What disappears as
soon as you say its name?
- Answer: Silence.



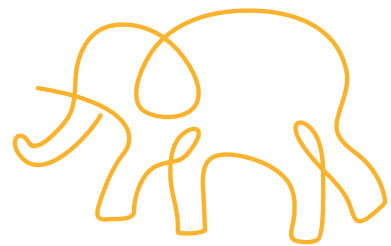
Riddle: What has sides but no words, and is surrounded by letters?
- Answer: An envelope.



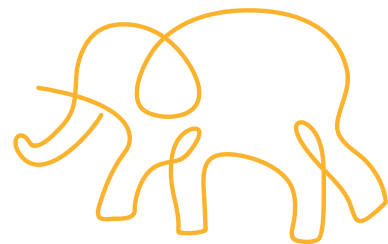
Riddle: It belongs to you, but others use it more. What is it?
- Answer: Your name.



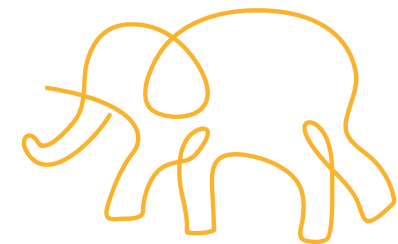
Riddle: I am taken from a mine and shut up in a wooden case, from which I am never released, and yet I am used by almost every person. What am I?
- Answer: Pencil tip.



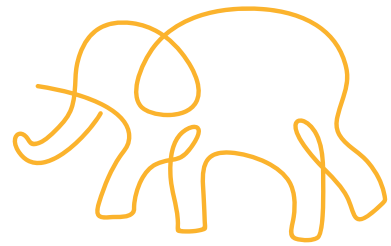
Riddle: What is so fragile that
even saying its name can break
it?
- Answer: Silence.



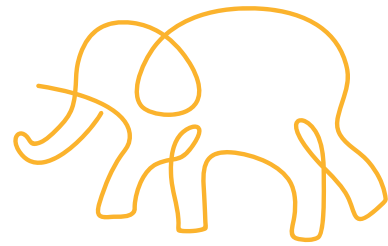
Riddle: The more you take of
me, the more you leave behind.
What am I?
- Answer: Footsteps.



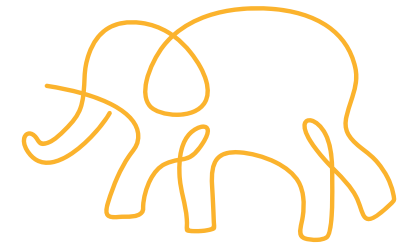
Riddle: What starts with a P,
ends with an E, and has
thousands of letters?
- Answer: The post office.



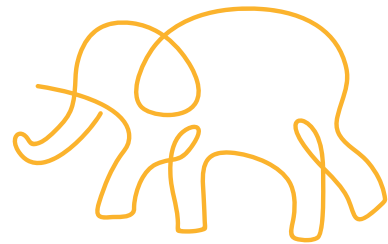
Riddle: You see me once in June, twice in November, but not at all in May. What am I?
- Answer: The letter 'e'.



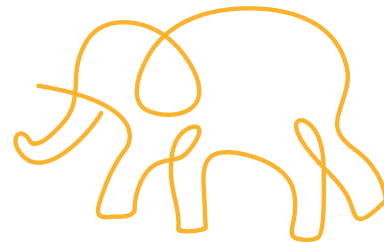
Riddle: I have a neck but no head, and I wear a cap. What am I?
- Answer: A bottle.



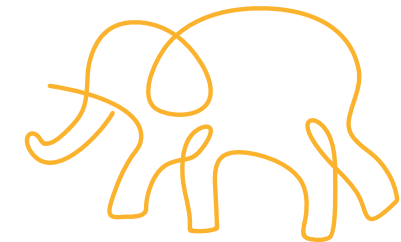
Riddle: What has a head, and a tail, and has no legs?
- Answer: A coin



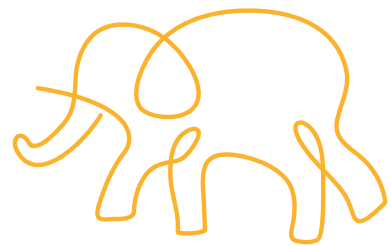
Riddle: I can fill a room, yet
take up no space. What am I?
- Answer: Light.



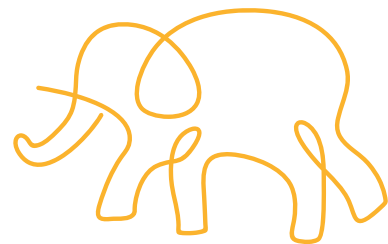
Riddle: What has to be broken
before you can use it?
- Answer: An egg.



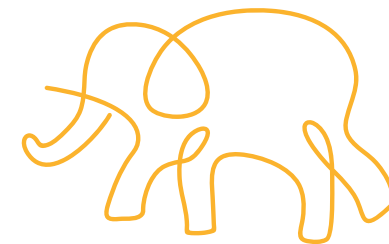
Riddle: Always in you,
Sometimes on you; If I
surround you, I can kill you.
What am I?
- Answer: Water.



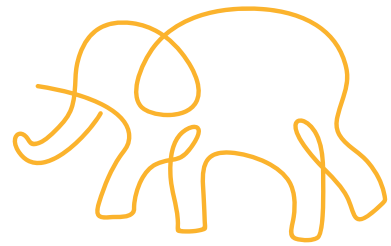
Riddle: What is seen in the middle of March and April that can't be seen at the beginning or end of either month?
- Answer: The letter 'R'.



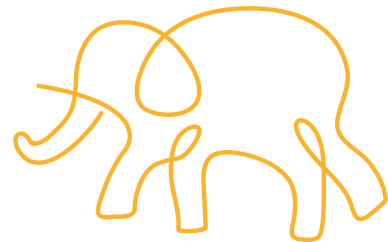
Riddle: What has an eye but cannot see?
- Answer: A needle.



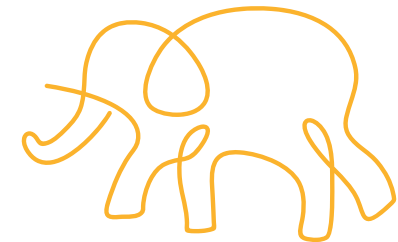
Riddle: I have a heart that doesn't beat, but I run forever.
What am I?
- Answer: A river.



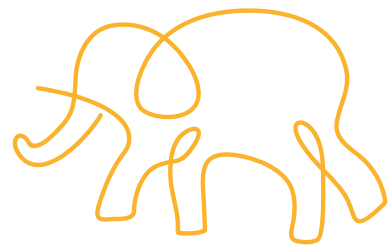
Riddle: The more of this there
is, the less you see. What is it?
- Answer: Darkness.



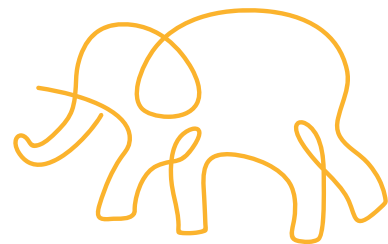
Riddle: I have branches but no
trunk, leaves but no bark. What
am I?
- Answer: A bank.



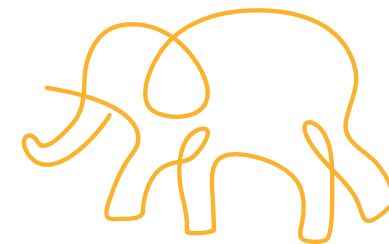
Riddle: What has a neck but no
head, arms but no hands?
- Answer: A shirt.



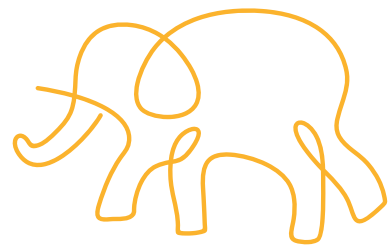
Riddle: What begins with T,
ends with T, and has T in it?
- Answer: A teapot.



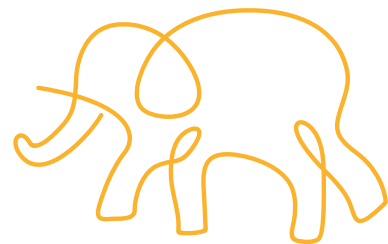
Riddle: I shave every day, even
without a beard. What am I?
- Answer: A barber.



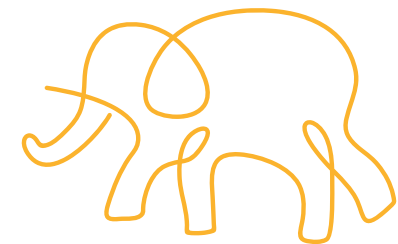
Riddle: What can you hold in
your left hand but not in your
right?
- Answer: Your right hand.



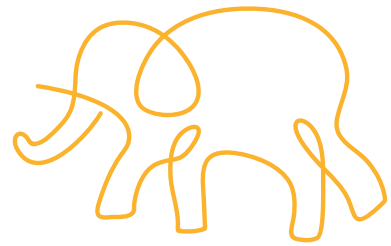
Riddle: What spends all the
time on the floor but never gets
dirty?
- Answer: Your shadow.



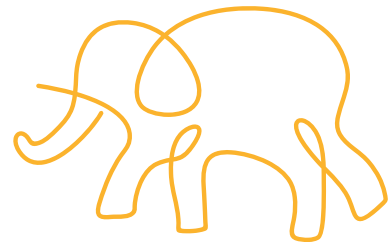
Riddle: I have many teeth but I
cannot bite. What am I?
- Answer: A comb.



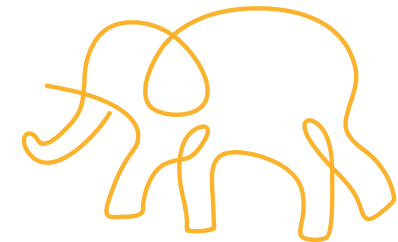
Riddle: What goes up but never
comes down?
- Answer: Your age.



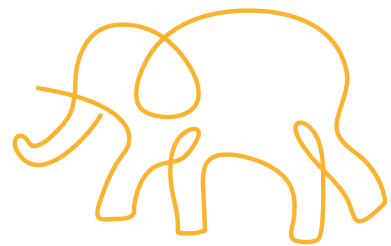
Riddle: What spends all the
time on the floor but never gets
dirty?
- Answer: Your shadow.



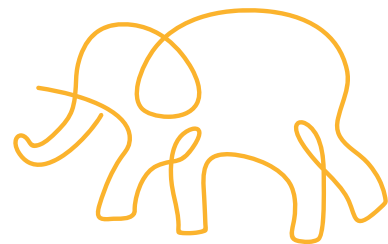
Riddle: What gets wetter the
more it dries?
- Answer: A towel



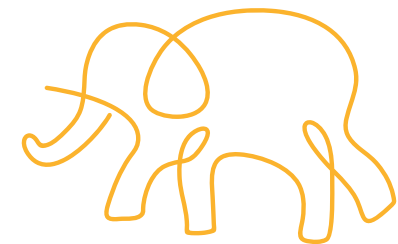
Riddle: What can you break,
even if you never pick it up or
touch it?
- Answer: A promise.



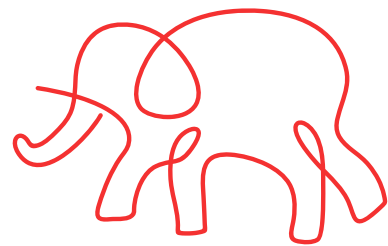
Riddle: What has hands but
can't clap?
- Answer: A clock.



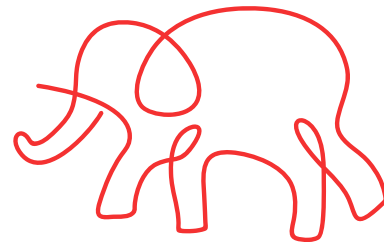
Riddle: What word is spelled
incorrectly in every dictionary?
- Answer: Incorrectly.



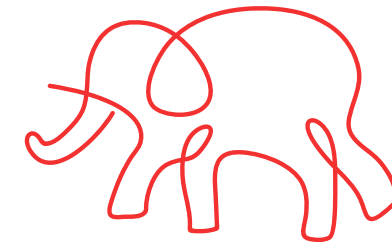
Riddle: What has roots as
nobody sees, is taller than trees,
up, up it goes, and yet never
grows?
- Answer: A mountain.



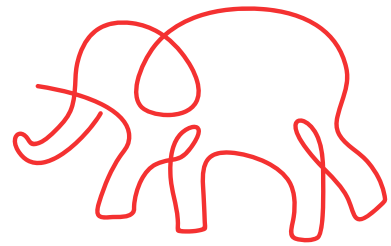
"Caught Cheating on a Test"***
- Penalty: Lose 2 orange bank
bills (Ksh 1000 total)



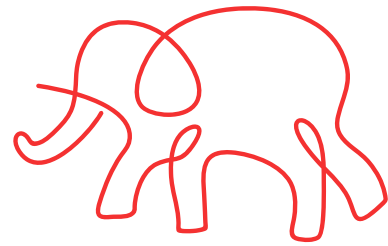
Late Homework Submission"***
- Penalty: Lose 3 green bank
bills (Ksh 300 total)



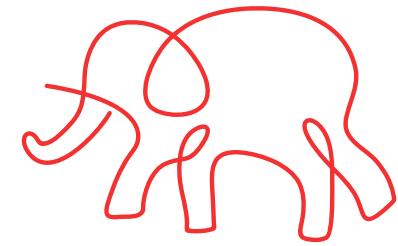
Disruptive in Class"***
- Penalty: Lose 1 orange bank
bill and 2 green bank bills (Ksh
700 total)



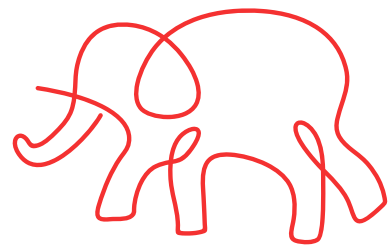
Missing School Supplies***
- Penalty: Lose 2 green bank bills (Ksh 200 total) and gain 1 debt card (Ksh 200 debt)



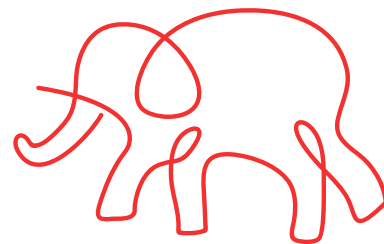
Forgot Gym Uniform***
- Penalty: Lose 1 green bank bill (Ksh 100 total)



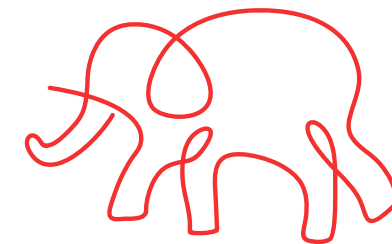
Unexcused Absence***
- Penalty: Lose 1 orange bank bill (Ksh 500 total) and gain 2 debt cards (Ksh 400 debt)



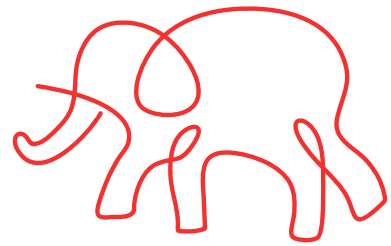
Caught Passing Notes"**
- Penalty: Lose 4 green bank bills (Ksh 400 total)



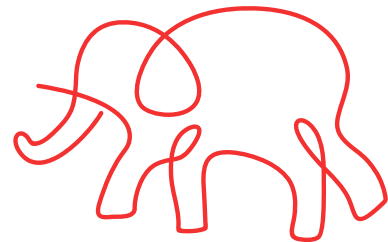
Graffiti on School Property"**
- Penalty: Lose 2 orange bank bills (Ksh 1000 total) and gain 3 debt cards (Ksh 600 debt)



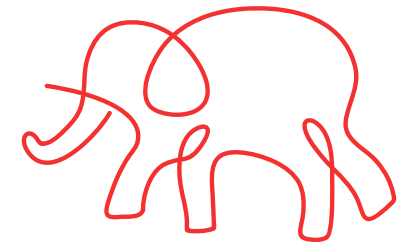
Talking Back to Teacher"**
- Penalty: Lose 1 orange bank bill and 1 green bank bill (Ksh 600 total)



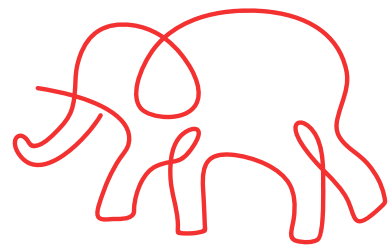
Skipping Detention***
- Penalty: Lose 1 orange bank bill (Ksh 500 total) and gain 1 debt card (Ksh 200 debt)



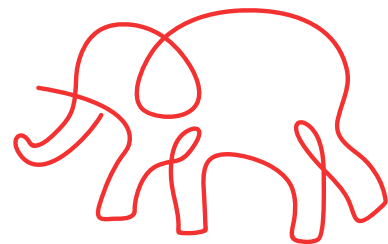
Distracted by Phone***
- Penalty: Lose 1 green bank bill (Ksh 100 total) and gain 1 debt card (Ksh 200 debt)



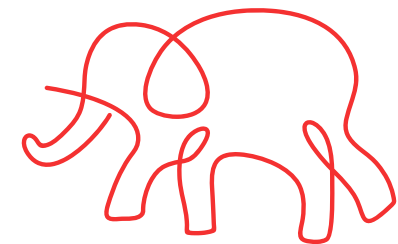
Incomplete Group Project***
- Penalty: Lose 3 green bank bills (Ksh 300 total)



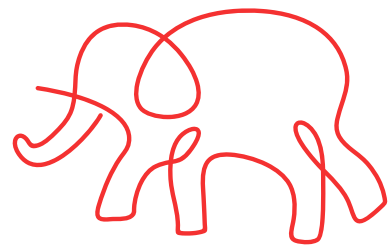
Bullying Incident"**
- Penalty: Lose 2 orange bank
bills (Ksh 1000 total)



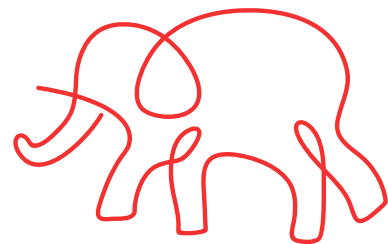
Littering on School Grounds"**
- Penalty: Lose 1 orange bank
bill and gain 2 debt cards (Ksh
400 debt)



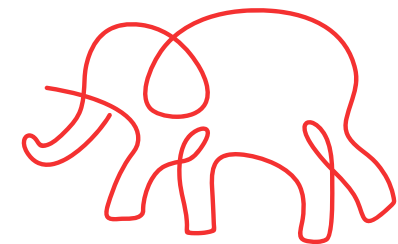
Forgot to Return Library
Book"**
- Penalty: Lose 1 green bank bill
(Ksh 100 total)



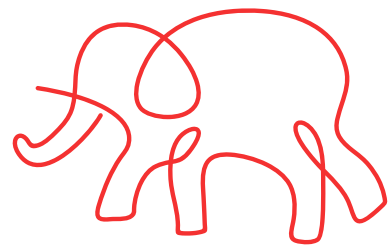
Forgot Assignment Due Date"**
- Penalty: Lose 1 orange bank
bill (Ksh 500 total)



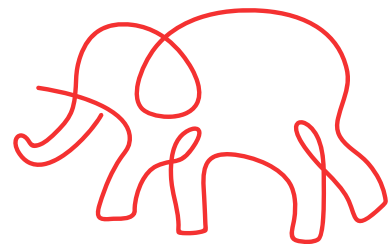
Tardiness to Class"**
- Penalty: Lose 2 green bank
bills (Ksh 200 total)



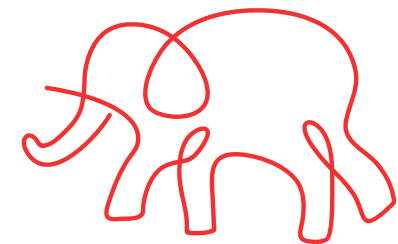
Roughhousing in Hallway"**
- Penalty: Lose 1 orange bank
bill (Ksh 500 total) and 1 green
bank bill (Ksh 100 total)



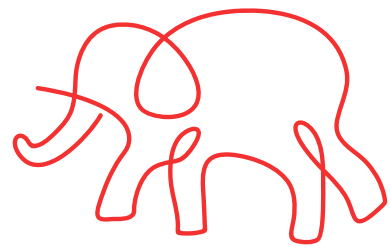
Sleeping in Class"**
- Penalty: Lose 3 green bank bills (Ksh 300 total)



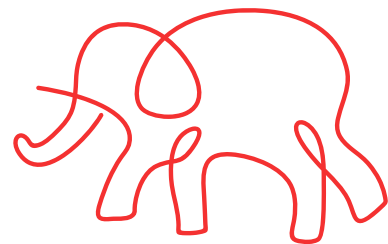
Uncharged Laptop"**
- Penalty: Lose 2 green bank bills (Ksh 200 total) and gain 1 debt card (Ksh 200 debt)



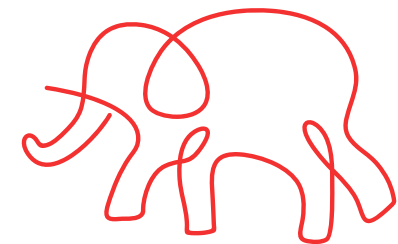
Unauthorized Use of Phone"**
- Penalty: Lose 1 orange bank bill (Ksh 500 total) and gain 1 debt card (Ksh 200 debt)



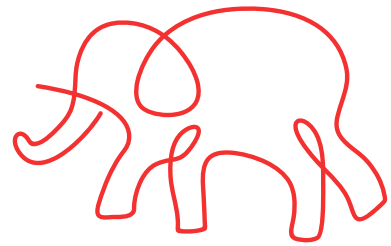
Dress Code Violation"**
- Penalty: Lose 1 green bank bill
(Ksh 100 total)



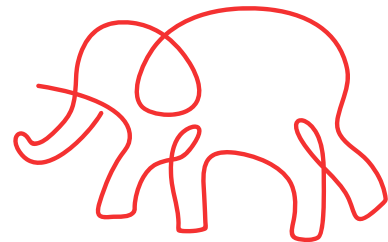
Not Following Directions"**
- Penalty: Lose 2 orange bank
bills (Ksh 1000 total)



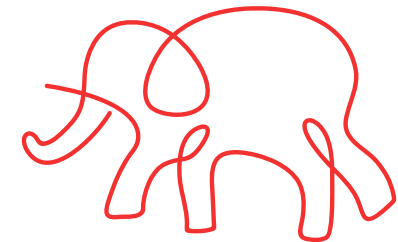
Skipping Homework"**
- Penalty: Lose 4 green bank
bills (Ksh 400 total)



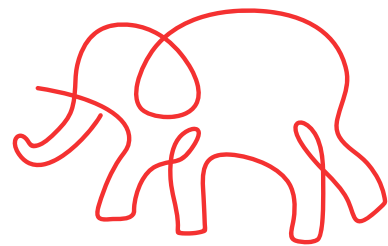
Speaking out of Turn***
- Penalty: Lose 1 green bank bill
(Ksh 100 total) and gain 1 debt
card (Ksh 200 debt)



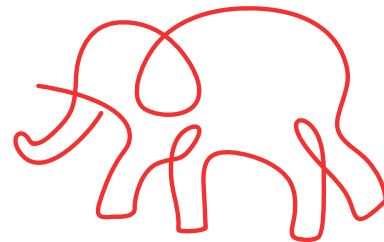
Inappropriate Language***
- Penalty: Lose 1 orange bank
bill (Ksh 500 total) and 2 green
bank bills (Ksh 200 total)



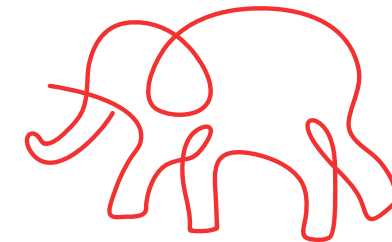
Failed to Return Permission
Slip***
- Penalty: Lose 1 green bank bill
(Ksh 100 total)



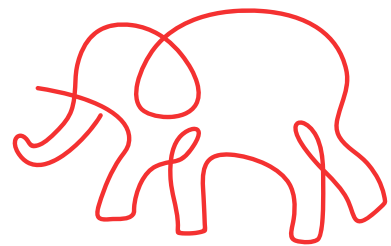
Disrespectful Behavior"**
- Penalty: Lose 2 orange bank bills (Ksh 1000 total) and gain 2 debt cards (Ksh 400 debt)



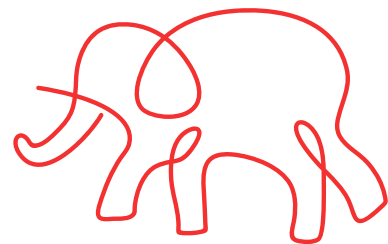
Gum Chewing in Class"**
- Penalty: Lose 1 green bank bill (Ksh 100 total)



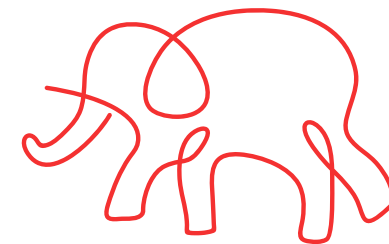
Off-topic Chatting"**
- Penalty: Lose 1 orange bank bill (Ksh 500 total)



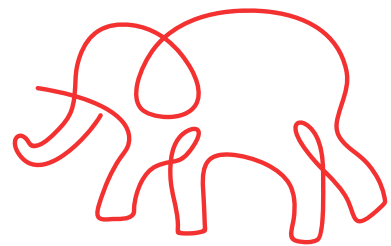
Forgot to Do Homework"**
- Penalty: Lose 1 orange bank
bill (Ksh 500 total)



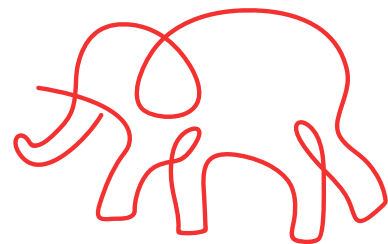
Running in the Hallway"**
- Penalty: Lose 2 green bank
bills (Ksh 200 total)



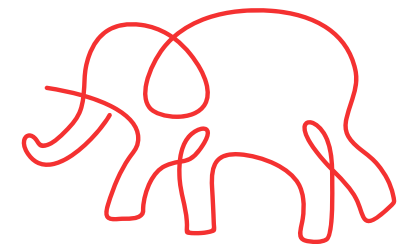
Unruly Behavior During
Assembly"**
- Penalty: Lose 1 yellow bank
bill (Ksh 500 total) and gain 1
debt card (Ksh 200 debt)



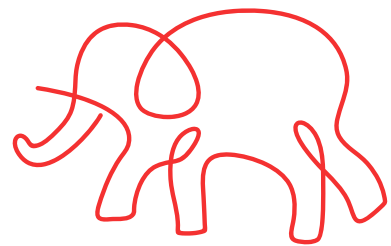
Talking During a Quiz"***
- Penalty: Lose 3 green bank bills (Ksh 300 total)



Missed Detention Without an
Excuse"***
- Penalty: Lose 1 orange bank bill (Ksh 500 total) and gain 2 debt cards (Ksh 400 debt)

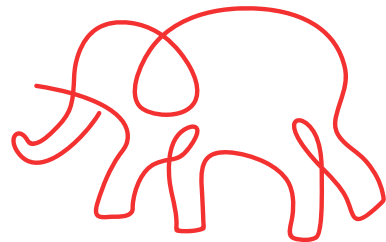


Eating in Class Without
Permission"***
- Penalty: Lose 2 green bank bills (Ksh 200 total)



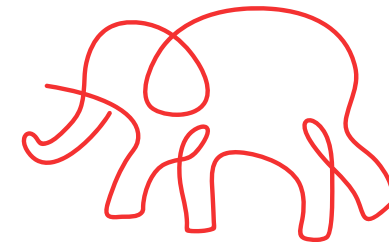
Messy Desk***

- Penalty: Lose 1 green bank bill
(Ksh 100 total) and gain 1 debt
card (Ksh 200 debt)



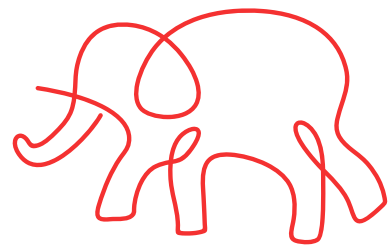
Bullying Behavior***

- Penalty: Lose 2 orange bank
bills (Ksh 1000 total)

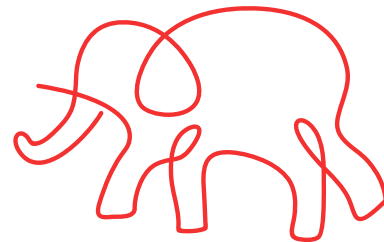


Forgot to Bring School ID***

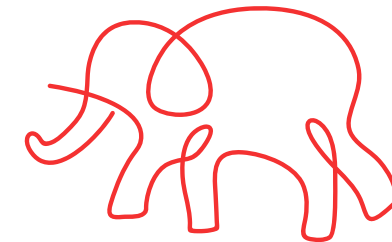
- Penalty: Lose 1 green bank bill
(Ksh 100 total)



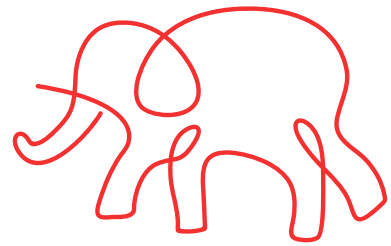
Damaged School Property***
- Penalty: Lose 1 orange bank bill (Ksh 500 total) and gain 3 debt cards (Ksh 600 debt)



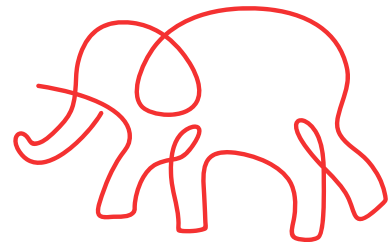
Failed to Follow Lunchroom Rules***
- Penalty: Lose 2 green bank bills (Ksh 200 total)



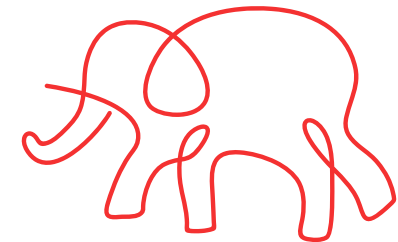
Called to Principal's Office for Behavior***
- Penalty: Lose 1 orange bank bill (Ksh 500 total)



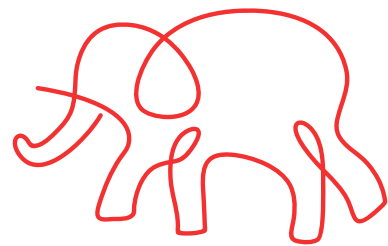
Misplacing Homework***
- ***Penalty:** Lose 1 green
bank bill (Ksh 100) and gain 2
debt cards (Ksh 400).



Dress Code Violation***
- ***Penalty:** Lose 2 green
bank bills (Ksh 200).

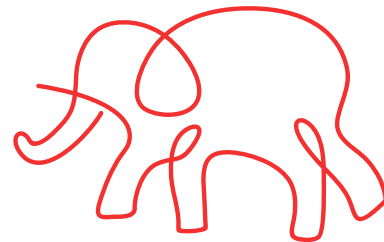


Not Paying Attention***
- ***Penalty:** Gain 1 debt card
(Ksh 200).



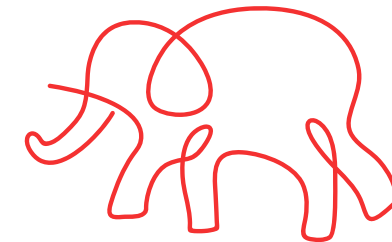
Incorrectly Done
Assignment***

- ***Penalty:** Lose 2 green bank bills (Ksh 200).



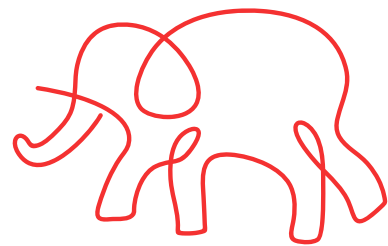
Skirting Classroom Rules***

- ***Penalty:** Lose 1 orange bank bill (Ksh 500).

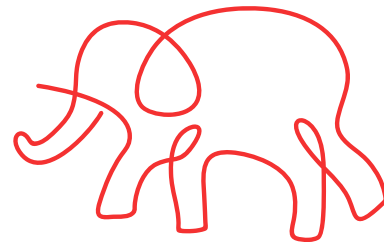


Disturbance During Quiet
Time***

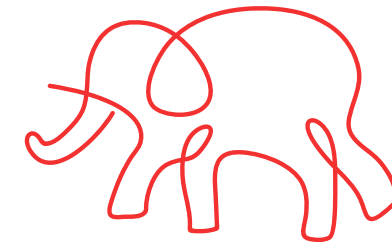
- ***Penalty:** Lose 1 orange bank bill (Ksh 500) and gain 1 debt card (Ksh 200).



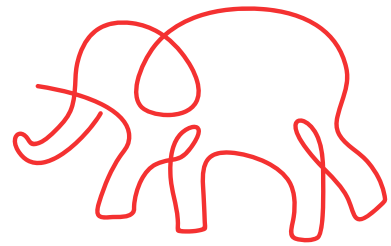
Missed School Bus"**
- **Penalty:** Gain 2 debt cards
(Ksh 400 debt).



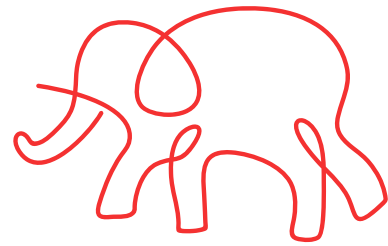
Not Having Required
Materials"**
- **Penalty:** Lose 1 orange
bank bill (Ksh 500).



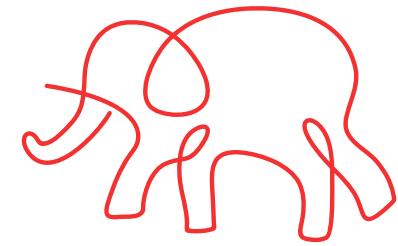
Did Not Follow Instructions"**
- **Penalty:** Lose 3 green
bank bills (Ksh 300).



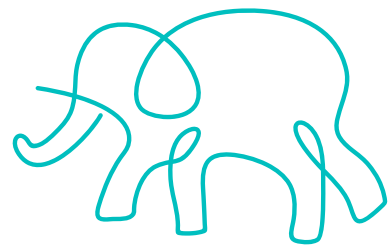
Late to School***
- ***Penalty:** Lose 1 orange
bank bill (Ksh 500).



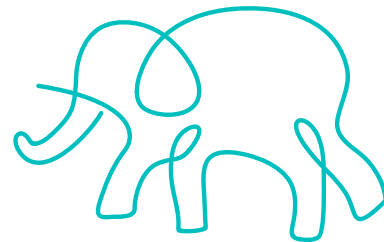
Drawing on Desk***
- ***Penalty:** Lose 1 green
bank bill (Ksh 100) and gain 2
debt cards (Ksh 400 debt).



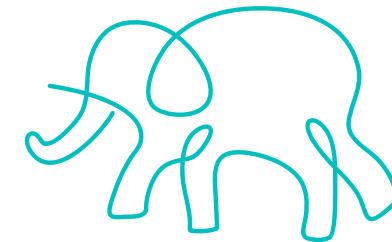
Horseplay During Recess***
- ***Penalty:** Lose 2 orange
bank bills (Ksh 1000).



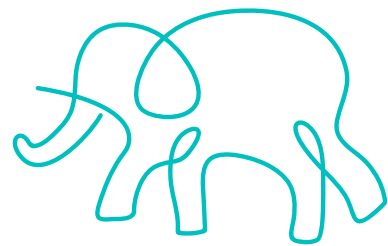
Consistent Homework
Completion"***
- **Reward:** Gain 1 orange
bank bill (Ksh 500).



Exemplary Teamwork"***
- **Reward:** Gain 2 green
bank bills (Ksh 200).

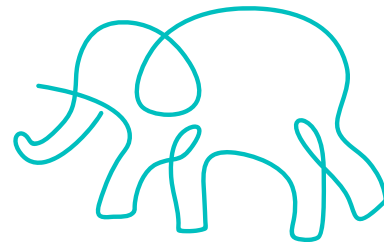


Assist a New Student"***
- **Reward:** Repay 1 debt
card (Ksh 200).



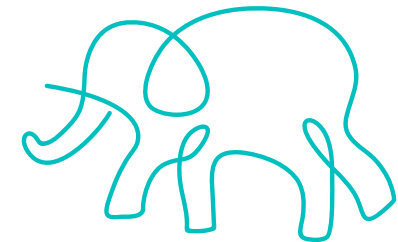
**Outstanding Academic
Performance*****

- ***Reward:*** Gain 1 orange
bank bill (Ksh 500) and 1 green
bank bill (Ksh 100).



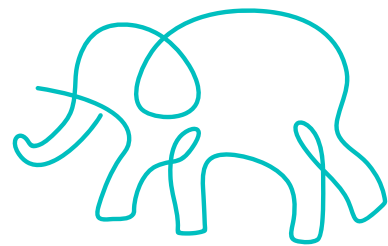
Creative Art Submission***

- ***Reward:*** Gain 3 green
bank bills (Ksh 300).



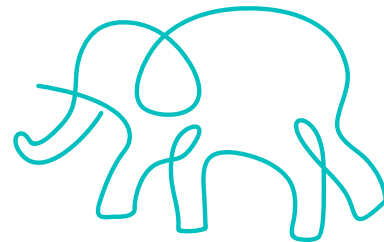
Volunteer at School Events***

- ***Reward:*** Repay 2 debt
cards (Ksh 400).



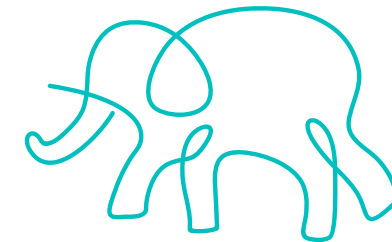
Punctual All Week***

- **Reward:** Gain 1 green
bank bill (Ksh 100) and repay 1
debt card (Ksh 200).



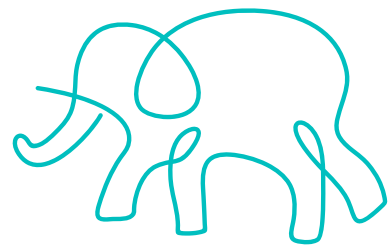
Exemplary Behavior During
Class***

- **Reward:** Gain 1 orange
bank bill (Ksh 500).

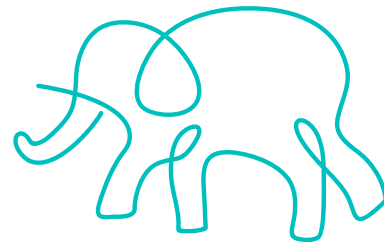


Exemplary Behavior During
Class***

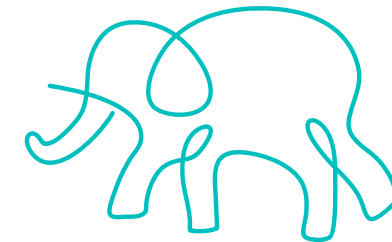
- **Reward:** Gain 1 orange
bank bill (Ksh 500).



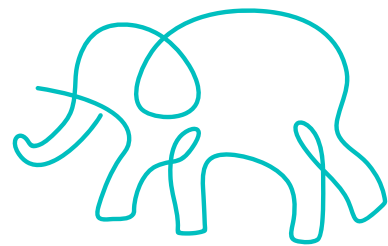
Initiative in Group Tasks***
- **Reward:** Gain 2 green
bank bills (Ksh 200).



Initiative in Group Tasks***
- **Reward:** Gain 2 green
bank bills (Ksh 200).

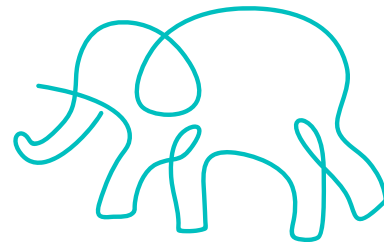


Helping Keep the Classroom
Clean***
- **Reward:** Repay 1 debt
card (Ksh 200).



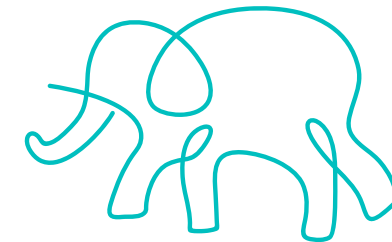
Helping Keep the Classroom
Clean***

- ***Reward:** Repay 1 debt
card (Ksh 200).



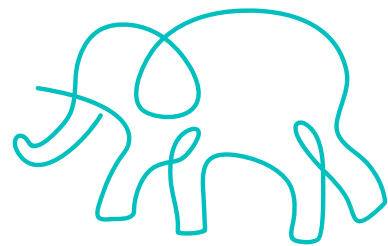
Great Reading Progress***

- ***Reward:** Gain 1 green
bank bill (Ksh 100).

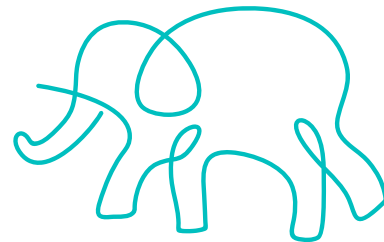


Assisting a Teacher with
Projects***

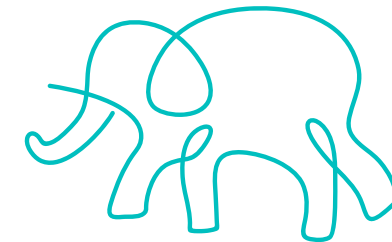
- ***Reward:** Gain 1 orange
bank bill (Ksh 500).



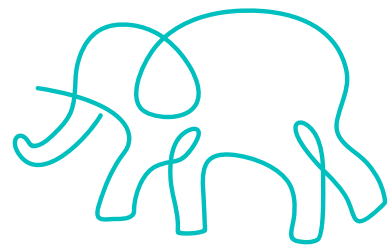
Active Participation in Class***
- **Reward:** Gain 1 green
bank bill (Ksh 100) and repay 1
debt card (Ksh 200).



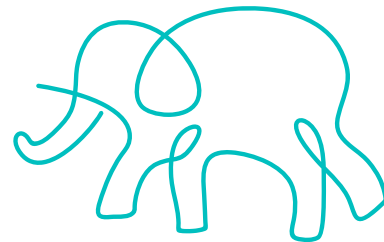
Achievement in Science
Experiment***
- **Reward:** Gain 2 orange
bank bills (Ksh 1000).



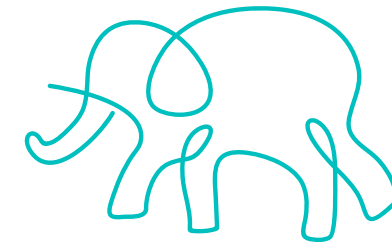
Regularly Early Submission of
Assignments***
- **Reward:** Gain 2 green
bank bills (Ksh 200) and repay 1
debt card (Ksh 200).



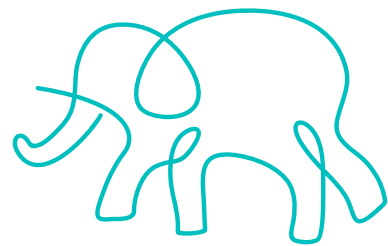
Star Student of the Week"**
- **Reward:** Gain 1 orange
bank bill (Ksh 500).



Perfect Score on a Test"**
- **Reward:** Gain 2 green
bank bills (Ksh 200).

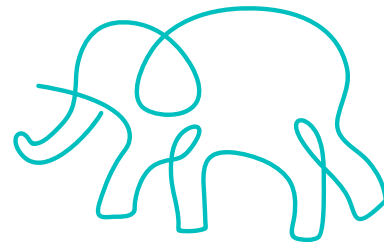


Contributing to School Clean-
Up"**
- **Reward:** Gain 3 green
bank bills (Ksh 300).



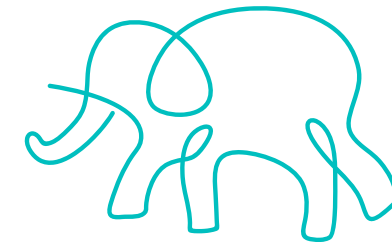
Exceptional Attendance
Record***

- ***Reward:** Repay 2 debt
cards (Ksh 400).



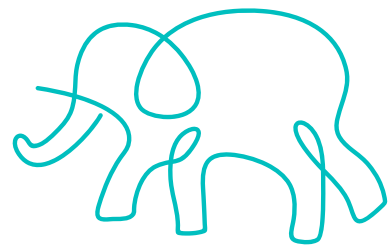
Being a Good Role Model***

- ***Reward:** Gain 1 green
bank bill (Ksh 100) and repay 1
debt card (Ksh 200).



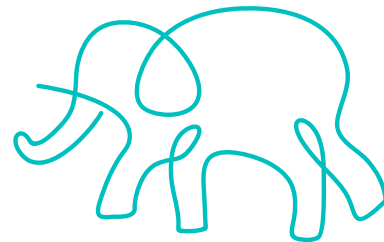
Winning a School
Competition***

- ***Reward:** Gain 1 orange
bank bill (Ksh 500).



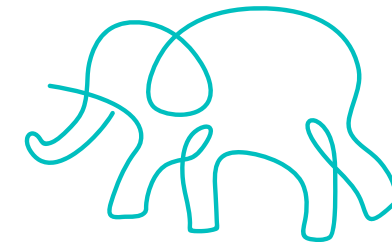
Organizing a Successful
Event***

- ***Reward:** Gain 2 green bank bills (Ksh 200).



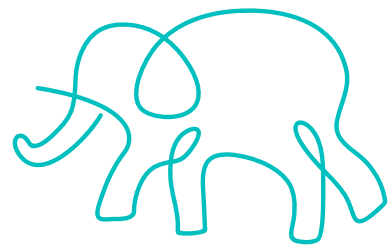
Showing Kindness and
Empathy***

- ***Reward:** Repay 1 debt card (Ksh 200).

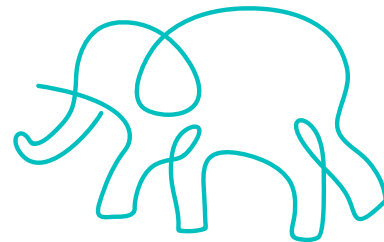


Improved Academic
Performance***

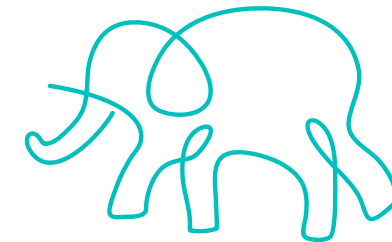
- ***Reward:** Gain 1 green bank bill (Ksh 100).



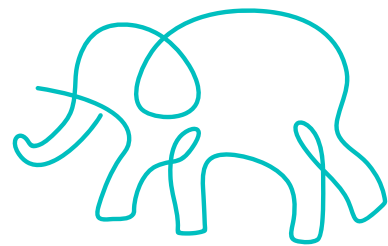
Volunteering as a Classroom
Helper"**
- **Reward:** Gain 1 orange
bank bill (Ksh 500).



Active Participation in Class
Discussions"**
- **Reward:** Gain 1 green
bank bill (Ksh 100) and repay 1
debt card (Ksh 200).

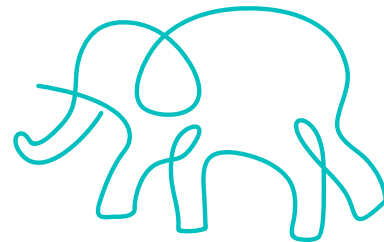


Outstanding Science Project"**
- **Reward:** Gain 2 orange
bank bills (Ksh 1000).

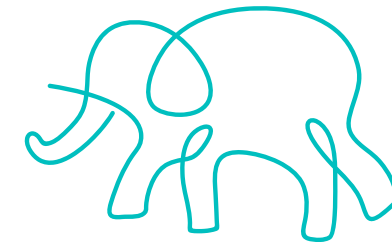


Consistent Homework
Excellence***

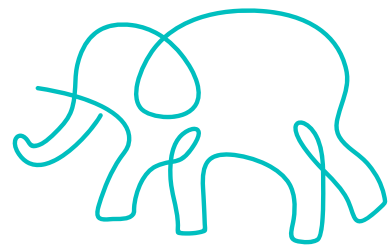
- ***Reward:*** Gain 2 green
bank bills (Ksh 200) and repay 1
debt card (Ksh 200).



Honor Roll Achievement***
- ***Reward:*** Gain 1 orange
bank bill (Ksh 500).

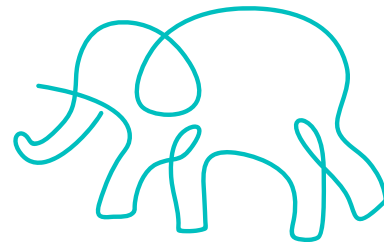


Excellence in Mathematics***
- ***Reward:*** Gain 2 green
bank bills (Ksh 200).



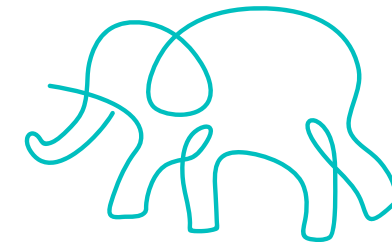
Peer Mentoring Program
Participation***

- ***Reward:** Repay 1 debt card (Ksh 200).



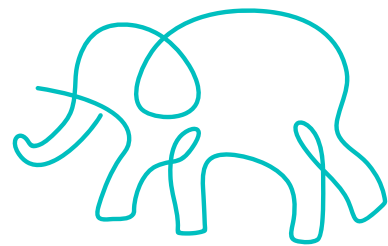
Creative Writing Award***

- ***Reward:** Gain 1 orange bank bill (Ksh 500) and 1 green bank bill (Ksh 100).



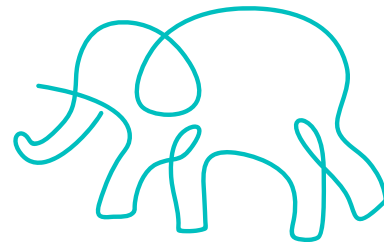
Eco-Friendly Initiative
Participation***

- ***Reward:** Gain 3 green bank bills (Ksh 300).



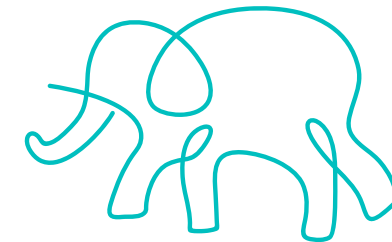
Attendance Streak
Recognition"***

- ***Reward:*** Repay 2 debt
cards (Ksh 400).



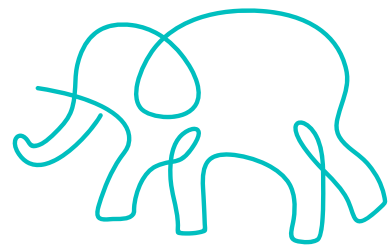
Excellent Conduct Throughout
the Term"***

- ***Reward:*** Gain 1 green
bank bill (Ksh 100) and repay 1
debt card (Ksh 200).

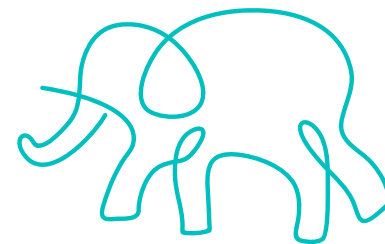


Champion in School Sports"***

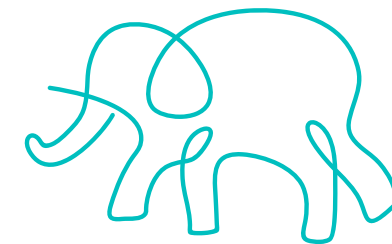
- ***Reward:*** Gain 1 orange
bank bill (Ksh 500).



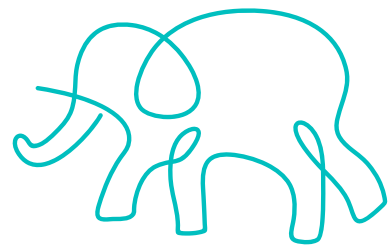
Organizational Skills Award**
- **Reward:** Gain 2 green
bank bills (Ksh 200).



Significant Improvement in
Studies**
- **Reward:** Gain 1 green
bank bill (Ksh 100).

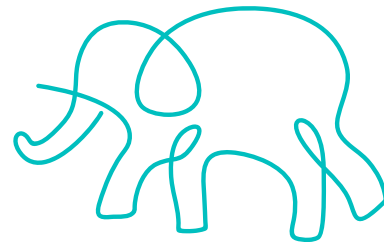


Library Star Patron**
- **Reward:** Gain 1 orange
bank bill (Ksh 500).



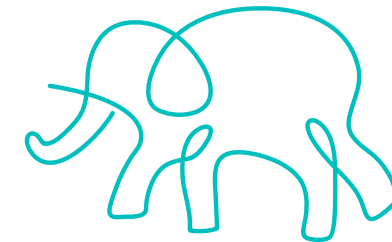
Participating Actively in
Class"

- **Reward:** Gain 1 green
bank bill (Ksh 100) and repay 1
debt card (Ksh 200).



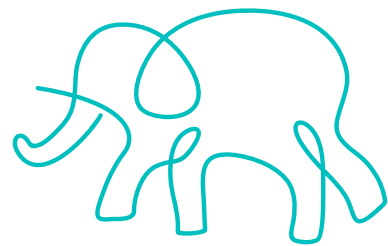
Science Fair Winner"

- **Reward:** Gain 2 orange
bank bills (Ksh 1000).

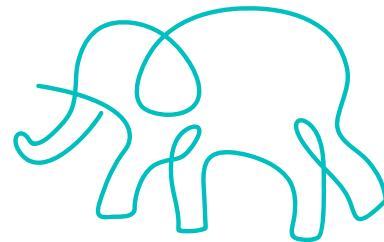


Creative Arts Excellence"

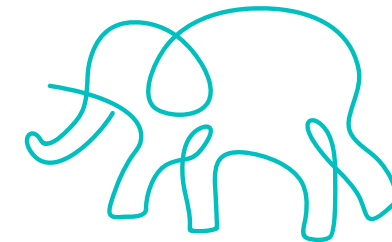
- **Reward:** Gain 2 green
bank bills (Ksh 200) and repay 1
debt card (Ksh 200).



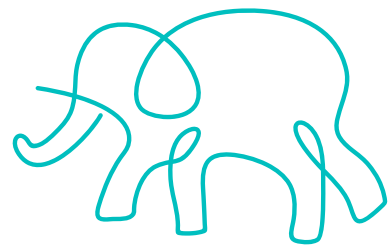
Academic Excellence***
- **Reward:** Gain 1 orange
bank bill (Ksh 500).



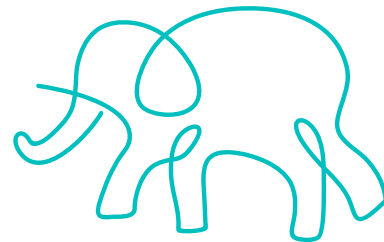
Perfect Attendance***
- **Reward:** Gain 2 green
bank bills (Ksh 200).



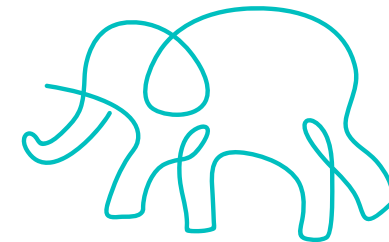
Winning a Writing Contest***
- **Reward:** Gain 1 orange
bank bill (Ksh 500) and 1 green
bank bill (Ksh 100).



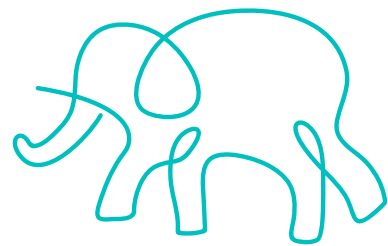
Leadership in School
Project***
- **Reward:** Gain 3 green
bank bills (Ksh 300).



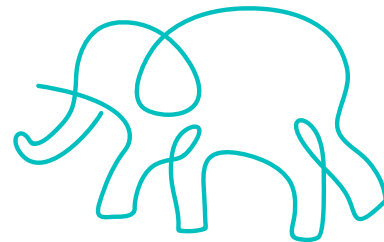
Positive Attitude Award***
- **Reward:** Repay 2 debt
cards (Ksh 400).



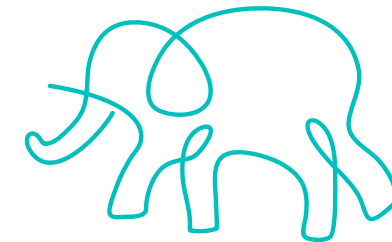
Consistent Punctuality***
- **Reward:** Gain 1 green
bank bill (Ksh 100) and repay 1
debt card (Ksh 200).



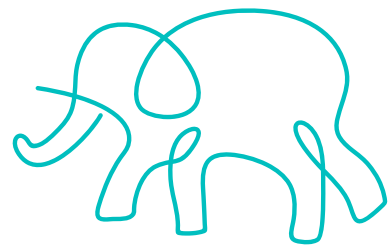
Winning a Sports Event***
- ***Reward:** Gain 1 orange
bank bill (Ksh 500).



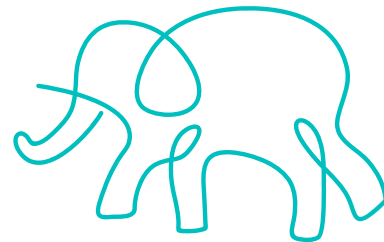
Best Team Player***
- ***Reward:** Gain 2 green
bank bills (Ksh 200).



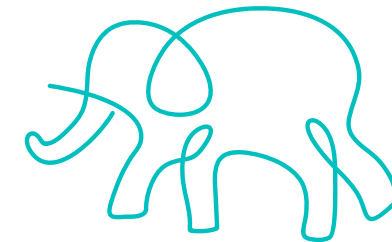
Most Improved Student***
- ***Reward:** Gain 1 green
bank bill (Ksh 100).



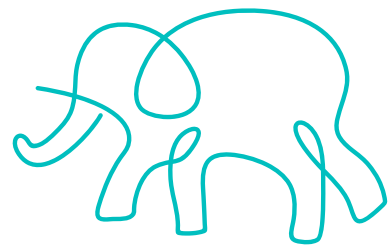
Star Library Patron***
- **Reward:** Gain 1 orange
bank bill (Ksh 500).



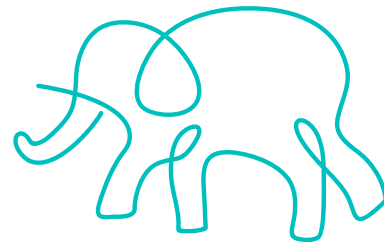
Participating Actively in School
Clubs***
- **Reward:** Gain 1 green
bank bill (Ksh 100) and repay 1
debt card (Ksh 200).



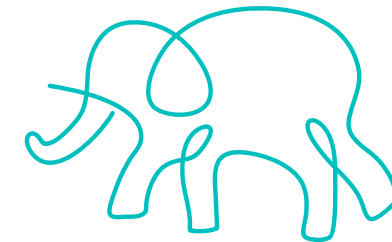
Outstanding Kiswahili
speaker***
- **Reward:** Gain 2 orange
bank bills (Ksh 1000).



Star Library Patron***
- **Reward:** Gain 1 orange
bank bill (Ksh 500).



Participating Actively in School
Clubs***
- **Reward:** Gain 1 green
bank bill (Ksh 100) and repay 1
debt card (Ksh 200).



Outstanding Kiswahili
speaker***
- **Reward:** Gain 2 orange
bank bills (Ksh 1000).