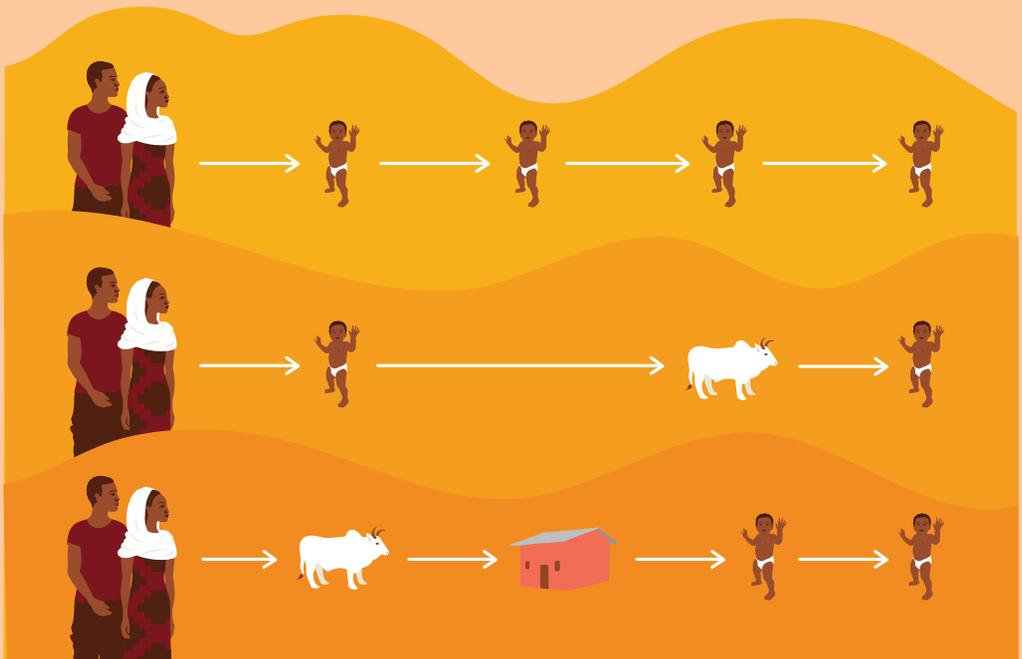


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THE SMART START BABY CALCULATOR

Young Ethiopian couples desire financial stability and smaller families. Through Smart Start's Baby Calculator, Adolescents 360 introduced targeted financial messaging designed to help adolescent rural couples plan for the families, and lives, that they want.





[INTRODUCTION]

Hi, I'm _____. Smart Start is a program aimed at helping young couples plan and save for a strong life together!

By starting today, we can:

- **Make a plan for your farm and family**
- **Ensure a healthy pregnancy**
- **Nurture healthy and happy children**

[ASK + LEARN]

To get started, tell me about your life...

- **When did you get married?**
- **Who do you live with?**
- **Do you have kids / how old?**

[ASK + LEARN]

Taking good care of your family uses a lot of time and resources. Let's discuss your current aspirations—and how you can manage your finances responsibly to reach your goals in the next year.

- **What is the main way you and your husband earn money?**
- **Outside of your primary livelihood, do you have other ways of making income? (i.e. weaving, day labor, etc.)**

Now that we've talked about how you earn money, let's talk about how you spend it.

- **What do you currently spend your money on?**

Think about your future as a family.

- **Do you have any specific goals for the future, that you want to achieve in 1-2 years? What are they?**

[CALCULATE]

Let's figure out what it would take to achieve your goal, given your resources.

- **What are the total costs of [your goal]?**
- **How much do you think you can save per month?**

	1000	1500	2000	2500	3000	3500	4000	4500	5000
50	20	30	40	50	60	70	80	90	100
100	10	15	20	25	30	35	40	45	50
150	6.66	10	13.33	16.66	20	23.33	26.66	30	33.33
200	5	7.5	10	12.5	15	17.5	20	22.5	25
300	3.33	5	3.33	4	4	4.66	5	5	5.66
400	2.5	3.75	5	3.75	3.75	4.375	5	5	5.625

Let's talk about how you could start saving money to put toward achieving your goal. You could...

1. Increase income by:

- Taking an extra job
- Making things to sell at the market

2. Decrease costs by:

- Cutting expenses
- Delaying your next child

Think about the costs of raising children and supporting a family. Everyone has a finite amount of resources.

When you space your children out, you'll:

- Have more time in between children to accumulate more wealth.
- Protect the health of the mom and baby. When babies are born too close to each other, you will have to stretch your resources across caring for all of them.

Do you want to discuss how you can plan for when you get pregnant so that you can save to reach your goals?

[IF YES:]

Contraception is safe, can prevent pregnancy and has different benefits:

- The implant is easy to use and once you remove it, you can become pregnant right away!
- The IUD is easy to use, does not take away your period, and once you remove it, you can become pregnant right away!
- The injection is easy to use and very private!
- The daily pill makes your periods easier and when you're ready to become pregnant, it is easy to stop using it!
- The emergency pill can be used after unprotected sex!
- Condoms are the only method that protect you from HIV and STIs as well!

All of the methods are temporary and completely reversible.

Once you stop using them, your chances of getting pregnant are the same as they were before you started using them.

Some may have some mild side effects which are totally normal.

You can always switch methods if you are not happy!

Any of these methods can help you achieve your plan. Would you like to receive a method today?

[IF NOT:]

That's OK, this is a big decision for a young couple. My job is to help with your financial and family plan. I'm here to guide you through your journey.

Contraceptive Methods



IUD

Why women like it:

It is easy to use – it’s put in place by a health professional. You can get pregnant immediately after removal. You still get your period each month.

How it works:

The IUD is one of the most effective methods for preventing pregnancy. The IUD is placed in the uterus, through the vagina, by a health provider.

Privacy:

No one can see it, but you and your partner may be able to feel the strings inside you.

Length of use:

The IUD will continue to work for up to 10 years, but you can have it removed by a provider anytime for any reason.

Side effects:

There might be some changes to your period after putting it in including spotting, irregular periods, or heavier periods - this is normal and will not affect your ability to become pregnant later. You might also have some cramping right after it is inserted, but this should go away in a few days.

STIs and HIV:

The IUD does not protect you from STIs and HIV.



Implant

Why women like it:

It is easy to use – once in place, you do not have to do anything else for it to work. You can get pregnant soon after removal - once removed by a provider, it’s possible to get pregnant immediately.

How it works:

The implant is a tiny, thin rod that a health provider places under the skin in your arm. It is one of the most effective methods for preventing pregnancy.

Privacy:

You cannot see the implant, but you or someone else will be able to feel it when touching your arm. A very small scar may be visible on your arm.

Length of use:

It works for up to 3-5 years, but you can have it removed at any time for any reason by a provider.

Side effects:

Your period might become irregular for up to a year, but then it often becomes lighter and might stop until you take it out – this is normal and will not affect your ability to become pregnant later. There might be other side effects, but they often get better within a few months as your body gets used to the implant. There are no other negative effects for the arm that it is placed in — it can be used as you normally do.

STIs and HIV:

The implant will not protect you from STIs or HIV.



Injection

Why women like it:

It is completely invisible and nobody can tell that you’re using it.

How it works:

It is a shot given in your arm every three months by a health provider. It is very effective at preventing pregnancy as long as you remember to get it every three months.

Length of use:

Each injection lasts for three months. If you want it to continue working, you have to get it every three months and you can do so for as long as you want.

Return to fertility:

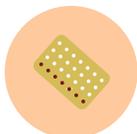
You will be able to get pregnant after stopping this method, but the delay in getting pregnant can be longer than with other methods, up to 10 months.

Side effects:

Your periods may pause or become lighter while you are using it, and it may take up to 6 months for your body to restart your menstrual cycle after stopping — this is normal will not affect your ability to become pregnant later.

STIs and HIV:

The injection will not protect you from STIs or HIV.



Daily pill

Why women like it:

It’s easy to stop – you just stop taking the pill and you can become pregnant right away once you do. It can make your periods lighter and more predictable.

How it works:

It is a pill that you take every day at the same time. The pill is effective, but you need to remember to take it every single day at the same time each day, otherwise it does not work as well to prevent pregnancy.

Privacy:

People may know if they see the pill package.

Length of use:

Each pill lasts for one day, so the pills need to be taken each day at the same time.

Side effects:

The pill may cause some irregular bleeding for a few months, but then for most girls, periods become more predictable - this is normal and will not affect your ability to become pregnant later. Many people have no other side effects, but some may have a few that usually go away within 2-3 months of starting the pill.

STIs and HIV:

The pill will not protect you from STIs or HIV.



Condom

Why people like it:

It protects you and your partner from STIs and HIV. There are no side effects. It is easy to stop using — if you are not using another method, you can get pregnant anytime you have sex without using a condom.

How it works:

Male condoms are put over the man’s erect penis and female condoms go inside a woman’s vagina. Only one condom should be used at a time and each condom cannot be used more than once. You can use a condom at the same time as any other contraceptive method.

Privacy:

Condoms are not private. They can be seen by you and your partner.

Effectiveness:

If used correctly and consistently every time you have sex, they can be very effective. They are not as effective at preventing pregnancy as other methods (IUD, implant, injection, pill).

Length of use:

Each condom can be used for sex once. Each time you have sex, you need to use a new

STIs and HIV:

Condoms protect you from STIs or HIV.



Emergency pill

Why women like it:

It can be used after unprotected sex to prevent pregnancy.

How it works:

It is a pill and the only method that works after sex. You take the complete dose as soon as possible (within 72 hours) after times such as if you forget to take your regular method on time (e.g. pills, injectable), a condom breaks, or you have unprotected sex unexpectedly or against your will. It will not prevent pregnancy if you are already pregnant - it only works if you are not pregnant.

Privacy:

No one will know unless they see the package.

Effectiveness:

It is effective at preventing pregnancy only after you have had unprotected sex and should not be relied on as a main method as others are more effective. The sooner after sex you take it the more effective it is.

Length of use:

It only prevents pregnancy if you take it up to 5 days after unprotected sex.

Return to fertility:

You can get pregnant again the next time you have sex if you are not using another method.

Side effects:

It’s normal for your next period to be different after taking emergency contraception (early or late, heavier or lighter).

STIs and HIV:

The emergency pill will not protect you from STIs or HIV.

Adolescents 360 (A360) is a four-and-a-half year initiative co-funded by the Bill & Melinda Gates Foundation and the Children's Investment Fund Foundation (CIFF). The project is led by Population Services International (PSI) together with IDEO.org, University of California at Berkeley Center on the Developing Adolescent, the Society for Family Health Nigeria, and Triggerise.

The project is being delivered in Ethiopia through our Smart Start module, in Nigeria through our 9ja Girls programming and in Tanzania through our Kuwa Mjanja activities. A360 works in partnership with local governments, local organizations, and local technology and marketing firms.

For more information, please visit: A360LearningHub.org.

