



Managing your money: Workshop facilitation guide

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Acknowledgements

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Contact

The *Managing your money* worksheets, and ordering information for the booklets, as well as any accompanying resource such as the facilitation deck, may be found at:

<https://learninghub.prospercanada.org/toolkit/>

Worksheets can be downloaded as PDFs for free at any time, and booklets are available for order, at cost. For any questions please contact: info@prospercanada.org

About Managing your money

The land is our teacher. It teaches us about saving, sustainability and security. At creation animals, birds and fish were asked what they could teach humans. The animal world said humans can learn from our values, character and behaviour. In this booklet the animals will teach you about managing your money. - Simon Brascoupé - Anishinabeg/Haudenosaunee Bear Clan Member of Kitigan Zibi Anishinabeg First Nation

We all strive to achieve a good life or Miyupimaatsiium. To achieve financial wellness we have to look at the big picture; a balance between the physical, emotional, mental and spiritual aspects of our life. The *Managing your money* worksheets have been designed to support financial wellness efforts by pairing land based teachings with financial topics and activities, to help Indigenous individuals and families in managing their money.

Indigenous communities have traditionally shown skill and strength in managing resources to support their community on an ongoing basis. People have understood and practiced the concepts of budgeting and saving, managing resources by budgeting so that they last the year, and putting aside savings for future use.

In today's economy, managing money can feel stressful at times. A helpful step for any individual is to identify goals for themselves and their family. *Managing your money* provides a set of activities to help do that. The worksheets can help individuals plan for their money goals, track spending, make a budget, and get ready for tax time.

02 Tracking your regular income



Income is the money that comes into your household.

People get income in different ways, including having a job and receiving benefits.

One of the first things you need to know to make a budget is how much money you have coming in before you spend. Making a budget will help you identify money to put towards your savings goals.

This worksheet will help you see the "big picture" of your income and other resources. Then you can think about how to plan your expenses.

It will help to look at your:

- Pay stubs or benefit statements
- Services from banks or work if self-employed
- Any other records of money in you may receive throughout the month, such as child support, government payments, employee insurance, or pension income.

Start at any point in the month and track the money coming in for at least a full month. As you do so, think about the different sources of money you have, and when you receive it during the month.

The checklist serves to ensure users that important information when all the needs are noted. It also increases the likelihood of tracking the information.

Tracking your income: How much money I have each month

Use this table to write in the sources of income you have throughout the month.

Keep track of at least one month if your income varies from month to month. It may help to track several months.

Source of income	1 st Month	2 nd month	3 rd month
Employment income			
Self-employment income			
Government assistance (i.e. Social assistance)			
Government benefits (i.e. Canada Child Benefit, GST/HST credit)			
Disability benefits			
Other:			
Monthly total			

Other income and resources

You might have sources of income that do not come in every month.

For example, you may have income from seasonal work or contracts. You may have a garden or traditional food in some seasons. If you can think of other income and resources like this, make a note here:

Source of income	Amount	When

What help and resources can you access in tight times?

Knowing when you are going to have extra resources coming in can help you to plan your spending.



About the animal stories

The animals and their stories have been intentionally selected by Simon Brascoupe of Kitigan Zibi Anishinabeg First Nation and matched to the topics in this booklet. For example, the beaver helps tell the story of monthly budgeting, as a symbol of hard work and planning.



However, the animals and stories may have slightly different interpretations in different communities and cultures. You may be from a community that has different animal stories. You may wish to acknowledge this in your workshop and draw on more culturally relevant examples, or if you are unsure make this part of your workshop preparation and learning needs assessment.

When using the facilitation deck, **please do not separate the animals from their topics.**

Managing your money topics

The worksheets and facilitation PowerPoint are designed to help community staff and volunteers:

- Have one-on-one money conversations with community members
- Deliver money management workshops
- Assist community members with their monthly budgets
- Assist community members to set and achieve money goals

There are seven topics in the *Managing your money* booklet, which have corresponding worksheets. All seven topics are included in the facilitation PowerPoint. Time estimates are offered for each module, but these may vary depending on the group.



- 

1. Your money goals
 Activity one: Thinking about your goal
 Activity two: Choosing a goal
 60 min
- 

2. Tracking your regular income
 Activity one: How much money I have each month
 Activity two: Other income and resources
 45-60 min
- 

3. Tracking your spending
 Activity one: How much spent each month
 Activity two: Needs and wants
 45-60 min
- 

4. Tracking your bills
 Activity one: Monthly calendar for routine bills
 Activity two: Other expenses
 45-60 min
- 

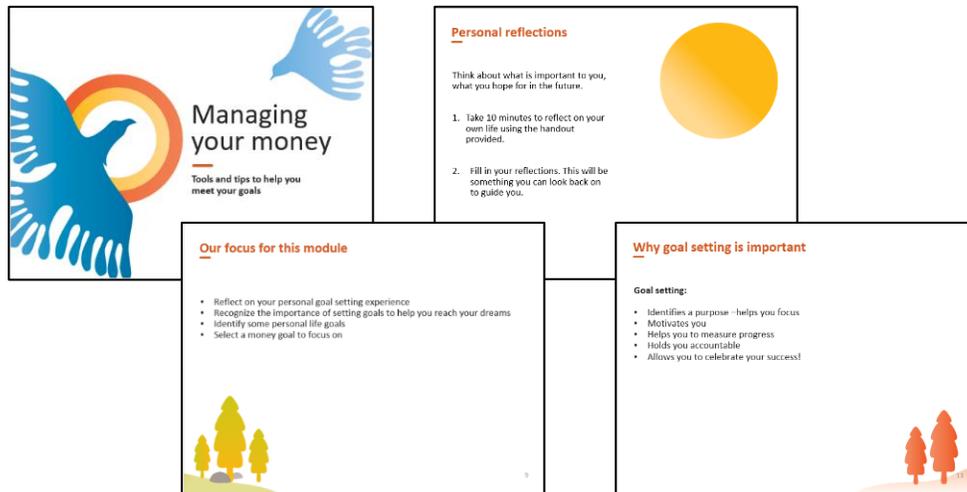
5. Monthly budgeting
 Activity one: Monthly budget worksheet
 Activity two: Finding money
 60-90 min
- 

6. Setting a savings goal
 Activity one: Goal setting steps
 60-90 min
- 

7. Preparing for tax filing
 Activity one: Getting ready to file your taxes
 Activity two: Planning for your refund and benefits
 45-60 min

About this guide and the PowerPoint for facilitators

This guide was designed to support you as a facilitator of the *Managing your money* booklet and accompanying facilitation deck (PowerPoint presentation).



The next sections in this guide will cover the following:

1. Preparing for your workshop
2. Delivering your workshop
3. Evaluating your workshop
4. Appendix: Facilitation tips

Preparing for your workshop

'Setting the container': Environment

It is important to create an environment where participants feel comfortable. The space should support learning.

Think back to a favourite class, workshop or training you attended.

- What was the environment like?
- What was your learning experience like?
- How do you remember feeling?

Consider the following attributes that can help your participants feel **physically** comfortable:

- Accessible facility
- Parking is available and/or transit stops are nearby
- Temperature of room is comfortable
- The space is set up in a way that allows the group to listen and participate effectively
- Time for breaks is included and the group knows when they will happen
- Refreshments are served or can be obtained nearby

Also consider how you can encourage the following:

- Cultural safety. If you are a non-Indigenous facilitator, or from outside the community ensure you are aware of and respectful of the protocols and traditions of the territory
- Respect for one another
- Non-judgemental environment

Can you list other considerations that are important for you and your participants?

Audience needs assessment

Ask yourself the following questions to help ensure you have the information you need to make your workshop relevant, interesting and useful to your audience. **Try it now** with a potential audience in mind.

1. Who is coming? (Age, gender, culture, language skills, literacy, size of group)

2. What experience do they have related to the topic? (Level of experience, what financial decisions do they make?)

3. What education and/or attitude do they have related to this topic?

4. What else do you need to know about them to ensure they feel included and safe?

You can tailor your workshop based on your answers. For example, if the group has little experience with a topic, you may want some extra time to explain concepts or definitions. The age of the group may also influence your approach. A younger group may be concerned with saving for their education or buying a house, whereas an older group may want to focus on goals related to retirement savings.

Topics

The booklet and facilitation deck may be delivered in their entirety (all seven topics), or one topic at a time. It is your decision as a facilitator how you present the material to make it relevant your audience

You may want to consider the following:

- How many topics are relevant to present? All at once? One per week?
- How much time do you have to deliver each topic? What's a good time of day to reach your participants?
- What topics are participants most interested in? Including this in your needs assessment can help you plan (refer to page above)
- Is there an ideal time of year to present one of the topics? For example, providing the tax module prior to tax time

What other things do you want to consider about the topics/subject matter?

Facilitation PowerPoint

The facilitation PowerPoint presentation is a tool to help you guide your participants through the *Managing your money* booklet. We recommend that you review the PowerPoint and notes and tailor them to suit your audience as needed. You may want to print out a handout version of the PowerPoint so participants can follow along and make their own notes.

The notes section of the PowerPoint has some suggestions on how you can present the material. The messages in ***italics*** are things you can say as a facilitator. The notes in **regular font** are tips and suggestions for you to consider. Example:

Monthly budgeting

When you make a budget, you give yourself a clear picture of your financial situation.

A budget can help you to take control of your finances. Once you know what you can afford, you can focus on setting priorities for spending and saving for your goals.

1. Select a scenario (Gina or Mike) or create your own.
2. Fill in each of the monthly budget lines (income and expenses) that apply to your character.
3. See if the budget balances.

45

We are going to work together to create a budget. In a moment, we will select a character and create a budget based on their information. First we will review the steps to creating a budget.

You may decide it is not comfortable for your participants to create their actual budget in the workshop. They may not have the necessary information, and/or they may not want others to see what they input. You do not want participants to feel unsafe.

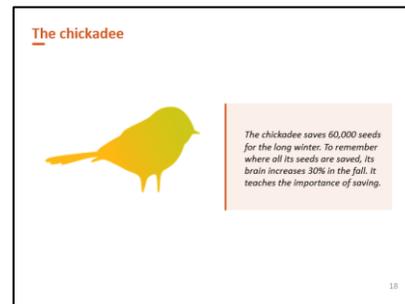
In order to review how to create a budget in the group, you can choose one of the scenarios – Gina or Mike. (See next slide). Or, you can work in small groups or one large group to create your own scenario. You will want to consider:

- Marital status
- Number of children (if any)
- Ages of child(ren) – if applicable
- Income source
- Financial goal

Guidelines for the facilitation PowerPoint

You are free to tailor the workshop to reflect the needs of your participants. The following are recommended style and content guidelines you should apply when tailoring content.

- Do include a slide with your own organization's name, contact information, logo, etc
- Do use individual topics for your workshops that are relevant for your community members – you do not have to use all seven topics
- Do add content or modify the examples provided if it is helpful for your workshop and to set the right learning context for your audience
- Do not separate the animals from their topics: For example, the beaver accompanies the budgeting module, the bear accompanies the savings module
- Do include the animal stories with each topic. The facilitation deck has been designed with a slide about the animal at the beginning of each topic (see example below)
- Do add your own stories as are relevant for the community members you are working with.



- When adding content, do use the formatted slide layouts included in the deck. Do not design new formats
- Do use font styles and sizes as shown in the deck:
 - Slide titles: Calibri, 28pt, bold
 - Slide body copy: Calibri 20pt
- Do use the colour palette included in the deck
 - Headings – Orange (RGB: 210R, 95G, 42B)
 - Headings – Blue (RGB: 0R, 34G, 68B)
 - Body copy – Black

Delivering your workshop

How you deliver your workshop is up to you. You bring your own style and personality to your facilitation. There are some suggestions in the facilitation deck around how to deliver the content, but ultimately the show is yours!

Welcome

It is important to open the workshop in a way that is appropriate for your community or the community you are presenting to. It could include a traditional opening or a land recognition statement to acknowledge the territory. (Consult with local community members or online resources in advance for advice on how to do this, if you need to).

Introductions

It is important to facilitate introductions so that the group feels comfortable participating and sharing with each other, especially if they are a new group or don't know each other.

There are many creative ways to get people to introduce themselves including activities such as:

1. Find someone who (see next page)
2. Name game
3. Introduce yourself with a descriptive word starting with the same letter of your name. For example, *"Hi, my name is Amy. I am awesome Amy."*
4. Simple introduction with a question
 - State your name and where you are from
 - Answer a question (to be chosen by the facilitator) such as: "What is your favourite colour dollar bill and why?" or "What is one thing you like to spend money on?"
 - Feel free to create your own question!

Note: Make sure you introduce yourself as well. You may want to establish that you are not a financial advisor or credit counsellor (unless you are) so you may not have all of the answers. Commit to doing your best to find the answer later, or providing the participant with a referral or resource.

“Find someone who ...”

Walk around the room and introduce yourself to people. Your goal is to find a person who can relate to each of these sentences. Write their name in the space.

Rule: You can ask a person only one question at a time. Then move to someone else.

Find someone who:

NAME

Has foreign currency at home.

Often compares prices before buying.

Does not want to be rich.

Thinks money makes the world go around.

Has a credit card.

Has donated money to charity in the last six months.

Rents a house.

Rents an apartment.

Has found money in a public place this year.

Hates shopping.

Likes to bargain for a better price.

Is saving for something.

Has bought a lottery ticket this month.

Used to get an allowance as a child.

Loves buying gifts.

Thinks money can buy love.

Has lost their wallet before.

Knows what an RESP is.

Has been to the bank this week.

Housekeeping

Participants feel more comfortable when they know what to expect. Participants may want to know the following:

- Timing of workshop and agenda
- Break times
- Location of washrooms, emergency exits, smoking areas
- Refreshments
- Parking restrictions if applicable

Allow time for any questions around these issues to be addressed.

Group guidelines

Workshops run better when the group establishes guidelines for working together. Ask the group to contribute to a list and post it at the front of the room.

Some examples include:

- Confidentiality
- Cell phone policy (i.e. phones on silent or off)
- Respecting other voices/opinions
- Being on time
- Refrain from judging others
- Listening to the speaker (not-interrupting)
- Parking lot for other issues/questions that arise

If your workshop is long or multi-sessions it's good to come back to this commitment and see how the group feels you and they are meeting the guidelines.

Culturally sensitive facilitation¹

If you are a non-Indigenous facilitator delivering this workshop, there are a number of things to consider:

- You have been invited to deliver the training in this environment. If you come from a place of caring, humility, and demonstrate a willingness to learn, you will generally be welcomed
- Discussing Indigenous culture, history and values may not come easy to you. Consider doing additional research and getting advice from Elders beforehand
- Remember that you can always ask the group to provide input on the topic of wealth and Indigenous culture, history and values by getting participants to share their stories and knowledge
- Rather than speak of key learnings as facts, you can ask guiding questions to see if the group agrees with certain statements. If you are unsure about things, just ask your group.

As a general rule, trainers delivering training to Indigenous groups should:

- Keep language straight-forward
- Explain everything fully and speak at a measured pace
- Embrace silence and wait for participants to answer questions
- Take breaks when necessary
- Open and close with a prayer
- Acknowledge the territory and local peoples
- Use Indigenous approaches such as circles and story telling
- Acknowledge the contributions of participants, especially Elders.

¹ Adapted from: BC Association of Aboriginal Friendship Centres (BCAAFC) *Facilitator's Guidebook, Aboriginal Financial Literacy Training: Journey to Empowerment curriculum*, August 2014

Evaluation

It is important to evaluate your workshop to ensure that your efforts are having a positive impact on participants. The feedback can also help you grow as a facilitator and to better understand your participants' needs.

Evaluation can be used to learn more about who attended your training, what participants thought of the activities and tools, and what they learned. Your organization may have their own framework for evaluation that you must follow. However, if you are from outside the community please ensure you are aware of and following their research and evaluation protocols.

There are many ways you can ask participants about their experience including:

- Participatory activities to close your workshop (such as asking participants one thing they learned or one thing they will do as a result of this workshop)
- Using surveys and questionnaires
- Talking directly to participants (such as through post workshop interviews or focus groups)
- Having learners tell their own stories (such as through Photovoice² or qualitative story boards³)

Prosper Canada has two online tools which may be helpful when planning an evaluation:

- [Financial literacy evaluation toolkit](#)
- [Financial literacy outcome evaluation tool](#)

² Beverly Palibroda, Brigette Krieg, Lisa Murdock and Joanne Havelock, *A practical guide to Photovoice: Sharing pictures, telling stories and changing communities* (Winnipeg: Prairie Women's Health Centre of Excellence, 2009), http://www.pwhce.ca/photovoice/pdf/Photovoice_Manual.pdf

³ "Storyboard Activity," Action Evaluation Collaborative, accessed August 9, 2018. <http://actionevaluation.org/wp-content/uploads/Storyboard-Activity1.pdf>

Appendix: Tips for facilitators

This section has a variety of resources for both the new and seasoned facilitator.

Adult learning principles

While all participants are unique, there are some general principles about how adults learn best. Understanding adult principles will help you to assist participants to understand and integrate new information into their lives.

- **New ideas** - Adults need to integrate new ideas into what they already know – Adults learn best when their background is acknowledged and validated.
- **Experience** - Adults have years of experience and a wealth of information. Adults learn best by relating information to their experience.
- **Knowledge** - Adults appreciate knowledge they can apply. Adults learn best when they are engaged and understand how the knowledge will be immediately applied in their lives.
- **Autonomy and self-direction** - Adults are autonomous and self-directed. Adults want to be in charge of their lives and responsible for the decisions they make including setting goals and objectives.
- **Values and beliefs** - Adults have values and beliefs that are established and must be respected – Adults learn best when they are in a safe, respectful and supportive environment.

The many roles of the facilitator

The facilitator performs many roles, wears many ‘hats.’ These can include the ones below. Take a moment to reflect on which are most likely to be needed when you deliver your workshop:

- **Time keeper** - Keep the group on schedule. No one likes it when you are supposed to leave at 4 pm but you run overtime by an hour!
- **Empathetic listener** - Listen and respond to participants in a way that improves mutual understanding and trust. For example, encourage participants through words and body language to fully express themselves, free of interruption or criticism.
- **Organizer** - Prepare for the workshop by organizing logistics, recruiting participants, crafting the agenda and tailoring the material. Don't forget to follow up afterwards as well!
- **Neutral guide** - Navigate participants through content, responding to debate in a neutral way to encourage further discussion and reflection by the group. For example, *“We've heard a couple of different viewpoints on this topic, everyone take a moment to reflect for yourself on what works best for your money situation.”*

- **Re-director of conversation** - When you hear the discussion wandering off, bring it to the group's attention. You can say, *"That's an interesting issue, but perhaps we should get back to the original discussion."*
- **Support participation** - This is one of your main jobs as a facilitator. It's up to you to get those who need to listen to listen and those who ought to speak to speak. Encourage people to share their experiences and ideas and urge those with relevant background information to share it at appropriate times.
- **Flexible leader** - Sometimes important issues or questions come up that skew the agenda. Be prepared to add or drop some items if necessary. Be sure to check with the group about whether this is OK before going ahead with the revised agenda.
- **Encourages behaviour change** - Make sure adequate time is allocated for seeking commitment. This can be done through goal setting.
- **Closer** - Take a moment to thank participants and to check in to see how they are feeling after the workshop.

Guidelines for facilitating workshops on money topics

- **Review and adapt to the needs of your audience** – Make a plan, but keep in mind this can be adapted as needed based on the pace of learning, needs, and interests of those in your workshop.
- **Provide an opening, clear purpose** – Introduce the topic you will be facilitating and why it is important. You may wish to acknowledge that talking about money can be stressful for some people, and that it is okay for everyone to approach it within their own comfort level.
- **Use stories and examples that are relevant to your participants** – In your pre-workshop preparation, engage your community contacts to find out what kind of examples will be most helpful.
- **Draw on the experience in the room** – Adults often learn best when they are able to draw on what they already know, and build on it.
- **Pay attention to group dynamics** – Use icebreakers or energizer activities to help engage a group that is less talkative.
- **Anything you want your participants to do, demonstrate it first** – For example, when explaining how to set a goal, show how you would use this process to think through a goal of your own or a specific example such as saving for a small purchase.
- **Scenarios or personas** can be helpful to provide safe hands on learning – They make the concepts relatable without having to feel too personal.

- **Offer a range of activities** – Some adults learn best with time for reflection, others are comfortable in large groups. Use a combination of styles – paired discussions, small-group activities, personal reflection time, full-group discussions.
- **Always end with a strong close and with opportunity for goal setting** – Acknowledge what has been accomplished in the workshop, and acknowledge the participation and contributions of the participants. Offer time for participants to reflect on what they have learned, and for them to set their own goals that will help them on their own path to financial wellness.

Resources

Web links may change. If a link shown below does not work, use the title included in an online search to locate the most up to date link.

Learning resources

Handouts and activity sheets from Prosper Canada's financial literacy facilitator curriculum.

<https://learninghub.prospercanada.org/toolkit/>

Global Learning Partners (GLP) specializes in Dialogue Education. They offer a range of great resources on their website for facilitators including a blog, book recommendations and downloaded resources.

<http://www.globallearningpartners.com/resources/>

Prosper Canada evaluation resources:

[Financial literacy evaluation toolkit](#)

[Financial literacy outcome evaluation tool](#)

Government benefits

Benefit payment dates (Government of Canada):

<https://www.canada.ca/en/revenue-agency/services/child-family-benefits/benefit-payment-dates.html>

Overview of child and family benefits (Government of Canada)

<https://www.canada.ca/en/revenue-agency/services/child-family-benefits.html>

Education savings

Registered Education Savings Plan (RESP) (Government of Canada)

<https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/registered-education-savings-plans-resps.html>

SmartSAVER – support with choosing an RESP and opening an RESP at a financial institution.

<https://www.smartsaver.org/>

Financial tools and calculators

Financial tools from the Government of Canada – includes budget calculator, financial goal calculator, bank comparison tool, and others.

<https://www.canada.ca/en/services/finance/tools.html>

Tax filing

Personal income tax (Government of Canada)

<https://www.canada.ca/en/services/taxes/income-tax/personal-income-tax.html>

Understanding your tax slips (Government of Canada)

<https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-return/tax-return/completing-a-tax-return/tax-slips/understand-your-tax-slips.html>

Get a copy of your tax slips (Government of Canada)

<https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-return/tax-return/completing-a-tax-return/tax-slips/a-copy-your-tax-slips.html>

Support for people with disabilities

Disability Tax Credit (Government of Canada)

<https://www.canada.ca/en/revenue-agency/services/tax/individuals/segments/tax-credits-deductions-persons-disabilities/disability-tax-credit.html>

Registered disability savings plan (RDSP)

<https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/registered-disability-savings-plan-rdsp.html>