



Date: _____

Money Stories

ACKNOWLEDGEMENT

Please read this Acknowledgement before the start of this lesson to respect the knowledge that is being shared and the Land of the People where the knowledge originates.:

SEED respectfully acknowledges that we live and work on the territories and homeland of Indigenous peoples and that the land and water sustain us.

We respect the treaties as intended by Indigenous peoples. It is our responsibility to understand the truth of our history, be aware of the present and work with Indigenous peoples to make positive changes for the future.

LEARNING OUTCOMES

Upon successful completion of this lesson plan, students will be able to:

Chapter 1. Assess strengths and challenges of their community. Understand the 11 Community Economic Development Principles. Understand how money flows in and out of the community's economy.

Chapter 2. Define assets and name different kinds of assets. Identify how personal strengths can solve problems. Set goals for building assets important to them.

Chapter 3. Apply the long/medium/short term technique to set goals. Identify solutions and resources for solving saving and overspending challenges. Improve ability to reach a goal using the SMART method.

Chapter 4. Identify the difference between a need and a want. Identify what influences our spending habits. Identify some of the way's advertisers attract customers. Explain the concept of simple living.

Chapter 5. Identify the different ways money enters and leaves a household. Understand the differences between liabilities, assets, and expenses. Calculate net worth. Define record-keeping and identify some pros and cons of the different methods of record keeping. Begin a record of their household income and expenses

Chapter 6. Describe the types of information contained within a budget. Describe fixed, variable, and irregular expenses. Utilize record keeping to build a budget and save for future goals. Develop plans to make a budget realistic and achievable.

Chapter 7. Identify what financial services they need. Choose a financial service provider to meet these needs. Identify pros and cons of the different methods of accessing money. Identify the differences between banks and credit unions. Identify scams and protect their financial information.

 **Financial
Literacy**

Origin

SEED Winnipeg Inc.
Winnipeg
Manitoba

Learning Level / Grade

**Youth (up to age
30)**

Also: Professional
Development/Continuing
Education, 11, 12

 **720 mins**

Related Subjects

Commerce or Business,
Indigenous Ways of Knowing
& Being

Lesson Plan

Chapter 8. Identify the different forms of credit. Identify what lenders consider when reviewing an application for credit (5 C's of credit). Identify some of the different methods of utilizing credit and explain some pros and cons for each. IE: lease, loan, mortgage. Explain the difference between simple and compound interest. Identify the two credit bureaus in Canada and describe some of the information that can be found on a credit report. Describe what credit scores and ratings are and mean.

LIST OF ACTIVITIES

1. Financial Literacy Workshop

MATERIALS

- Facilitator Manual
- Participant Workbook-Money Management

DESCRIPTION

Money Stories is a series of 8 lessons dealing with financial matters of everyday life. The Money Stories Program originated when Elders at the Aboriginal Seniors Resource Centre (in Winnipeg, MB) had the idea that money management training should be taught to Indigenous youth with a focus on Indigenous values, culture, and traditional teachings. The Money Stories Curriculum was then developed and tweaked by current and past SEED Winnipeg Inc. staff.

Everyone is welcome to review the Money Stories Curriculum presented here. Note: the attached materials are read-only. SEED Winnipeg Inc. kindly requests that organizations contact them directly via email or phone to request a printable version of the instructor's manual and to order printed versions of the workbook (there will be a fee to recover costs for the workbook). Interested organizations should have like-minded goals and values that support individuals in any of these areas: financial empowerment, education, job readiness, or life skills training. Someone with facilitation experience is an asset.

Chapter 1. The goal of this chapter is to define and bring awareness to Community Economic Development as a way for communities to strengthen themselves by keeping the money generated by their local economy within the community.

Chapter 2. The goal of this chapter is to understand five (5) asset categories and to help participants recognize their own by using the asset hand model.

Chapter 3. The goal of this chapter is to identify whether a goal is immediate, short or long term, and to introduce the SMART method, how to apply it to your own goals, and provide problem solving tips.

Chapter 4. The goal of this chapter is to identify the difference between needs and wants so you can learn how to prioritize between the two as well as to bring awareness to all of the elements that influence one's spending habits.

Chapter 5. The goal of this chapter is to identify different ways money moves in and out of households and how to keep track of these movements. Net worth is also discussed and calculated.

Chapter 6. The goal of this chapter is to learn how to create a budget using the information gathered in the previous chapter. The session reinforces the importance of record keeping and gathering information.

Chapter 7. The goal of this chapter is to learn about banking and the difference between banks and credit unions, financial services & products, and fraud prevention.

Chapter 8. The goal of this chapter is to give participants a better understanding of what credit is and how it works, and raise awareness about the benefits and risks of using credit.

HOLISM AND ALL OUR RELATIONS

This lesson plan has been developed with an Indigenous lens that is holistic in nature, a way of being and knowing that acknowledges our relationships with 'all our relations', including plants and animals, other human beings, the water, land, wind, sun, moon, stars, and more - everything seen and unseen. With 'all our relations' in mind, this lesson plan has been developed with a focus on:

- Participatory and experiential learning activities
- Different learning styles; attention given to mind, body, and spirit
- Nurturing healthy relationships in school and community
- Connections are made with everyday life
- Personal reflection time (connecting with thoughts and feelings)
- Ethics in the classroom: care, truthfulness and trust, respect, integrity

TEACHERS' GUIDE

Background/Foundational Information

- Taught through an Indigenous lens, Money Stories provides a variety of activities that are engaging and interactive with youth. The program also incorporates, when available, teachings and stories from Elders and Knowledge Keepers from your community. To learn more about Money Stories, watch this video (15:45 minutes):

<https://www.youtube.com/watch?v=Zuo8NhjC8po&feature=youtu.be>

Some background information for you to read:

- **Community Economic Development** is a way for communities to strengthen themselves by keeping the money generated by their local economy within the community. This allows for the community to utilize the economy to strengthen itself. The Dreamcatcher Icebreaker activity utilizes the dream catcher to represent how all peoples are interconnected. The circle of the dreamcatcher represents the circle of life.
- **Assets** are things that you can use to your advantage to make your life easier. Often times assets are only thought of as things that offer financial value. However, an asset can be a person, an object, a place, or even a personality trait. In this chapter we introduce five different asset categories. One of the main purposes of this category is to get the participants to realize that life is not all about financial assets. In fact, a life high in financial assets and very low in the other asset categories, wouldn't be a very good or fulfilling life.
- The facilitator should understand that the first step in developing a budget is to gather information on the money coming in and going out of a household. This information must be accurate in order to develop an equally accurate budget. The more inaccuracies in the information gathered, the more holes there will be in the budget. The single most important thing when gathering this information is for participants to choose a method they will actually use. If they do not like doing their chosen method of gathering information, it is unlikely they will continue to do it.
- The facilitators must also understand that in order for a budget to work, it has to be realistic. An impossible budget is impossible to follow. Setting oneself up for failure is a quick way to get discouraged and abandon a budget all together. Because of this, all budgets need to have plans in place in order for them to work. For example, if one wanted to cut down on take-out coffee one month, you may plan on adding more money to the grocery budget to accommodate buying the things required to brew coffee at home. Likewise, if you were to cut out take-out lunches, the grocery budget would have to reflect the added cost of preparing a lunch at home.
- Facilitators should have a basic understanding of banking basics. They should also note that everyone in Canada has a right to a bank account at all major banks and most credit unions. Even if they have no money to immediately deposit. Exceptions to this is if the financial institution believes you will use the account fraudulently.

ACTIVITIES

1 - Financial Literacy Workshop

Purpose

See the Facilitator and Participant Manuals in the 'Materials' section below. Each chapter in these manuals details the activities for the workshop. As well, there are links to other web sites for on-line resources.

Time: 720 mins

Materials

Click the 'Link' to open and view videos.

To open and print files, please go to the 'files' folder accompanying this downloaded lesson plan.

Resource Title	Type
Facilitator Manual	File (FACILITATOR MANUAL-Money Management.pdf) 
This is a read-only document. To access all materials, please contact SEED Winnipeg Inc. at: info@seedwinnipeg.ca	
Participant Workbook-Money Management	File (PARTICIPANT WORKBOOK-Money Management.pdf) 
This is a read-only document. To access all materials, please contact SEED Winnipeg Inc. at: info@seedwinnipeg.ca	

TEACHING NOTES

ASSESSMENT

This section contains information for assessing progress in students' learning. While Indigenous approaches to assessment may be highlighted, conventional assessment methods may also be discussed.

ADDITIONAL RESOURCES

Click the 'Link' to open and view videos.

To open and print files, please go to the 'files' folder accompanying this downloaded lesson plan.

Resource Title	Type
Money Stories with Millie Acuna, SEED Winnipeg Inc.	Link 
Money Stories is a program that grew out a collaboration between SEED Winnipeg and the Aboriginal Seniors Resource Centre. The program incorporates traditional teachings and money management training for youth. Listen to this video to learn how the program is delivered in the Winnipeg area.	
Money Stories with Raoul Bittern-Stevenson, SEED Winnipeg Inc.	Link 
Raoul Bittern-Stevenson talks about how he incorporates Indigenous culture and lived experiences in Money Talks, a financial literacy program at SEED Winnipeg. He took the financial literacy courses at SEED and now he's a facilitator. To teach, he is learning. He's speaking to Elders and pillars in the community about berry-picking, medicine wheels, and the teachings, as well as the hard things: residential schools, colonization, and assimilation. He's basing financial literacy on Indigenous culture and introducing lived experiences in the courses.	
EmpoweringU: Your Finances. Your Future.	Link 
After attending EmpoweringU sessions at the University of Manitoba, students know how to open up a bank account, budget, apply for student loans, bursaries, scholarships and thrive at university.	
EmpoweringU: Financial Wellness Program	Link 
The EmpoweringU, Financial Wellness Program has three goals: 1) Provide University of Manitoba Indigenous students with the tools and skills they need to make informed financial decisions; 2) Relieve stress caused by financial pressures; 3) Help students find the financial resources they need to stay in school.	
Teaching financial literacy with traditional knowledge at SEED Winnipeg	Link 
In this interview, Brittany Laplante talks about her experiences in the financial literacy program at SEED Winnipeg. Using traditional knowledge, she helps participants navigate through budgets, credit, debt, and investments while learning about their strengths and weaknesses.	
Video: Money Stories	Link 
This video provides an overview of the course (15:45 minutes).	

HOLISM AND ALL OUR RELATIONS

This lesson plan has been developed with an Indigenous lens that is holistic in nature, a way of being and knowing that acknowledges our relationships with 'all our relations', including plants and animals, other human beings, the water, land, wind, sun, moon, stars, and more - everything seen and unseen. With 'all our relations' in mind, this lesson plan has been developed with a focus on:

Participatory and experiential learning activities
Connections are made with everyday life
Intergenerational learning with Elders/Knowledge Holders

<p>Were Elders or Knowledge Holders involved in the development of this Lesson Plan? Yes Can Elders or Knowledge Holders be invited to help teach part of this lesson plan? Yes</p>
<p>Ethics in the classroom: care, truthfulness and trust, respect, integrity</p>
<p>Different learning styles; attention given to mind, body, and spirit</p>
<p>Healthy relationship with self and identity</p>
<p>Personal reflection time (connecting with thoughts and feelings)</p>

OTHER DETAILS

CONTRIBUTORS

Name	Role/Job Title	Place
Andrew Proulx-Courchene	Curriculum Editor	Winnipeg
Ariel Bruce	Curriculum Contributor and Editor	Winnipeg
Brittany Laplante	Curriculum Contributor and Editor	Winnipeg
Calandra Necan	Winnipeg	
Colleen Simard	Winnipeg	
Dawnis Kennedy	Curriculum Contributor	Winnipeg
Jackie Hope	Curriculum Developer	Winnipeg
Jocelyn Friesen	Curriculum Contributor and Editor	Winnipeg
Justin Morriseau	Curriculum Editor and Lesson Plan Writer	Winnipeg
Liam Keep	Curriculum Editor and Lesson Plan Write	Wnnipeg
Lisa Forbes	Curriculum Contributor	Winnipeg
Liz Esquega	Curriculum Contributor	Winnipeg
Millie Acuna	Curriculum	Winnipeg
Raoul Bittern-Stevenson	Curriculum Contributor and Editor	Winnipeg
Shaylynn Tobacco	Curriculum Contributor and Editor	Winnipeg
Pam Krasniuk	Curriculum Contributor and Editor	Winnipeg
Richard Stecenko	NCCIE Regional Co-Lead, Manitoba	Winnipeg, MB

QUESTIONS/MORE DETAILS

For Questions contact: SEED Winnipeg Inc. (info@seedwinnipeg.ca) for more information.