



I'm Worth It Lesson Plans

It's time to get together, talk about money, figure out your finances, and get on track. These five lesson plans are designed to get you thinking about values, spending habits, investments, and how money affects relationships.

These lessons can be used in a traditional educational setting by a facilitator, or women can complete the lessons on their own. Better yet, women can get together and work through the lessons and discussion questions collectively.

Each lesson plan is accompanied by a short conversational video featuring women from the *I'm Worth It* resource.

Women

You don't have to be experts to use these lesson plans. Try getting together with friends, trusted co-workers, or family members over five weeks (or longer if you need) and work through these lessons. You may be surprised how much you enjoy learning something new about yourself and your finances.

Facilitators

These lesson plans are formatted for use in any educational setting. They include participant learning objectives and outcomes (know-how and skills), discussion questions, and takeaways. You can use these lessons in a five-week financial education series.

Lesson Plan Sections

Think About It: This section sets the tone for the lesson and should get you thinking about the study topic in a particular light.

Know-how and Skills: These are the lesson plan objectives, the takeaways, and the skills you should gain by completing the activities and discussion questions.

Discussion Questions: Each lesson plan starts with discussion questions to get you thinking about the topic from different perspectives. These discussion questions should be done prior to completing the activities.

Activities



Think and Talk: These activities are conversation based. They are valuable when done in a group setting. Often, hearing about others' perspectives can make you think differently about your own financial situation.



Read and Research: These activities may require a bit of at-home work. They cover important investment and financial topics that may not be top of mind. They will help you learn terms and other important information necessary to help make smart investment decisions.



Track and Record: These activities require you to monitor your behaviours, track your spending and saving, and adjust the way you manage your money.

The *I'm Worth It* guide will help you through these lessons. Order or download your free copy at ImWorthIt.ca





LESSON 1: Values & Attitudes

Think About It

Have you ever thought about your values and how they relate to money?

If you value freedom and spontaneity, you may be more apt to spend your cash on dining out and impulse purchases. If you value security, you are likely an avid saver. Or, you may value both freedom and security, which will likely cause you stress. It's difficult to balance values and your relationship with money, but being aware of your values will help paint a picture of your priorities.

Know-how and Skills: In this lesson you will discover which of your personal values are most important to you and work to develop personal budgeting habits. You'll also begin to understand the link between personal values and how you manage your money.

To begin, watch the *Values & Attitudes* video at ImWorthIt.ca and answer the following questions by yourself, or discuss them in a group of friends or family members. Be sure to write down your responses.

Discussion Questions:

- What does it mean to be wealthy?
- When you are wealthy, how do you feel?
- Are you wealthy?
- What is a value?
- Do all people share the same values?
- What are your personal values?
- What is the difference between “needs” and “wants” for you?
- How does the way you manage your money reflect your personal values/attitudes towards money?
- Do you think you need to make a shift in your attitude towards money? If so, in what way?
- Are there changes that you could make to the way that you manage your money that would better reflect your values/attitude towards money?

Activities:



Spending habits vs. values

Watch the *I'm Worth It* video on values and attitudes. What do you think about the women's comments about values and money? Do you agree with anyone? Disagree? What do you think the women's values are? Do their spending habits seem to align with what they believe their values are?



Name your values

With your partner, family, friend or your child, see if you can guess what their top three values are. Write them down. Talk about how these values translate into financial goals and plans. Do they believe that their spending and saving habits reflect their values? Do they agree/disagree that values and money do (or should) align with each other? Has this discussion made them see areas where they want to make changes in their spending? Write down your findings and feel free to share what you learned with your friends or family.



How much do you spend?

Try keeping track of your money for two consecutive weeks, then review your spending habits and see if there are ways you can make improvements. You can track your monthly income and expenses, monitor your spending, and understand just where your money is going with the free *I'm Worth It* budget sheet, available as an Excel template on our website. You can also use the budgeting sheets included in the free *I'm Worth It* guide, also available at ImWorthIt.ca.

