

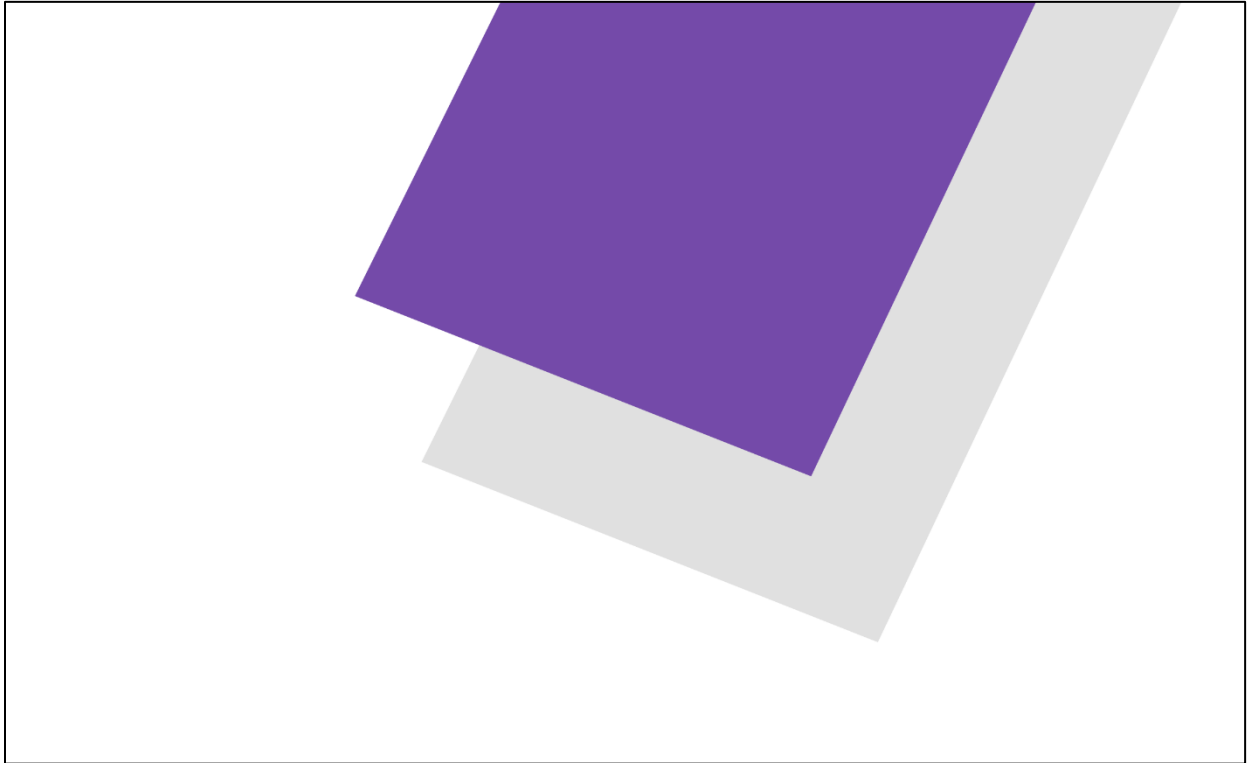


# Facilitator Guide: Money Management

Gain financial literacy skills to help you manage your income. Whether it's budgeting, saving, or understanding paychecks, this dimension helps you develop a healthy relationship with money.

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# **Module: Understanding Money Basics**

## Overview

This module covers knowledge and skills related to earning money, including how to earn income, read a pay stub, file taxes, open a bank account, and keep finances safe.

## Objective

In this module, youth with disabilities will build the knowledge and skills to understand essential money management concepts, including earning income, managing banking, and avoiding financial fraud.

### This Guide

This facilitator guide provides an outline for running an employment learning workshop or lesson for youth with disabilities based on the **Understanding Money Basics module** in the **Money Management workbook**. It highlights key points from the module in a structured and practical way, offering step-by-step instructions for group activities and discussion.

This stand-alone guide is ready to use, but it does not cover the entire module. For full module learning, additional activities, and more examples, we recommend providing participants with the **Money Management workbook** at the end of your workshop/lesson. Find the workbook in the downloads section at [canworkbc.ca/downloads](https://canworkbc.ca/downloads).

## Facilitator Considerations

- Consider sharing support services for tax filing and understanding basic financial concepts.

Facilitation Plan	
10 minutes	Introduction
20 minutes	Activity
10 minutes	Reflection
10 minutes	Discussion

## Introduction (10 minutes)

Introduce participants to the content:

- Share that taxes are a portion of money that everyone who earns income contributes to support things in our community such as hospitals, schools, and roads.
- Explain that it's important to file a tax return with the Canada Revenue Agency (CRA) every year to report income, track taxes paid and ensure the correct amount has been paid.
- Ask participants to take a moment to think about what they already know about filing taxes and share their thoughts with the group.

## Activity (20 minutes)

See pages 12–25 of the **Money Management workbook** for additional content related to this activity.

### Before the Activity

Gather the following materials:

- Basic information on filing taxes.
- Pen and paper or digital device to take notes.

### **During the Activity**

Have participants complete the following:

- Create a personal plan for filing taxes.
- Write down key details such as why filing taxes is important, how they will file their taxes, and where they can go for support if needed.

### **Reflection (10 minutes)**

Ask participants to reflect on a few of the following questions:

- How does understanding the money deducted from your pay stub (including taxes) help you manage your finances better?
- Why are taxes important and how do they support society?
- What support systems can you use to file your taxes?

### **Discussion (10 minutes)**

Bring the group back together and invite participants to share:

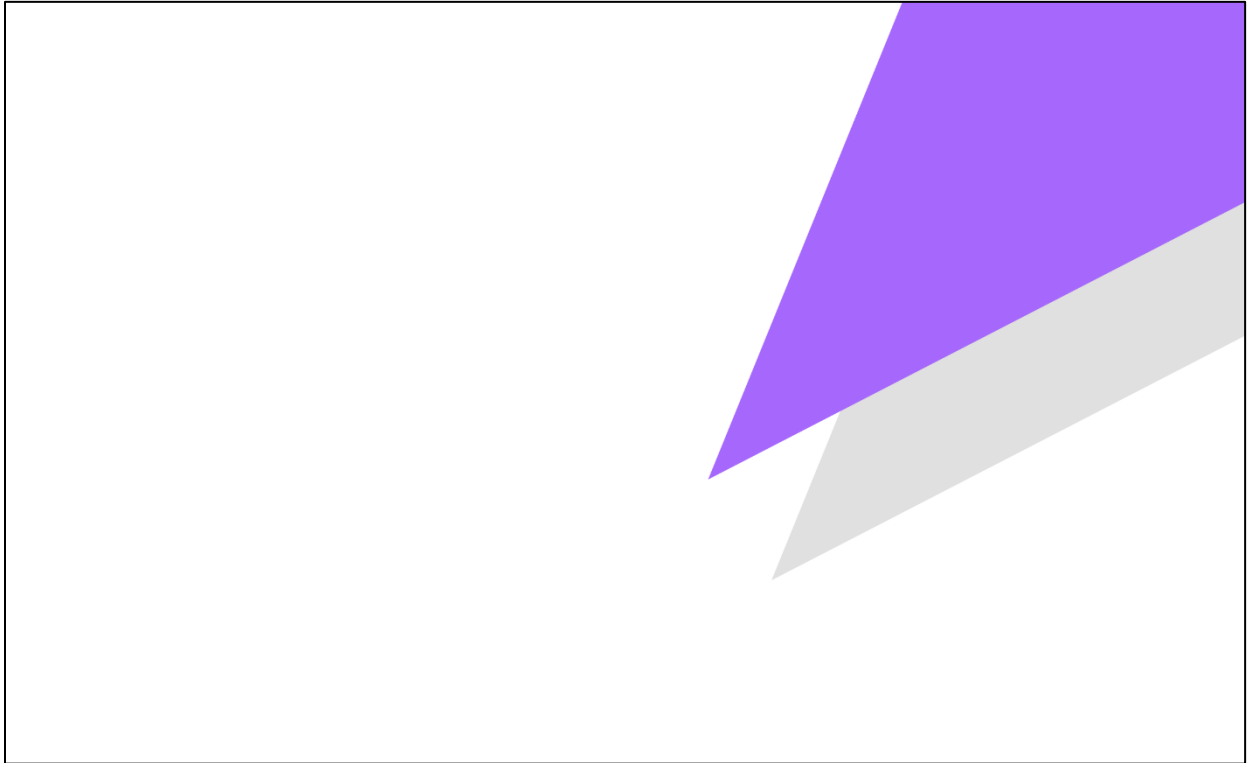
- Their thoughts on one or more of the questions.
- The next step they will take to use what they learned.

## Additional Learning

At the end of the session, encourage participants to explore the workbook to reinforce what they've learned and keep going with more! Check out the **Understanding Money Basics** module in the **Money Management workbook**. Find the workbook in the downloads section at [canworkbc.ca/downloads](https://canworkbc.ca/downloads).

You can also share **CanWork BC** youth tool, a virtual employment support tool that offers this learning in an engaging way. It's a great resource for youth to explore at their own pace, providing support throughout every step of their employment journey. Check out the youth tool at [portal.canworkbc.ca](https://portal.canworkbc.ca).





# Module: Setting a Financial Foundation

## Overview

This module explores strategies to set a financial basis, including reflecting on personal views and behaviours around money, identifying strengths and opportunities for growth with financial well-being, and reviewing current income and cost of living.

## Objective

In this module, youth with disabilities will build skills to assess their current financial situation, including identifying financial strengths and areas of growth in relation to overall financial well-being, understanding their money mindset, and evaluating their income versus expenses.

### This Guide

This facilitator guide provides an outline for running an employment learning workshop or lesson for youth with disabilities based on the **Setting a Financial Foundation** in the **Money Management workbook**. It highlights key points from the module in a structured and practical way, offering step-by-step instructions for group activities and discussion.

This stand-alone guide is ready to use, but it does not cover the entire module. For full module learning, additional activities, and more examples, we recommend providing participants with the **Money Management workbook** at the end of your workshop/lesson. Find the workbook in the downloads section at [canworkbc.ca/downloads](https://canworkbc.ca/downloads).

## Facilitator Considerations

- Consider encouraging open discussions about different views on and approaches to money management.
- Consider providing resources on setting financial goals and improving income management.

Facilitation Plan	
10 minutes	Introduction
20 minutes	Activity
10 minutes	Reflection
10 minutes	Discussion

## Introduction (10 minutes)

Introduce participants to the content:

- Share that managing the money you earn can feel overwhelming at first, and it's not always clear where to start.
- Explain that understanding where you're currently at with money management is important because it's the first step in your financial journey and is necessary for making a plan for the future.
- Ask participants to take a moment to think about topics related to managing money and share ideas with the group.
  - *Example: Saving, spending, or budgeting.*

## Activity (20 minutes)

See pages 62–72 of the **Money Management workbook** for additional content related to this activity.

### Before the Activity

Gather the following materials:

- The Wheel of Money resource (located on pages 66–70 of the **Money Management workbook**).
- Pen and paper or digital device to take notes.

### **During the Activity**

Have participants complete the following:

- Explore the Wheel of Money resource.
- Complete a self-assessment to evaluate their strengths in different areas of financial well-being.

### **Reflection (10 minutes)**

Ask participants to reflect on a few of the following questions:

- How do your financial strengths support your current well-being?
- Are there any habits you could change to improve your financial situation?
- How does understanding where you're at with money help you make better financial decisions?

### **Discussion (10 minutes)**

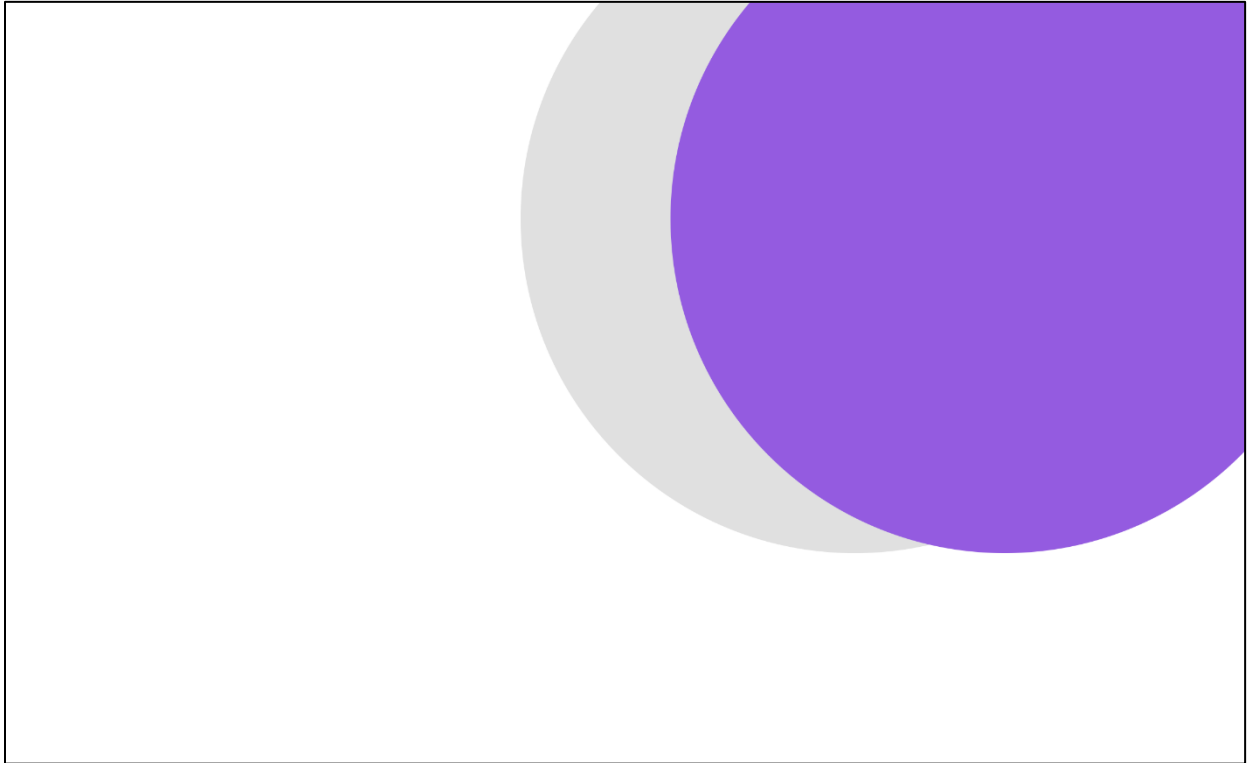
Bring the group back together and invite participants to share:

- Their thoughts on one or more of the questions.
- The next step they will take to use what they learned.

## Additional Learning

At the end of the session, encourage participants to explore the workbook to reinforce what they've learned and keep going with more! Check out the **Setting a Financial Foundation module** in the **Money Management workbook**. Find the workbook in the downloads section at [canworkbc.ca/downloads](https://canworkbc.ca/downloads).

You can also share **CanWork BC** youth tool, a virtual, self-serve employment support tool that offers this learning in an engaging way. It's a great resource for youth to explore at their own pace, providing support throughout every step of their employment journey. Check out the youth tool at [portal.canworkbc.ca](https://portal.canworkbc.ca).



# **Module: Building Money Management Skills**

## Overview

This module covers strategies for managing money, including spending, saving, credit, and debt management. It includes evaluating habits in each area to set informed and realistic financial goals.

## Objective

In this module, youth with disabilities will build the knowledge and tools to manage their spending, build savings, and handle credit and debt effectively.

### This Guide

This facilitator guide provides an outline for running an employment learning workshop or lesson for youth with disabilities based on the **Building Money Management Skills module in the Money Management workbook**. It highlights key points from the module in a structured and practical way, offering step-by-step instructions for group activities and discussion.

This stand-alone guide is ready to use, but it does not cover the entire module. For full module learning, additional activities, and more examples, we recommend providing participants with the **Money Management workbook** at the end of your workshop/lesson. Find the workbook in the downloads section at [canworkbc.ca/downloads](https://canworkbc.ca/downloads).



## Facilitator Considerations

- Consider providing tools for evaluating spending, saving, and debt and encourage goal setting.

Facilitation Plan	
10 minutes	Introduction
20 minutes	Activity
10 minutes	Reflection
10 minutes	Discussion

## Introduction (10 minutes)

Introduce participants to the content:

- Share that a key part of managing money is being thoughtful about how you spend it.
- Explain that knowing how to track your spending is important because it helps ensure your expenses are covered and allows you to make daily choices that support your financial goals.
- Ask participants to take a moment to think about strategies or tips they already know for tracking and managing spending and their share ideas with the group.
  - *Example: Understanding needs, wants, and priorities.*

## Activity (20 minutes)

See pages 105–118 of the **Money Management workbook** for additional content related to this activity.

### Before the Activity

Gather the following materials:

- The Spending Tracker resource (located on pages 111–115 of the **Money Management workbook**).
- Pen and paper or digital device to take notes.

### **During the Activity**

Have participants complete the following:

- Explore the Spending Tracker resource.
- Fill out the tracker using real or fictional expenses.
- Categorize their expenses and calculate totals to practice tracking their spending.

### **Reflection (10 minutes)**

Ask participants to reflect on a few of the following questions:

- What's one spending habit you feel good about?
- What's a small change you want to make to manage your spending better?
- What challenges might you face when trying to track or manage your spending?

### **Discussion (10 minutes)**

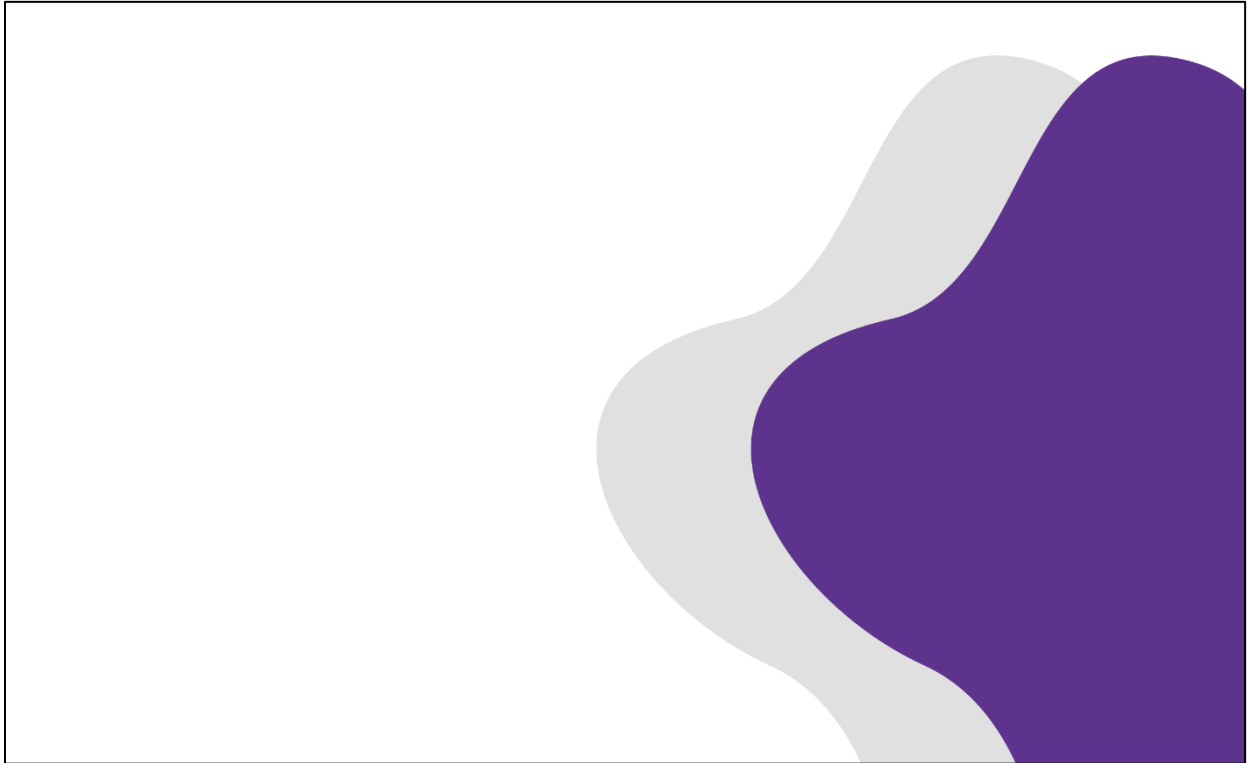
Bring the group back together and invite participants to share:

- Their thoughts on one or more of the questions.
- The next step they will take to use what they learned.

## Additional Learning

At the end of the session, encourage participants to explore the workbook to reinforce what they've learned and keep going with more! Check out the **Building Money Management Skills module** in the **Money Management workbook**. Find the workbook in the downloads section at [canworkbc.ca/downloads](https://canworkbc.ca/downloads).

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# **Module: Exploring Effective Budgeting**

## Overview

This module covers creating a personal budget that fits one's financial starting point and goals. It includes exploring budgeting methods and strategies, learning to track income and expenses, and adjusting a budget to stay on track.

## Objective

In this module, youth with disabilities will build the skills and knowledge to create, implement, and maintain a personalized budget that aligns with their financial goals.

### This Guide

This facilitator guide provides an outline for running an employment learning workshop or lesson for youth with disabilities based on the **Exploring Effective Budgeting module** in the **Money Management workbook**. It highlights key points from the module in a structured and practical way, offering step-by-step instructions for group activities and discussion.

This stand-alone guide is ready to use, but it does not cover the entire module. For full module learning, additional activities, and more examples, we recommend providing participants with the **Money Management workbook** at the end of your workshop/lesson. Find the workbook in the downloads section at [canworkbc.ca/downloads](https://canworkbc.ca/downloads).

## Facilitator Considerations

- Consider offering financial planning templates to help youth track income and expenses.

Facilitation Plan	
10 minutes	Introduction
20 minutes	Activity
10 minutes	Reflection
10 minutes	Discussion

## Introduction (10 minutes)

Introduce participants to the content:

- Share that a budget is a tool that helps you manage your money by planning where it goes and tracking your income and expenses.
- Explain that budgeting is important because it allows you to make informed spending decisions, save for important goals, and prepare for the future. It also helps you adapt to changes in income and gives you more control over your finances.
- Ask participants to take a moment to reflect on what they already know about budgeting and share their ideas with the group.

## Activity (20 minutes)

See pages 148–173 of the **Money Management workbook** for additional content related to this activity.

### Before the Activity

Gather the following materials:

- Setting Financial Priorities resources (see pages 151–154 of the **Money Management workbook**).
- Examples of different budgeting methods and strategies.



### **During the Activity**

Have participants complete the following:

- Work through the Setting Financial Priorities resources.
- Explore various budgeting methods and strategies.
- Identify budgeting methods and strategies that would work best for them.

### **Reflection (10 minutes)**

Ask participants to reflect on a few of the following questions:

- How does having a budget help you manage your financial goals?
- What challenges might you face in sticking to your budget, and how can you overcome them?
- How can tracking your expenses help you adjust your budget to meet your financial needs?

### **Discussion (10 minutes)**

Bring the group back together and invite participants to share:

- Their thoughts on one or more of the questions.
- The next step they will take to use what they learned.

## Additional Learning

At the end of the session, encourage participants to explore the workbook to reinforce what they've learned and keep going with more! Check out the **Exploring Effective Budgeting module** in the **Money Management workbook**. Find the workbook in the downloads section at [canworkbc.ca/downloads](https://canworkbc.ca/downloads).

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# Module: Fostering Financial Futures

## Overview

This module covers planning for the future, including building a plan for long-term savings, understanding safe investing options, and seeking trustworthy financial advice.

## Objective

In this module, youth with disabilities will build the knowledge, skills, and tools to manage their financial future, including building credit, exploring safe investment options, and seeking credible financial advice.

### This Guide

This facilitator guide provides an outline for running an employment learning workshop or lesson for youth with disabilities based on the **Fostering Financial Futures module** in the **Money Management workbook**. It highlights key points from the module in a structured and practical way, offering step-by-step instructions for group activities and discussion.

This stand-alone guide is ready to use, but it does not cover the entire module. For full module learning, additional activities, and more examples, we recommend providing participants with the **Money Management workbook** at the end of your workshop/lesson. Find the workbook in the downloads section at [canworkbc.ca/downloads](https://canworkbc.ca/downloads).

## Facilitator Considerations

- Consider providing resources on safe investing and credit-building strategies.

Facilitation Plan	
10 minutes	Introduction
20 minutes	Activity
10 minutes	Reflection
10 minutes	Discussion

## Introduction (10 minutes)

Introduce participants to the content:

- Share that investments can be a valuable tool for building financial security. Unlike saving, which keeps money safe in secure accounts that grow slowly, investing carries risk but has the potential for higher returns. The key is finding the right balance.
- Explain that learning to invest wisely is important because, while investing offers growth opportunities, it also comes with risks and potential scams, making it essential to stay informed.
- Ask participants to take a moment to reflect on the risks and benefits of investing that they already know and share their ideas with the group.

## Activity (20 minutes)

See pages 199–213 of the **Money Management workbook** for additional content related to this activity.

### Before the Activity

Gather the following materials:

- Information about safe and unsafe investing options.
- Pen and paper or digital device to take notes.

### **During the Activity**

Have participants complete the following:

- Explore what makes an investment safe versus risky.
- Create a list of personal “red flags” to watch out for when considering investments.

## **Reflection (10 minutes)**

Ask participants to reflect on a few of the following questions:

- What’s one new thing you learned about investments today?
- What are some red flags to watch for when making investment decisions?
- What are some financial goals you have for the future?

## **Discussion (10 minutes)**

Bring the group back together and invite participants to share:

- Their thoughts on one or more of the questions.
- The next step they will take to use what they learned.

## Additional Learning

At the end of the session, encourage participants to explore the workbook to reinforce what they've learned and keep going with more! Check out the **Fostering Financial Futures module** in the **Money Management workbook**. Find the workbook in the downloads section at [canworkbc.ca/downloads](https://canworkbc.ca/downloads).

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## Keep Going

There is so much more to learn! Access the full CanWork BC content and learn more about the program at **[canworkbc.ca](https://canworkbc.ca)**.

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