




Module 6: Financial Foundations

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 Tags	

Building Financial Agency as Recovery Protection

Why This Matters

Financial agency—budgeting, credit, savings, and investment—is *protective against relapse* and essential for lasting change. Research shows economic mobility is a critical lever for recovery, self-esteem, and generational impact.

<page
url="<https://www.notion.so/2cb67bacd22c8190849cc7703121e06d>">Theoretical
Foundation: Financial Foundations & Recovery</page>

Module Objective

Build individual **and collective** financial agency as protection, dignity, and legacy infrastructure. Move from survival mode to strategic money management without shame or perfectionism.

Learning Outcomes

- Map current money patterns without shame or judgment
- Build a realistic budget that fits actual life (not aspirational)
- Understand credit and take concrete steps to repair or build it
- Start saving and investing, even with limited resources
- See financial health as an act of self-respect, recovery, and legacy building
- Use tribe as financial load-sharing and accountability structure
- Apply Builder Type to money management strategies

Time: ~120-150 minutes (spread across multiple sessions if needed)

Core Frame

"Money is not a moral issue. It's a tool. Managing it is an act of dignity and a form of relapse prevention."

OpenEdX Course Structure

Unit 0: Money as Recovery Protection (15 min)

Purpose: Reframe financial management as self-respect and relapse prevention, not morality.

Video (8-10 min): Why Money Matters for Cycle-Breakers

- Financial instability is a relapse trigger (research-backed)
- Economic mobility = recovery protective factor
- Why traditional financial advice doesn't work for cycle-breakers
- The difference between survival mode and strategic money management
- How financial agency builds dignity and options

Reading: The Money-Recovery Connection

- Research on economic mobility and recovery outcomes
- How financial stress impacts nervous system (Module 3 connection)
- Why "just budget" advice fails without addressing trauma, shame, and systemic barriers
- Financial dignity as builder identity work (Module 2 connection)
- How money patterns mirror obsession patterns (Module 1 connection)

Discussion Forum:

"What's one way financial stress has impacted your recovery or your life? What would change if you had more financial stability?"

Unit 1: Money Patterns Map (Tribe Mirror) (20 min)

Purpose: Make money patterns visible without shame; use tribe to normalize and reflect.

Video (8-10 min): Your Money Pattern Is Not a Character Flaw

- Common money patterns for cycle-breakers:
 - Feast/famine cycles
 - Impulsive spending (dopamine-driven)
 - Avoidance/denial
 - Over-control/rigidity
 - Scarcity hoarding
- How these connect to Builder Types
- Why recognizing the pattern is the first step

Reading: Money Patterns by Builder Type

High Stimulation Types (Firestarter, Operator, Catalyst):

- Vulnerable to impulse spending, excitement-driven purchases
- Need fast feedback loops (instant gratification vs. delayed)
- May chase "get rich quick" schemes
- Strategy: Build in speed bumps (24-hour rule, accountability partner)

High Structure Types (Architect, Operator, Anchor, Strategist):

- May over-plan and never start, or become rigid/controlling
- Anxiety when budgets don't go perfectly
- May avoid risk entirely (missing wealth-building opportunities)
- Strategy: Build in flexibility, celebrate "good enough"

Low Structure Types (Firestarter, Maverick, Lone Wolf):

- May avoid budgeting entirely ("too restrictive")
- Struggle with tracking, receipts, systems
- May under-earn due to lack of structure
- Strategy: Simplify systems, automate where possible

External Processors (Catalyst, Anchor):

- Need to talk through money decisions
- Vulnerable to peer pressure spending
- May spend to maintain relationships
- Strategy: Accountability partners, verbal processing before big decisions

Internal Processors (Strategist, Lone Wolf, Maverick):

- May isolate with money shame
- Difficulty asking for help or sharing financial stress
- May miss opportunities for collaboration
- Strategy: Structured check-ins, written reflections

Activity: Money Pattern Inventory

Answer these prompts:

1. What's one money pattern that keeps repeating for you?
2. When does it show up? (triggers)
3. What does it cost you? (financially, emotionally, relationally)
4. How does it connect to your Builder Type?
5. What would a healthier version of this pattern look like?

Submission: Money Pattern Inventory (250+ words)

Live Activity (if synchronous): Money Patterns Circle

Format: Small groups of 3-4 (mixed Builder Types)

Prompts:

- "What money pattern keeps repeating for you?"

- "What usually triggers financial chaos?"
- "What do you *already* do well financially that doesn't get credit?"

Group rule: No advice. Only pattern reflection.

Facilitator script: *"Your job is not to fix anyone's money. Your job is to witness the pattern and reflect what you hear. No shame. No advice. Just recognition."*

Discussion Forum:

"Share one money pattern you recognized in yourself. How does it connect to your Builder Type or past experiences?"

Unit 2: Money Mindset Audit (20 min)

Purpose: Surface and challenge limiting beliefs about money.

Video (8-10 min): What You Believe About Money Runs Your Life

- Common money beliefs:
 - "Money is scarce and will always run out"
 - "Rich people are greedy/bad"
 - "I'm bad with money"
 - "Money doesn't matter" (avoidance)
 - "I don't deserve financial stability"
- Where these beliefs come from (family, trauma, systemic oppression)
- How beliefs create self-fulfilling patterns
- The difference between observation and identity ("I struggle with money" vs. "I'm bad with money")

Reading: Rewriting Your Money Story

- How to identify limiting beliefs
- How to challenge and reframe them
- Money beliefs as part of Builder Identity (Module 2 connection)
- Examples of reframes:

- "Money is scarce" → "Money is a tool I can learn to manage"
- "I'm bad with money" → "I'm learning money skills I was never taught"
- "I don't deserve stability" → "Financial dignity is my right, not a reward"

Written Assignment: Money Mindset Audit

Complete these prompts:

1. List 5 beliefs you hold about money (write quickly, don't filter)
2. For each belief, ask:
 - Where did this come from?
 - Is this belief helping or hurting me?
 - Is this belief true, or is it a story I've been told?
3. Choose one belief to reframe. Write the old belief and the new belief.
4. What would change in your life if you operated from the new belief?

Submission: Money Mindset Audit (300+ words)

Discussion Forum:

"What's one money belief you're working to change? What's the reframe you're practicing?"

Unit 3: Budget Reality Check (30 min)

Purpose: Build a realistic, shame-free budget that fits actual life, not aspirational life.

Video (10-12 min): Budgeting for Real Life, Not Perfect Life

- Budgeting basics: income, fixed expenses, variable expenses, discretionary spending
- The difference between needs and wants (and why that line is blurry)
- How to track spending without obsessing
- Why most budgets fail (too restrictive, too aspirational, too complex)
- How to build in flexibility and grace

Reading: The Builder's Budget Framework

Step 1: Track Your Reality (1 week)

- Don't change anything, just observe
- Use app (Mint, YNAB, EveryDollar) or paper/pen
- No judgment—just data

Step 2: Name Your Categories

- Fixed: Rent, utilities, insurance, debt payments
- Variable: Groceries, gas, phone
- Discretionary: Entertainment, eating out, hobbies
- Irregular: Car repairs, medical, gifts

Step 3: Set Realistic Targets

- Start with what *is*, not what *should be*
- Build in "buffer" category for unexpected expenses
- Don't eliminate joy—budget for small pleasures

Step 4: Adjust Monthly

- Review what worked, what didn't
- Adjust categories as needed
- Celebrate progress, not perfection

Budget Strategies by Builder Type:

High Structure (Architect, Strategist, Anchor, Operator):

- Detailed tracking systems work well for you
- Use apps with categories, reports, graphs
- Set up automatic payments and transfers
- Watch out for: rigidity, shame when off-track

Low Structure (Firestarter, Maverick, Lone Wolf):

- Keep it simple: 3-5 categories max

- Automate everything possible
- Use "buckets" method (cash envelopes or separate accounts)
- Watch out for: avoiding the system entirely

High Stimulation (Firestarter, Operator, Catalyst):

- Gamify it: track streaks, set challenges
- Use visual tools (charts, progress bars)
- Check in weekly (not daily—too much)
- Watch out for: impulsive spending, dopamine-driven purchases

Low Stimulation (Architect, Maverick, Strategist, Lone Wolf):

- Slow, steady tracking systems
- Monthly check-ins (not weekly—too much pressure)
- Focus on long-term trends, not daily details
- Watch out for: avoidance, overwhelm

Activity: Build Your Builder's Budget

Part 1: Reality Tracking (7 days, ongoing)

Track your spending for 1 week. Use any method that works for you.

Part 2: Budget Draft

Create a simple budget:

1. Income (monthly)
2. Fixed expenses
3. Variable expenses
4. Discretionary spending
5. Savings/debt repayment goal (even if it's \$5/month)

Part 3: Reflection

- What surprised you about your spending?
- What's one category you want to adjust?

- What's one realistic savings goal you can start with?

Submission: Budget draft + 7-day spending log + reflection (200+ words)

Live Activity (if synchronous): Budget Reality Partners

Format: Pairs

Prompts:

- Share one line item that feels impossible
- Share one workaround you've used (legal, illegal, gray—no policing)
- Partner's only job: "Is this survivable short-term? Sustainable long-term?"

Facilitator script: *"This mirrors builder logic, not financial purity. Don't police survival strategies—name them, normalize them, and ask about sustainability. Celebrate resourcefulness and honesty."*

Discussion Forum:

"What's one thing you learned from tracking your spending? What's one small change you're making?"

Unit 4: Credit Crash Course (25 min)

Purpose: Demystify credit and provide concrete steps to build or repair it.

Video (10-12 min): Credit Is Not a Moral Issue

- What is credit? (A trust score, not a judgment)
- Why it matters: Lower interest rates, better housing options, job opportunities
- Credit score ranges (300-850):
 - Excellent: 750+
 - Good: 700-749
 - Fair: 650-699
 - Poor: 600-649
 - Bad: Below 600
- What impacts your score:

- Payment history: 35%
- Utilization (how much credit you're using): 30%
- Length of history: 15%
- New credit: 10%
- Credit mix: 10%
- Common myths busted:
 - "Checking your score hurts it" (false)
 - "You need perfect credit" (false—good enough is good enough)
 - "Bad credit is permanent" (false—it can be repaired)

Reading: How to Build or Repair Your Credit

Step 1: Check Your Score (Free)

- Credit Karma, Credit Sesame, [AnnualCreditReport.com](https://www.annualcreditreport.com)
- Check all 3 bureaus (Experian, Equifax, TransUnion)
- Look for errors and dispute them

Step 2: Strategies to Build/Repair Credit

If you have no credit:

- Get a secured credit card (Capital One, Discover)
- Become an authorized user on someone else's card
- Credit-builder loan (Self, Chime)

If you have bad credit:

- Pay on time (set up auto-pay)
- Pay down high balances (focus on utilization under 30%)
- Dispute errors on your report
- Don't close old accounts (length of history matters)
- Avoid new hard inquiries (don't apply for lots of credit at once)

If you have collections/charge-offs:

- Negotiate pay-for-delete (offer to pay if they remove from report)
- Pay settled debts (even if late, paying helps)
- Wait it out (most negatives fall off after 7 years)

Step 3: Track Progress

- Check score every 3 months (not more—it's a slow game)
- Celebrate small wins (600 → 620 is huge)

Written Assignment: Credit Action Plan

Complete these steps:

1. Check your credit score (screenshot or write down your score)
2. Identify what's helping your score (on-time payments? low utilization?)
3. Identify what's hurting your score (late payments? high utilization? collections?)
4. Choose 1-2 concrete actions to take this month:
 - Examples: Set up auto-pay, pay down one card, dispute an error, open a secured card
5. Set a 3-month goal (where do you want your score to be?)

Submission: Credit Action Plan (250+ words)

Discussion Forum:

"What's one thing you learned about credit? What's one action you're taking this month?"

Unit 5: Saving & Emergency Funds (25 min)

Purpose: Start saving, even with limited resources; build financial buffer as relapse prevention.

Video (10-12 min): Why Saving Matters (Even \$5)

- Financial emergencies as relapse triggers
- The "emergency fund" myth (you don't need \$10k to start)
- Starter goals:

- \$500 (covers most small emergencies)
- 1 month expenses (breathing room)
- 3-6 months expenses (full stability)
- How to save when money is tight:
 - Pay yourself first (even \$5/week)
 - Automate transfers (out of sight, out of mind)
 - Round-up apps (Acorns, Chime)
 - Cash-stuffing method (envelope system)
- Celebrating small wins (saved \$100? That's huge.)

Reading: Saving Strategies by Builder Type

High Stimulation:

- Gamify it: savings challenges, streak tracking
- Use apps with visual progress (watching the bar grow)
- Set short-term goals (save \$50 in 30 days)

High Structure:

- Automate everything (set-and-forget)
- Set up separate savings accounts with clear labels
- Track progress in spreadsheet

Low Structure:

- Keep it simple: one savings account, auto-transfer
- Use round-up apps (passive saving)
- Don't overcomplicate it

External Processors:

- Accountability partners or group savings challenges
- Share progress publicly (or in small group)
- Cohort Savings Streak (collective momentum)

Internal Processors:

- Private tracking, solo reflection
- Written check-ins with yourself
- Visual reminders (chart on wall, sticky note)

Activity: Start Your Emergency Fund**Part 1: Set Your Goal**

- Starter goal: \$500 (or 1 month rent, whichever is smaller)
- Long-term goal: 3 months expenses

Part 2: Choose Your Method

- Auto-transfer (\$X per week/month)
- Round-up app
- Cash stuffing
- Other

Part 3: Track Progress

- Log your savings for 30 days
- Report back: How much did you save? What worked? What didn't?

Submission: Savings plan + 30-day log (or mid-module check-in)

Discussion Forum:

"What's your savings goal? What method are you trying? How's it going?"

Unit 6: Wealth-Building Basics (Investing 101) (25 min)

Purpose: Introduce investing as accessible, not just for "rich people"; start small.

Video (10-12 min): You Don't Need to Be Rich to Build Wealth

- What is wealth? (Assets, equity, options, stability—not just cash)
- Compound interest explained (how small amounts grow over time)
- Why starting now matters more than starting big

- Investing basics:
 - Retirement accounts: 401k, IRA, Roth IRA
 - Index funds (simple, low-cost, diversified)
 - Robo-advisors (Acorns, Betterment, Wealthfront)
 - Micro-investing (\$5/month counts)
- Alternative wealth-building:
 - Skills and education
 - Business ownership
 - Network and social capital (Module 5 connection)

Reading: How to Start Investing with Limited Resources

Step 1: Employer Match (If Available)

- If your job offers 401k match, contribute enough to get the full match (free money)

Step 2: Roth IRA

- Contribute after-tax money, grows tax-free
- Can withdraw contributions anytime (not earnings)
- Max: \$6,500/year (but you can start with \$50/month)

Step 3: Index Funds or Robo-Advisors

- Index funds: Buy a little bit of everything (diversified, low-cost)
- Robo-advisors: Automated investing based on your goals and risk tolerance

Step 4: Micro-Investing Apps

- Acorns: Round up purchases, invest spare change
- Stash: Invest as little as \$5
- Robinhood: Commission-free trading (higher risk)

Key Principles:

- Start small, stay consistent

- Time in the market > timing the market
- Diversify (don't put all your money in one stock)
- Ignore short-term swings (investing is a long game)

Written Assignment: Wealth-Building Starter Plan

Answer these prompts:

1. What does "wealth" mean to you? (Be specific—what would it look or feel like?)
2. What's one wealth-building action you can take this month?
 - Examples: Open a Roth IRA, start a 401k, download Acorns, invest \$10 in an index fund
3. What's your 1-year wealth-building goal?
4. What's your 5-year vision?

Submission: Wealth-Building Starter Plan (250+ words)

Discussion Forum:

"What's one small investing move you're making? What questions do you have about investing?"

Unit 7: Financial Load-Bearing Map (Tribe Integration) (25 min)

Purpose: Make financial vulnerability visible; explore where tribe can lighten the load.

Video (8-10 min): Money Is Not a Solo Sport

- How financial stress isolates us
- The shame of asking for help with money
- How tribes can share financial loads (without giving money directly)
- Examples:
 - Accountability partnerships
 - Skill-sharing (you fix my car, I help with your resume)
 - Bulk buying or resource sharing

- Childcare swaps
- Knowledge sharing (credit tips, budget tools, job leads)
- Connection to Module 5 (Peer Leadership) and Module 3 (Regulation)

Reading: Financial Tribe Strategies

- Co-regulation for financial stress (nervous system support during money crises)
- Accountability buddies for saving or spending goals
- Group savings challenges (Cohort Savings Streak)
- Resource pooling (Tribe Resource Bank)
- Financial mentorship (alumni supporting current participants)

Activity: Financial Load-Bearing Map

Part 1: Solo Mapping (10 min)

Map your financial life:

1. Income sources
2. Fixed and variable expenses
3. Emotional/stress triggers around money
4. Who/what you rely on when things go wrong (people, systems, resources)

Part 2: Identify Load Points

Ask yourself:

- "If one thing went wrong financially this month, what would break first?"
- "Where does the financial load fall on one person (you or someone else)?"
- "Where could the tribe reduce pressure?"

Part 3: Small Group Discussion (10 min, if live)

Format: Groups of 3-4

Prompts:

- "Where are you carrying financial stress alone?"

- "What support would actually help?"
- "What can you offer to others based on your strengths or resources?"

Submission: Financial Load-Bearing Map + Reflection (300+ words)

Discussion Forum:

"Where are you carrying financial stress alone? What kind of support would help?"

Unit 8: Cohort Savings Streak & Tribe Resource Bank (20 min)

Purpose: Build collective financial momentum and shared resources.

Video (5-7 min): Collective Financial Power

- How group accountability changes behavior
- Why tribe-based financial support works (research-backed)
- Examples of cohort financial wins

Reading: How the Tribe Tools Work

Tool 1: Cohort Savings Streak

- Everyone tracks days saved (not dollars)
- Weekly group check-in: "How many days did we save *as a group*?"
- Missed days don't reset the group
- Optional: Name the streak (ex: "Week 3: Hold the Line")
- Why this matters: Replaces shame with momentum, mirrors recovery logic (progress not perfection), builds collective pride

Tool 2: Tribe Resource Bank

- Every participant contributes at least ONE verified resource
- Resources sorted into categories:
 - "Fast help" (emergency assistance, food banks, bill help)
 - "Long-term builders" (credit repair services, financial coaching, investing tools)
 - "Emergency only" (crisis resources, legal aid)

- Why this matters: Turns scarcity → shared intelligence, help-seeking → leadership

Activity: Contribute to the Tribe Resource Bank

Part 1: Find One Resource

Research and verify one financial resource:

- What is it? (name, link, contact info)
- What does it do? (emergency funds, credit help, free financial coaching, etc.)
- Who is it for? (eligibility requirements)
- How do you access it?
- Have you used it? (If yes, share your experience)

Part 2: Submit to the Bank

Post your resource in the shared Tribe Resource Bank (Notion database, Google Doc, or discussion forum)

Part 3: Become the Expert

You are now the "expert" on this resource for your cohort. If someone has questions, you can help.

Submission: One verified resource + brief description

Activity: Join the Cohort Savings Streak

Commitment:

- Track days you save (any amount counts)
- Report weekly in discussion forum or group check-in
- Celebrate group progress (not individual performance)

Submission: Weekly check-in posts (during module duration)

Discussion Forum:

"What resource did you contribute? What did you learn? Share your savings streak updates here!"

Unit 9: Financial Vision & Commitment (20 min)

Purpose: Connect financial management to legacy and future vision; make concrete commitments.

Video (8-10 min): Money as Legacy Building

- Financial stability as generational impact
- How managing money today creates options tomorrow
- Connection to Module 7 (Legacy Building)
- Financial agency as self-respect and dignity
- Your money story is part of your legacy story

Reading: From Survival to Strategy

- The shift from survival mode (reactive, crisis-driven) to strategic mode (proactive, goal-oriented)
- How financial agency supports recovery (protective factor research)
- Why "good enough" money management is enough
- Financial dignity as Builder Identity (Module 2 connection)

Activity: Financial Vision Board

Format: Art, collage, journaling, or digital mood board

Prompts:

- What does "financial freedom" look like to you?
- What do you want to be able to afford? (Rent, car, education, travel, helping family, giving back)
- What does financial security feel like in your body?
- What's your 6-month money goal? 1-year? 5-year?
- How does managing your money connect to your legacy?

Submission: Financial Vision Board (photo/scan/description) + Reflection (200+ words)

Written Assignment: Money Commitment

Answer these prompts:

1. What's the smallest financial step you can take this week?
2. Who is your accountability partner for this?
3. What's one money habit you're building over the next 30 days?
4. How does financial agency connect to your recovery and your legacy?

Submission: Money Commitment (200+ words)

Discussion Forum:

"Share your financial vision. What's one money move you're making this month? Who's your accountability partner?"

Unit 10: Module 6 Wrap & Integration (10 min)

Video (5-7 min): Money as Dignity, Not Morality

- Recap: Patterns, mindset, budgeting, credit, saving, investing, tribe support
- Managing your money is an act of self-respect
- Financial dignity is a right, not a reward
- Progress > perfection
- How Module 6 connects to Modules 7 (Legacy) and 8 (Story)

Final Reflection (optional but encouraged):

"What shifted for you in this module? What's one money belief or habit you're changing? How does managing your money connect to your legacy?"

Certificate of Completion: Unlocked when:

- Money Pattern Inventory submitted
- Money Mindset Audit submitted
- Budget draft + spending log submitted
- Credit Action Plan submitted
- Savings plan submitted
- Wealth-Building Starter Plan submitted
- Financial Load-Bearing Map submitted

- Tribe Resource Bank contribution submitted
 - Financial Vision Board submitted
 - Money Commitment submitted
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Tribe Infrastructure: Financial Support Systems

1. Cohort Savings Streak

- Weekly group tracking of savings days (not dollars)
- No shame for missed days—group streak continues
- Builds collective momentum and accountability

2. Tribe Resource Bank

- Shared database of verified financial resources
- Each participant contributes at least one resource
- Categories: Fast Help, Long-Term Builders, Emergency Only
- Participants become "experts" on resources they contribute

3. Budget Buddy System

- Pairs of opposite Builder Types (for balance)
- Weekly check-ins on spending, saving, or budget goals
- No judgment—just accountability and pattern reflection

4. Alumni Money Talks

- Alumni share financial wins, failures, and bounce-backs
 - Normalize struggle and celebrate progress
 - Provide mentorship and real-world examples
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Facilitator Tips

- **Don't assume financial literacy**—build from zero, but never condescend

- **Normalize shame**—money is one of the most shame-laden topics; name it early and often
 - **Celebrate tiny wins**—\$20 saved is huge; 10-point credit score increase is massive
 - **No financial purity tests**—don't police survival strategies; name them, normalize them, ask about sustainability
 - **Use real numbers**—share real examples, real credit scores, real budgets
 - **Connect to other modules**—money patterns mirror obsession patterns (Module 1), financial agency is Builder Identity (Module 2), financial stress impacts regulation (Module 3)
 - **Center tribe**—financial vulnerability is where community shows up most powerfully
 - **Enforce "no advice" rule**—in small groups, facilitators must redirect advice-giving to pattern reflection
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Materials Needed

- Money Pattern Inventory worksheet
 - Money Mindset Audit worksheet
 - Budget template (simple, 1-page)
 - Credit Action Plan worksheet
 - Savings tracker (30-day log)
 - Financial Load-Bearing Map template
 - Tribe Resource Bank (shared database or document)
 - Financial Vision Board supplies (magazines, markers, poster board, or digital tools)
 - Access to free credit score tools (Credit Karma, [AnnualCreditReport.com](https://www.annualcreditreport.com))
 - List of free budgeting apps (Mint, EveryDollar, YNAB)
 - List of micro-investing apps (Acorns, Stash, Chime)
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Add-Ons / Extras

1. Alumni Money Talks

- Invite 2-3 alumni to share financial journeys (wins and failures)
- Q&A about credit repair, saving, budgeting, investing
- Alumni become financial mentors for current cohort

2. Financial Workshop Series

- Deep-dive sessions on specific topics:
 - Credit repair clinic
 - Investing 101 workshop
 - Tax filing support
 - Side hustle income strategies

3. Employer Match Maximizer

- Help participants with employer 401k plans maximize their match
- Calculate the "free money" they're leaving on the table

4. Debt Payoff Strategy Session

- Debt snowball vs. avalanche methods
 - Negotiating with creditors
 - When to consider bankruptcy or debt settlement
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Assessment / Reflection Prompts

- "What did you learn about your money habits?"
- "What's the smallest financial step you can take this week?"
- "How does managing your money connect to your recovery or legacy?"
- "What financial support do you need from the tribe?"
- "What's one money belief you're changing?"

OpenEdX Implementation Notes

Video Production:

- Unit 0: Why Money Matters for Cycle-Breakers (8-10 min)
- Unit 1: Your Money Pattern Is Not a Character Flaw (8-10 min)
- Unit 2: What You Believe About Money Runs Your Life (8-10 min)
- Unit 3: Budgeting for Real Life, Not Perfect Life (10-12 min)
- Unit 4: Credit Is Not a Moral Issue (10-12 min)
- Unit 5: Why Saving Matters (Even \$5) (10-12 min)
- Unit 6: You Don't Need to Be Rich to Build Wealth (10-12 min)
- Unit 7: Money Is Not a Solo Sport (8-10 min)
- Unit 8: Collective Financial Power (5-7 min)
- Unit 9: Money as Legacy Building (8-10 min)
- Unit 10: Money as Dignity, Not Morality (5-7 min)
- **Total:** ~91-113 min of video content

Discussion Moderation:

- Normalize money shame early and often
- Prevent advice-giving (redirect to reflection)
- Celebrate all wins (no matter how small)
- Watch for financial comparison or hierarchy
- Connect financial wins to recovery and legacy

Technical Setup:

- Budget templates (downloadable PDFs or Google Sheets)
- Tribe Resource Bank (Notion database, Google Doc, or forum)
- Cohort Savings Streak tracker (shared spreadsheet or forum)
- Links to free tools (Credit Karma, Mint, Acorns, etc.)

Pacing:

- Recommend 3-4 weeks for this module (30-day savings challenge needs time)
 - Consider mid-module check-ins for savings streak and budget tracking
 - Allow flexibility for participants to complete assignments at their own pace
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Theoretical Foundation

Financial Education & Economic Mobility

- Financial literacy as recovery protective factor
- Economic mobility and relapse prevention
- Asset-building for marginalized populations

Behavioral Economics

- Why traditional financial advice fails
- Cognitive biases and money decisions
- Nudges and defaults (automating good behavior)

Trauma-Informed Financial Counseling

- How trauma impacts money patterns
 - Shame and financial decision-making
 - Building financial agency without re-traumatizing
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Citations

Financial Education & Recovery:

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- Sherraden, M. (2013). "Building Assets and Economic Security." In *The Assets Perspective: The Rise of Asset Building and Its Impact on Social Policy*. Palgrave Macmillan.

Economic Mobility & Recidivism:

- Han, C.-K., & Sherraden, M. (2009). "Wealth as Protection: Accumulated Assets and the Likelihood of Repeat Offenses." *Journal of Sociology & Social Welfare*, 36(4), 63-88.

Behavioral Economics:

- Thaler, R. H., & Sunstein, C. R. (2008). *Nudge: Improving Decisions About Health, Wealth, and Happiness*. Yale University Press.

Trauma-Informed Practice:

- Herman, J. L. (2015). *Trauma and Recovery: The Aftermath of Violence*. Basic Books.

Resources

Free Financial Tools:

- Credit monitoring: Credit Karma, Credit Sesame, [AnnualCreditReport.com](https://www.annualcreditreport.com)
- Budgeting: Mint, EveryDollar, YNAB (You Need A Budget)
- Saving: Chime, Acorns (round-up feature)
- Investing: Acorns, Stash, Betterment, Wealthfront

Financial Assistance Resources:

- 211 (local financial assistance)
- Modest Needs (emergency financial assistance)
- The Salvation Army
- Local community foundations

Financial Education:

- Khan Academy (free personal finance courses)
- [MyMoney.gov](https://www.mymoney.gov) (federal financial literacy resources)
- National Foundation for Credit Counseling (NFCC)

Next Module: Module 7: Legacy Building – Purpose, Vision, and Giving Back

Now that you have financial agency and stability, it's time to build a legacy that outlasts you.