Module 6: Financial Foundations - Complete Lesson Plans

Owner	A Ashley Zeck
Tags	

Module 6: Financial Foundations

Lesson Plans & Reading Materials

Total Module Time: 91-113 minutes of video content + readings

Module Overview:

This module teaches financial literacy specifically designed for cycle-breakers. Participants learn to reframe money as a tool (not morality), understand their money patterns by Builder Type, create shame-free budgets, build/repair credit, start saving and investing, and leverage collective financial power through the tribe. The goal is to shift from financial chaos to financial dignity.

Research Foundation:

This module draws on financial capability research (Collins & O'Rourke, 2010), asset-building theory (Sherraden, 2013; Han & Sherraden, 2009), behavioral economics (Thaler & Sunstein, 2008), and trauma-informed financial education (Herman, 2015).[1]

Unit 0: Why Money Matters for Cycle-Breakers (8-10 min)

Subtitle: Financial instability as relapse trigger

Learning Objectives

By the end of this unit, participants will be able to:

- Understand the connection between financial stability and recovery
- Recognize money as infrastructure, not luxury
- Identify their own money triggers
- Reframe financial education as relapse prevention

Core Content

Money Is Not a Side Quest

Most recovery programs treat money as separate from recovery.

The reality: Financial instability is one of the biggest relapse triggers.

Why:

- Financial stress dysregulates the nervous system
- Lack of money forces impossible choices (rent vs food, staying vs leaving)
- Money shame reactivates core wounds ("I'm not enough")

Research Insight: Han & Sherraden (2009) found that financial assets act as "protection" against relapse, domestic violence, and other crises. Having even small savings ($500-$1000) significantly increases stability.[1]

Financial Stability as Protective Factor

What financial stability provides:

- **Safety:** Ability to leave unsafe situations
- **Choices:** Not staying in bad jobs, relationships, or housing because you have no options
- **Regulation:** Less chronic stress = better nervous system health
- **Legacy:** Ability to build wealth that breaks cycles for the next generation

What financial instability causes:

- Chronic fight/flight/freeze
- Relapse risk increases

- Relationship strain
- Health consequences (stress-related illness)
- Limited opportunity (can't take risks when you're one paycheck from homelessness)

Money Triggers for Cycle-Breakers

Money is emotional. For cycle-breakers, it's often traumatic.

Common money triggers:

- Checking your bank account
- Receiving bills
- Someone asking what you do for work
- Comparing yourself to others financially
- Making spending decisions
- Asking for money you're owed

Why these are triggering:

- Money has been tied to survival (not thriving)
- Scarcity has been your baseline
- You've been shamed for not having enough

What this module offers: Shame-free, trauma-informed financial tools.

Financial Dignity vs. Financial Morality

Financial morality (toxic):

- "Poor people are lazy"
- "If you're struggling, you made bad choices"
- "You deserve to be broke because you..."

Financial dignity (legacy rising framework):

- **Money is a tool, not a measure of worth**

- Your financial situation is a result of systems, not character
- You deserve stability regardless of your past
- Financial education is a right, not a privilege

This module operates from dignity, not morality.

Discussion Prompts

- When has financial stress impacted your recovery or stability?
- What's your biggest money trigger?
- What would financial stability feel like in your body?

Workbook Exercise: Money Triggers Inventory

1. List 3 money-related situations that make you anxious
2. What body sensations show up? (tight chest, nausea, freeze, etc.)
3. What story runs in your head? ("I'll never have enough," "I'm bad with money," etc.)
4. By the end of this module, what do you want to feel different about money?

Unit 1: Your Money Pattern Is Not a Character Flaw (8-10 min)

Subtitle: Common patterns, connection to Builder Types

Learning Objectives

By the end of this unit, participants will be able to:

- Identify their money pattern
- Understand how their Builder Type influences money behaviors
- Reframe money struggles as mismatch, not failure
- Begin building a money system that works with their wiring

Core Content

Common Money Patterns for Cycle-Breakers

Pattern 1: Scarcity Spending

- "I have money now, so I need to spend it before it disappears"
- Result: Feast/famine cycle
- Root: Money has never felt safe or stable

Pattern 2: Avoidance

- "I don't look at my bank account"
- "I don't open bills"
- Result: Overdrafts, late fees, collections
- Root: Shame, fear, overwhelm

Pattern 3: Over-Giving

- "I can't say no when someone asks for money"
- "I pay for everyone because I don't want to be selfish"
- Result: Resentment, depletion, inability to save
- Root: People-pleasing, fear of being seen as "bad"

Pattern 4: Hyper-Independence

- "I'll never ask for help"
- "I'd rather go without than borrow"
- Result: Suffering in silence, refusing resources
- Root: Pride, fear of vulnerability

Pattern 5: Chaos Addiction

- "I'm most motivated when I'm broke"
- "I create financial crisis to force myself to act"
- Result: Chronic instability
- Root: High stimulation threshold; calm feels uncomfortable

These are not character flaws. These are adaptations to financial trauma.

Money Patterns by Builder Type

High Structure Builders:

- **Strength:** Love budgets, systems, tracking
- **Challenge:** Rigidity when unexpected expenses arise; may shame self for deviations
- **Strategy:** Build flexibility into the budget ("miscellaneous" category)

Low Structure Builders:

- **Strength:** Adaptable when income fluctuates
- **Challenge:** Hard to stick to budgets; tracking feels suffocating
- **Strategy:** Use flexible frameworks (spending guidelines, not rigid categories)

High Stimulation Builders:

- **Strength:** Motivated by quick wins, gamification
- **Challenge:** Boredom with slow wealth-building; impulsive spending
- **Strategy:** Automate savings so it's invisible; use apps with instant feedback

Low Stimulation Builders:

- **Strength:** Patient with long-term goals; not swayed by trends
- **Challenge:** May under-earn because negotiation feels overstimulating
- **Strategy:** Slow, steady systems; practice asking for raises in low-stakes ways

External Processors:

- **Strength:** Benefit from accountability partners, talking through money decisions
- **Challenge:** May overshare or take on others' financial anxiety
- **Strategy:** Money pods (Module 6, Unit 7)

Internal Processors:

- **Strength:** Good at solo financial planning
- **Challenge:** May isolate when struggling; don't ask for help

- **Strategy:** Scheduled check-ins with tribe, even when not in crisis

Control-Oriented:

- **Strength:** Decisive about spending, saving, investing
- **Challenge:** May micromanage or refuse to delegate (even to financial advisors)
- **Strategy:** Build trust slowly; maintain control while getting input

Flexibility-Oriented:

- **Strength:** Adaptable to income changes
- **Challenge:** May lack direction; "I'll figure it out" without a plan
- **Strategy:** Set guardrails (minimum savings, maximum debt) within flexible system

Discussion Prompts

- Which money pattern resonates most?
- How does your Builder Type show up in your money behavior?
- What would a money system that works WITH your wiring look like?

Workbook Exercise: Money Pattern + Builder Type Integration

1. What's your dominant money pattern?
2. How does your Builder Type influence this pattern?
3. What's one strategy (from the list above) you could try this week?
4. Who in your tribe could support you with this?

Unit 2: What You Believe About Money Runs Your Life (8-10 min)

Subtitle: Money beliefs and self-fulfilling patterns

Learning Objectives

By the end of this unit, participants will be able to:

- Identify their money beliefs (often unconscious)
- Understand how beliefs create behaviors
- Rewrite limiting money beliefs
- Practice new money affirmations

Core Content

Money Beliefs (Often Hidden)

Most people don't know what they believe about money. But their beliefs run in the background, shaping every decision.

Common limiting money beliefs:

- "I'll never have enough"
- "Rich people are bad"
- "I don't deserve wealth"
- "Money is the root of all evil"
- "If I make money, people will use me"
- "I'm bad with money"

Where these come from:

- Childhood messages ("We can't afford that," "Money doesn't grow on trees")
- Cultural narratives ("Poor people are virtuous," "Wealth is greed")
- Trauma ("Money caused my family to fight," "I was abandoned because of money")

How Beliefs Become Self-Fulfilling

Example 1: "I'll never have enough"

- Belief activates scarcity mindset
- You spend immediately when you have money (because it won't last)

- Money disappears
- Belief confirmed: "See? I never have enough"

Example 2: "I don't deserve wealth"

- Belief activates self-sabotage
- You under-earn, overspend, or give money away
- You stay broke
- Belief confirmed: "I'm not meant to have money"

Example 3: "Rich people are bad"

- Belief creates fear of wealth
- You subconsciously cap your income ("I don't want to be like them")
- You stay poor
- Belief confirmed: "At least I'm a good person"

These loops run unconsciously.

The Money Belief Audit

Step 1: Identify your beliefs

Complete these sentences (first thing that comes to mind):

- "Money is..."
- "Rich people are..."
- "I'll never..."
- "People like me don't..."

Step 2: Ask: Is this true?

- Where did this belief come from?
- Is it 100% true 100% of the time?
- Who benefits from me believing this?

Step 3: Find evidence against it

- When has this belief been proven wrong?
- Do I know anyone who contradicts this belief?

Step 4: Rewrite the belief

Limiting belief: "I'll never have enough"

Rewritten: "I'm learning to build financial stability. I have enough for today, and I'm working toward tomorrow."

Limiting belief: "Rich people are bad"

Rewritten: "Wealth is a tool. I can build wealth and stay aligned with my values."

Limiting belief: "I'm bad with money"

Rewritten: "I'm learning new money skills. I'm capable of growth."

Money Affirmations (Grounded, Not Toxic Positivity)

Bad affirmation: "I'm rich"

Grounded affirmation: "I'm building financial stability one decision at a time"

Bad affirmation: "Money comes easily to me"

Grounded affirmation: "I'm learning to earn, save, and invest"

Bad affirmation: "I have no money problems"

Grounded affirmation: "I face my money challenges with courage and support"

Daily practice:

1. Choose 3 money affirmations
2. Say them out loud every morning
3. Notice when limiting beliefs arise and interrupt them with your affirmation

Discussion Prompts

- What money belief have you carried your whole life?
- Where did that belief come from?
- What would change if you actually believed your rewritten belief?

Workbook Exercise: Money Belief Rewrite

1. Complete the sentence: "Money is..."
2. Where did this belief come from?
3. Is it 100% true? Find one piece of evidence that contradicts it.
4. Rewrite it into a grounded belief.
5. Turn it into an affirmation you'll say daily.

Unit 3: Budgeting for Real Life, Not Perfect Life (10-12 min)

Subtitle: Shame-free budgeting

Learning Objectives

By the end of this unit, participants will be able to:

- Create a shame-free budget
- Adapt budgeting to their Builder Type
- Use the 4-step Builder's Budget Framework
- Handle irregular income and unexpected expenses

Core Content

Why Traditional Budgets Fail

Traditional budgets:

- Assume stable income
- Punish for "mistakes"
- Don't account for Builder Type differences
- Expect perfection

For cycle-breakers:

- Income is often irregular

- Unexpected expenses are constant
- Rigidity triggers shame spirals
- "Perfect" budgets get abandoned

Solution: Builder's Budget Framework

The Builder's Budget Framework (4 Steps)

Step 1: Know Your Baseline

What's the bare minimum you need to survive this month?

Categories:

- Rent/mortgage
- Utilities (electric, water, gas, internet)
- Food (groceries, not restaurants)
- Transportation (gas, bus pass, car payment)
- Minimum debt payments

Calculate your baseline number.

Example: Baseline = $1,500/month

Step 2: Know Your Income

How much money is coming in?

If income is stable: Easy. Use your paycheck amount.

If income is irregular (gig work, freelance, tips):

- Look at last 3 months
- Calculate average
- Use the lowest month as your baseline planning number

Example: Income = $2,000/month (average)

Step 3: Know Your Margin

Margin = Income - Baseline

Example: $2,000 - $1,500 = $500 margin

This is your wiggle room.

Step 4: Allocate Your Margin

Use margin for:

1. **Savings** (even $10)
2. **Debt payoff** (beyond minimums)
3. **Quality of life** (coffee, entertainment, self-care)
4. **Unexpected** (buffer for when shit happens)

Example allocation of $500 margin:

- $100 savings
- $100 extra debt payment
- $150 quality of life
- $150 buffer fund

If margin is negative (income < baseline):

You're in crisis mode. Unit 9 covers tribe strategies for this.

Budgeting by Builder Type

High Structure:

- Use detailed spreadsheets
- Track every dollar
- Review weekly
- Tools: Excel, YNAB (You Need A Budget)

Low Structure:

- Use simple guidelines ("spend no more than 50% on baseline, 20% on savings, 30% on everything else")
- Don't track daily; check weekly
- Tools: Simple (bank app), or just 3 accounts (baseline, savings, fun)

High Stimulation:

- Gamify it (savings challenges, visual trackers)
- Automate as much as possible (so it's out of sight)
- Tools: Apps with badges/rewards (Mint, Qapital)

Low Stimulation:

- Keep it simple and slow
- No overwhelm; start with baseline only
- Tools: Pen and paper, Google Sheets

External Processors:

- Budget with a buddy (money pod)
- Talk through spending decisions out loud
- Weekly accountability check-ins

Internal Processors:

- Solo budgeting sessions
- Journal about money decisions
- Monthly review alone, then share with tribe

Handling Irregular Income

Strategy 1: Use your lowest month as baseline

- Plan as if you'll make your lowest amount
- Extra income in good months goes to savings/buffer

Strategy 2: Build a buffer month

- Goal: Save one month of baseline expenses
- This smooths out income gaps

Strategy 3: Prioritize baseline first

- When money comes in, cover baseline immediately
- What's left is margin

Shame-Free Budgeting Rules

Rule 1: Budgets are experiments

Your first budget won't be perfect. Adjust monthly.

Rule 2: "Blowing" the budget is data, not failure

Did you overspend? Why? What need weren't you meeting?

Rule 3: Quality of life is not frivolous

Coffee, meals out, entertainment = not waste. Life is not just survival.

Rule 4: Comparison is the thief of joy

Your budget is yours. Don't measure it against someone else's.

Rule 5: Ask for help

If you can't make your baseline, tell your tribe. (Unit 9)

Discussion Prompts

- What's your baseline number?
- What would change if you had a $500 buffer?
- What budget tool matches your Builder Type?

Workbook Exercise: Create Your Builder's Budget

1. List your baseline expenses (rent, utilities, food, transport, minimums)
2. Calculate your baseline number
3. What's your average monthly income?
4. What's your margin? (Income - Baseline)
5. How will you allocate your margin?
6. What budget tool will you use?
7. When will you review your budget? (Pick a day)

Unit 4: Credit Is Not a Moral Issue (10-12 min)

Subtitle: What credit is, why it matters, myths busted

Learning Objectives

By the end of this unit, participants will be able to:

- Understand what credit is and why it matters
- Check their credit score without fear
- Identify strategies to build or repair credit
- Reframe credit as a tool, not a judgment

Core Content

What Is Credit?

Credit is **a measure of how likely you are to repay borrowed money**.

That's it. It's not:

- A measure of your worth
- A moral judgment
- A reflection of your character

It's a number. A number you can change.

Why Credit Matters (Unfortunately)

In the US, credit impacts:

- **Housing:** Landlords check credit. Bad credit = denied or higher deposits
- **Jobs:** Some employers check credit (especially finance, government)
- **Loans:** Car loans, personal loans, mortgages require good credit
- **Interest rates:** Bad credit = higher interest (you pay more for everything)
- **Utilities:** Deposits required if credit is low

This system is unfair. It punishes people who've been poor. But it's the system we're in.

Building credit is harm reduction.

The Credit Score Breakdown

Credit scores range from 300-850.

Ranges:

- 300-579: Poor
- 580-669: Fair
- 670-739: Good
- 740-799: Very Good
- 800-850: Excellent

What impacts your score:

1. **Payment history (35%):** Do you pay bills on time?
2. **Credit utilization (30%):** How much of your available credit are you using? (Lower is better)
3. **Length of credit history (15%):** How long have you had credit?
4. **New credit (10%):** Have you opened a lot of accounts recently?
5. **Credit mix (10%):** Do you have different types of credit (credit card, loan, etc.)?

The biggest factor: Payment history. Pay on time = score goes up.

How to Check Your Credit (Free)

Option 1: AnnualCreditReport.com

- Free credit report from all 3 bureaus (Experian, TransUnion, Equifax)
- Once per year

Option 2: Credit Karma, Credit Sesame (free apps)

- Check score anytime
- Monitoring alerts

Checking your own credit does NOT hurt your score.

How to Build Credit (If You Have None)

Strategy 1: Secured Credit Card

- You put down a deposit ($200-$500)
- That becomes your credit limit
- Use it for small purchases, pay it off every month
- After 6-12 months, you get your deposit back and your score improves

Strategy 2: Credit Builder Loan

- Some credit unions offer these
- You "borrow" $500-$1,000, but the money is held in an account
- You make monthly payments
- After 12 months, you get the money back + you've built credit

Strategy 3: Become an Authorized User

- Someone with good credit adds you to their credit card
- You benefit from their payment history
- You don't even need to use the card

Strategy 4: Pay Bills That Report to Credit Bureaus

- Some services (Experian Boost, Rent Reporters) allow you to report rent, utilities, phone bills
- These typically don't report automatically, but you can opt in

How to Repair Credit (If It's Bad)

Step 1: Check your credit report for errors

- 1 in 5 reports have errors
- Dispute errors ("This account isn't mine," "This was paid," etc.)

Step 2: Pay down high balances

- Credit utilization should be under 30% (ideally under 10%)
- Example: If your limit is $1,000, keep balance under $300

Step 3: Set up automatic payments

- Late payments destroy your score

- Automate minimums so you never miss

Step 4: Don't close old accounts

- Length of credit history matters
- Even if you're not using a card, keep it open

Step 5: Negotiate with creditors

- If you're in collections, negotiate "pay for delete" (you pay, they remove it from your report)
- Get agreements in writing

Step 6: Be patient

- Credit repair takes 6-24 months
- Progress is slow, but it's real

Myths About Credit

Myth 1: "Checking my credit hurts my score"

Truth: Only **hard inquiries** (like applying for a loan) hurt your score. Checking your own is a **soft inquiry** and doesn't impact it.

Myth 2: "I need to carry a balance to build credit"

Truth: No. Pay off your card every month. Carrying a balance just costs you interest.

Myth 3: "Closing a card improves my score"

Truth: No. It shortens your credit history and increases your utilization. Keep cards open.

Myth 4: "Credit repair companies can fix my credit fast"

Truth: Most are scams. You can dispute errors yourself for free.

Myth 5: "Bad credit is permanent"

Truth: Most negative items fall off your report after 7 years. Bankruptcies after 10 years.

Discussion Prompts

- What's your current relationship with credit?
- What credit myth did you believe?
- What's one step you could take this week to build or repair credit?

Workbook Exercise: Credit Action Plan

1. Have you checked your credit score? If not, commit to doing it this week.
2. What's your score (if you know)? What range are you in?
3. If you have no credit: Which strategy will you use to build it?
4. If you have bad credit: Which repair strategy will you start with?
5. Who in your tribe could be your credit accountability partner?

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

Subtitle: Emergency fund as relapse prevention

Learning Objectives

By the end of this unit, participants will be able to:

- Understand why saving matters for cycle-breakers
- Start saving even with very little money
- Build toward an emergency fund
- Adapt saving strategies by Builder Type

Core Content

Why Saving Feels Impossible

For cycle-breakers, saving often feels like a joke.

"How am I supposed to save when I can barely cover rent?"

Valid. Real. Understandable.

And also: Even $5 matters.

Why:

- Saving is a skill, not an amount
- $5 saved breaks the "I'll never have enough" pattern
- Small amounts compound over time
- The act of saving rewires your brain

Research Insight: Sherraden's research (2013) shows that having any savings—even as little as $250—significantly improves psychological well-being and reduces crisis responses.[1]

The Emergency Fund (Your Relapse Prevention Tool)

What is an emergency fund?

Money set aside for unexpected expenses (car breaks down, lose your job, medical bill, etc.)

Why it matters for cycle-breakers:

- Financial crisis = stress → dysregulation → relapse risk increases
- An emergency fund = buffer between crisis and spiral
- It's not about wealth; it's about **stability**

Goal tiers:

- **Tier 1:** $500 (covers most small emergencies)
- **Tier 2:** $1,000 (covers car repair, ER visit, etc.)
- **Tier 3:** 1 month of baseline expenses
- **Tier 4:** 3-6 months of baseline expenses (full security)

Start with Tier 1. Even if it takes a year.

How to Start Saving (Even When Broke)

Strategy 1: Start with $1/week

- $1/week = $52/year
- Sounds small. But it's $52 more than $0.
- Increase when you can

Strategy 2: Round-up apps

- Apps like Acorns, Qapital round up purchases to the nearest dollar
- Difference goes to savings
- Example: $3.47 coffee → rounds to $4, saves $0.53

Strategy 3: Automate it

- Set up auto-transfer on payday ($5, $10, $25—whatever you can)
- Out of sight, out of mind
- You won't spend what you don't see

Strategy 4: Save windfalls

- Tax refund? Save 50%
- Bonus? Save it
- Unexpected cash? Save it

Strategy 5: The 30-day rule

- Want to buy something non-essential? Wait 30 days
- If you still want it, buy it
- If not, put that money in savings

Saving Strategies by Builder Type

High Structure:

- Set a specific savings goal and timeline
- Track progress weekly
- Use visual trackers (thermometer chart, etc.)

Low Structure:

- Use round-up apps (automatic, no thinking)
- Save whatever's left at end of month (flexible)
- Don't stress about hitting exact numbers

High Stimulation:

- Gamify it (savings challenges, "no-spend" weeks)
- Compete with friends (who can save the most this month?)
- Celebrate wins publicly

Low Stimulation:

- Slow and steady
- Automate so you don't have to think about it
- Check progress monthly (not daily)

External Processors:

- Join a Cohort Savings Streak (Unit 8)
- Check in with your pod about progress
- Share wins ("I hit $100!")

Internal Processors:

- Solo savings tracking
- Journaling about what saving means to you
- Share milestones with tribe (but process privately)

What to Do When You Can't Save

Some months, you won't be able to save. **That's okay.**

If you can't save:

1. Don't shame yourself
2. Revisit your budget (Is baseline covered? If not, ask for help—Unit 9)
3. Resume saving when you can

Saving is not linear. Some months you save $50. Some months $0. Some months $5. All of it matters.

Discussion Prompts

- What's your relationship with saving?
- What would it feel like to have a $500 emergency fund?
- What saving strategy matches your Builder Type?

Workbook Exercise: Start Your Emergency Fund

1. Set your Tier 1 goal (start with $500)
2. How much can you save this month? ($1, $5, $25, $50?)
3. Where will you keep this money? (Separate savings account, envelope, app?)
4. What savings strategy will you use?
5. Who will be your savings accountability partner?
6. When will you celebrate Tier 1? (Set a date, even if it's a year away)

Unit 6: You Don't Need to Be Rich to Build Wealth (10-12 min)

Subtitle: Compound interest, micro-investing

Learning Objectives

By the end of this unit, participants will be able to:

- Understand the difference between saving and investing
- Learn how compound interest works
- Explore micro-investing options
- Start building wealth (even with $10)

Core Content

Saving vs. Investing

Saving: Money sitting in a bank account

- Safe
- Liquid (you can access it anytime)

- Low/no growth (savings accounts earn ~0.5% interest)

Investing: Money put into stocks, bonds, real estate, etc.

- Higher risk
- Higher growth (historically ~7-10% per year)
- Less liquid (you shouldn't touch it for years)

Both matter. Saving is for emergencies. Investing is for long-term wealth.

The Magic of Compound Interest

Compound interest = earning interest on your interest.

Example:

You invest $1,000 at 7% annual return.

- Year 1: $1,000 + $70 = $1,070
- Year 2: $1,070 + $74.90 = $1,144.90
- Year 10: $1,967
- Year 30: $7,612

You turned $1,000 into $7,612 by doing nothing.

Now imagine you also add $50/month:

- Year 30: $67,000+

The earlier you start, the more it grows.

Investing Basics (For Beginners)

What to invest in:

- **Index funds:** A collection of stocks (like the S&P 500)
- Why: Diversified (you're not betting on one company), low fees, historically reliable

Where to invest:

- **Employer 401(k):** If your job offers this, contribute at least enough to get the match (free money)

- **Roth IRA:** Individual retirement account (you contribute after-tax dollars, it grows tax-free)
- **Brokerage account:** For non-retirement investing

How much to start:

- Some brokers require $0 minimum (Fidelity, Charles Schwab)
- Micro-investing apps: $5 (Acorns, Stash, Robinhood)

When to start:

- After you have Tier 1 emergency fund ($500)
- Even if it's $10/month

Micro-Investing Apps

Acorns:

- Rounds up purchases, invests the change
- $3-5/month fee
- Good for beginners

Stash:

- Invest as little as $1
- Educational tools
- $3-9/month fee

Robinhood:

- No fees
- Buy fractional shares (you can buy $5 of a $500 stock)
- More hands-on

Public:

- Social investing (see what others are buying)
- No fees
- Fractional shares

Investing by Builder Type

High Structure:

- Set up automatic monthly investments
- Research index funds, choose 1-2
- Track performance monthly (but don't panic-sell)

Low Structure:

- Use round-up apps (automatic)
- "Set it and forget it" approach
- Check once per quarter

High Stimulation:

- Micro-investing apps with gamification
- Watch your portfolio grow (but resist temptation to trade constantly)
- Set milestones and celebrate

Low Stimulation:

- Simple index funds
- Automate everything
- Ignore daily market noise

Control-Oriented:

- Research thoroughly before investing
- Choose your own funds
- Feel comfortable with DIY approach

Flexibility-Oriented:

- Robo-advisors (Betterment, Wealthfront) that manage for you
- Target-date funds (automatically adjust as you age)
- Less decision fatigue

Investing Myths

Myth 1: "I need thousands of dollars to invest"

Truth: You can start with $5

Myth 2: "Investing is only for rich people"

Truth: Investing is how people build wealth

Myth 3: "I'll lose all my money"

Truth: If you invest in diversified index funds and hold long-term, historically you'll grow wealth

Myth 4: "I need to pick the right stocks"

Truth: Index funds outperform most individual stock picking

Myth 5: "I should wait until I have more money"

Truth: Starting now (even small) beats waiting

Discussion Prompts

- What's your biggest fear about investing?
- What would it feel like to have money working for you?
- What's one step you could take this month toward investing?

Workbook Exercise: Investing Action Plan

1. Do you have Tier 1 emergency fund yet? (If no, focus on that first)
2. If yes: How much could you invest per month? ($5, $10, $25, $50?)
3. Where will you invest? (401k, Roth IRA, micro-investing app?)
4. What will you invest in? (Index fund? Target-date fund?)
5. When will you open your account? (Set a date this week)

Unit 7: Money Is Not a Solo Sport (8-10 min)

Subtitle: Tribe financial support, skill-sharing

Learning Objectives

By the end of this unit, participants will be able to:

- Understand financial co-regulation
- Use tribe strategies for money accountability
- Share financial skills and resources
- Ask for help without shame

Core Content

Financial Co-Regulation

Just like nervous system regulation (Module 3), money stress is easier to manage with others.

Why:

- Financial shame thrives in isolation
- Accountability increases follow-through
- Shared strategies reduce overwhelm
- Celebration makes progress feel real

Financial co-regulation looks like:

- Budget check-ins with a pod
- Savings challenges with friends
- Skill-sharing ("I'll teach you credit repair, you teach me investing")

Tribe Money Strategies

Strategy 1: Budget Buddies

- Partner with someone from your tribe
- Weekly 15-min check-ins
- Share wins and challenges
- No judgment, just presence

Script:

"How was your money week?"

"Did you stick to your budget?"

"What was hard?"

"What's your money goal for next week?"

Strategy 2: Money Pods (Monthly)

- 3-5 people meet monthly
- Everyone shares:
    - One win
    - One challenge
    - One goal for next month
- Tribe reflects back patterns ("I noticed you always overspend when you're stressed")
- No advice unless asked

Strategy 3: Skill-Sharing

Everyone knows something about money that someone else doesn't.

Examples:

- "I'll teach you how to dispute credit errors"
- "I'll show you how to set up a Roth IRA"
- "I'll help you negotiate a raise"
- "I'll review your resume for higher-paying jobs"

Create a Tribe Resource Bank:

- List skills each person has
- When someone needs help, check the bank first

Strategy 4: Resource Pooling

Some things are cheaper when you share.

Examples:

- Bulk food buying (split a Costco membership)
- Shared childcare (trade babysitting hours)
- Car-sharing (one person has a car, others chip in for gas/insurance)
- Tool library (you have a drill, I have a saw, we share)

Not charity. Not codependency. Infrastructure.

Strategy 5: Financial Load-Bearing Maps

Sometimes you can't carry your financial load alone.

How