

# WORKSHOP ONE: INTRODUCTION & COURSE OVERVIEW

## **Advanced Preparations for Workshop 1:**

**Set-up:** Prepare room for class with adequate chair/table arrangement, sign-in sheets, pre-class questionnaires, Student Guides, and handouts. Set up projector and PowerPoint slides. If facilitating an online session, set up the slides and Zoom meeting room.

## **Materials Needed For This Class:**

1. Attendance (sign-in sheet if in-person, facilitators take attendance if class is virtual)
2. Whiteboard (or virtual whiteboard)
3. Facilitator Guide
4. Student Guide: Workshop 1
5. Laptop & projector
6. PowerPoint slides: Workshop 1
7. Poster paper and markers (in-person)
8. Writing paper and pens
9. Pre-class questionnaire
10. Demographics & Registration form
11. Class Topics Questionnaire
12. Workshop 1 Worksheets
13. "Poverty and Hunger in America" Handout
14. "The Hidden Rules Among Classes" Handout
15. "Steps Toward Financial Resilience" Handout
16. "Poverty and Intersectionality in Oregon" Handout
17. "How Poverty is Measured in the U.S." Handout
18. Snacks (if budget allows)

## **Learning Objectives:**

*Upon conclusion of Workshop 1, participants will:*

1. Have a basic understanding of what to expect in this course.
2. Recognize subtle and pervasive thoughts and reactions toward money.
3. Have a basic understanding of how mental health challenges and financial difficulties impact one another.
4. Learn new tips for mindfulness and self-care.
5. Have a basic understanding of poverty in the U.S. and how it relates to classism, intersectionality, privilege, equity, and social justice.
6. Have a basic understanding of financial resilience and how to build human capital.
7. Identify the financial areas that are most important for them to address.

## Welcome & Introductions

### **Lead Facilitator:**

**Suggested time:** 15-20 minutes

**Materials:** PowerPoint slides; Student Guide p. 9-10; attendance sheet; whiteboard; poster paper and markers (in-person); registration forms

### **Teaching:**

Introduce the course and the instructors. Ask the participants to introduce themselves. Introductions can include: their names, how they would like to be referred to, where they are from, and why they are interested in taking this class. Instead of asking for preferred pronouns, we recommend asking students to share how they would like to be referred to, which may include their preferred pronouns, their name, or both. This is so that no participant feels forced to choose and share pronouns if they don't want to.

Make sure everyone has a print or digital copy of the **Money Basics Guide for Students**. Review housekeeping items (location of restrooms and exits, what to expect from the class, virtual class etiquette, etc. as is applicable).

Go over the course expectations and course goals:

### **Course Expectations:**

- Listen carefully to other speakers and to your own reactions
- Respect and accept the validity of another point of view, even if you disagree
- Suspend judgement and approach other people's opinions with an open-mind
- Speak up and share your views fully and honestly.

### **Course Goals:**

Participants will leave the course with:

- Increased knowledge and improved skills relating to money and finances;
- Greater confidence handling their finances;
- Healthy financial goals and habits;
- The ability to reflect upon their current financial situation and strategize ways to improve it.
- Participants' feelings of shame or hopelessness around money and their financial situation are reduced as they learn new information and skills in a safe environment.

### Discussion:

Ask the participants to add any additional class-wide expectations, values, and goals to a list of *Community Agreements*. Community Agreements are a collective vision for how the group wants to be in community with one another. Instead of facilitators creating a rigid set of goals and asking participants to adhere by them, everyone will work *together* to create a shared list of expectations, values, and different ways that the group will support one another throughout this course. To begin this activity, you can ask the class: “What do you need from every person in this group in order to feel safe, supported, open, productive, and trusting?”

Emphasize the importance of being curious, open, and kind to oneself and one another. Everyone has different backgrounds and lived experiences when it comes to the topics covered in this course, and the goal of the Community Agreements is to create a set of expectations so everyone can feel safe, respected, and heard.

If you are holding class in-person, facilitators can write down the Community Agreements on poster paper and tape it onto a wall in the classroom. If class is online, add the rules to the class slides or share them on the screen at the start of every class. *Make sure to keep the list of Community Agreements after you create it so you can reference it at the beginning of each workshop.*

Example of Community Agreements:	
<ul style="list-style-type: none"><li>• Mutual Respect</li><li>• Active Listening</li><li>• Practicing empathy and compassion</li></ul>	<ul style="list-style-type: none"><li>• Speaking up or stepping back to make space for others to speak up</li><li>• Lean into discomfort</li></ul>

### Teaching:

Go over the agenda for this workshop. Let the participants know that this is something you will do at the beginning of each class to give them a heads-up in case any of the topics activate difficult emotions or memories. Encourage the participants to push through discomfort (that is how we grow!) but emphasize that they are *always* welcome take a short break from class if they feel they need to. Also emphasize that you, as a peer facilitator, are there to provide support if they need it. The day’s agenda can be found in the syllabus and on the PowerPoint slides.

Discuss the course schedule and go over the syllabus together. Let participants know that the schedule is flexible and they can always ask questions, share concerns, suggest topics they'd like to discuss, and spend longer than the allotted time on certain topics and activities.

### **Activity:**

Ask the participants to fill out the *Pre-Course Questionnaire*, the *Demographics & Registration Form* and the *Class Topics Questionnaire* and hand/submit them online to the facilitators (if they haven't already done so before class).

The *Pre-Course Questionnaire* will ask participants to indicate how they feel about a number of statements regarding their current financial situation and current relationship with money and personal finance. The same questions are on the *Post-Course Questionnaire*, which participants will take during the final class to track their progress from the beginning of the course to the end.

The *Class Topics Questionnaire* will ask participants to indicate which topics they are already familiar with and which they are interested in learning more about. This will help you modify the course schedule so that workshops are focused on the topics participants are most interested in.

## **Thoughts & Beliefs about Money**

### **Facilitator:**

**Suggested time:** 10 minutes

**Materials:** PowerPoint slides; Student Guides p. 10; Workshop 1 worksheets; pens/pencils, whiteboard

### **Activity:**

In the space in the Student Guide or in the Workshop 1 worksheets, ask the participants to think about and jot down a few words or phrases that represent their thoughts, feelings, or beliefs about money and their current financial situation.

You will ask participants to think about the following questions:

- What is your situation with money now?
- What was it like when you were a child?
- What are some beliefs about money that you've heard from friends and family, or in the media?

Ask them to respond to each question with a few words or phrases that describe how they feel about money. Examples could include words such as “broke,” or “necessity” or phrases such as “never enough” or “money can’t buy happiness.”

One option to make this activity more interactive is to ask participants to write these feeling words on the whiteboard or on sticky notes and stick them on pieces of poster paper around the room. If facilitating virtually (or if you want a paperless option), you can use Google’s Jam Board website, which will allow participants to add virtual post-it notes to a shared screen.

Once everyone’s words and phrases are on sticky notes or poster paper, ask the class to distinguish whether these are positive, negative, or neutral words. You can go through them one by one and categorize them as positive, negative, or neutral and why. While one facilitator guides this process, the other should be writing down what is said on the whiteboard.

### **Discussion:**

After this discussion, ask participants to share any “feeling” words and thoughts that come to mind for *how they would like to feel* about money. Write down their answers and keep their responses to review at the end of the course. Let the participants know this is their starting point and that one of the goals of the course is to change the relationship people have with money.

**Note:** If comfortable, this is a good place for facilitators to begin sharing any personal stories and lived experiences having to do with financial challenges, economic insecurity, and mental health/addiction challenges, and money. This sharing can create a sense of community and shared lived experience among peers.

## **Mental Health/Addiction & Money; Mindfulness**

**Facilitator:**

**Suggested time:** 15-20 minutes

**Materials:** PowerPoint slides; Student Guides p. 11-13; Workshop 1 worksheets; whiteboard

### **Activity:**

Ask the participants to journal in the space provided in the Student Guide or Workshop 1 worksheets about their perspectives on poverty and the impact financial stress may have had on their lives and their mental health and/or addiction challenges.

The questions in the Student Guide are: *In what ways have mental health issues affected your financial situation? In what ways has your financial situation affected your mental health?*

Ask them to think about how financial stress and/or lived experience of poverty can impact one's physical health, mental health, and one's relationships with friends, family, and their partners. Encourage participants to think about how addiction and/or substance use challenges can affect a person's finances, and how poverty and financial insecurity can make it difficult to access recovery and treatment services.

Facilitators should do this activity with the participants, and should share some of their thoughts after everyone is done writing. Open up the space for sharing. If comfortable, facilitators can share personal stories and invite participants to do the same. Let the class know you will delve more into these topics in Workshop Eight.

### Teaching/ Discussion:

Discuss the importance of mindfulness and self-care to help address financial stress. Ask the class: *why do you think self-care is important?*

Go through the tips for practicing mindfulness on a budget in the Student Guide and ask participants to share anything they do each day to take care of themselves. While one facilitator leads the discussion, the other can write down these self-care tips on the whiteboard or a shared document. For a more interactive option, you can ask participants to write their suggestions on Jam Board post-its and read them aloud when everyone's finished.

**Optional Activity:** following this discussion of mindfulness, facilitators may choose to begin each class with two or three deep breaths, a few minutes of stretching, or spending time writing down one thing each person is grateful for.

## **Poverty, Intersectionality, Social Justice**

### **Facilitator:**

**Suggested time:** 20-30 minutes

**Materials:** PowerPoint slides; Student Guides p. 14-20; whiteboard; Workshop One Handouts 1-5; YouTube videos (located in the Facilitator Toolkit)

### Teaching:

In order to understand how to improve one's financial situation, it is important to recognize how poverty, class, privilege, power, and oppression function in the United States and create immense barriers to economic mobility and financial success for members of marginalized communities. It is impossible to discuss poverty and social class without discussing the other systems and institutions that interact with, and reinforce, poverty, class, and other inequities. Poverty and classism intersect with other systems and policies that discriminate and harm, which can affect a person's economic situation as well as their mental health and/or addiction challenges, recovery, and overall well-being.

In this section, you will go through the definitions of poverty, economic mobility, economic insecurity, economic well-being, income/wealth inequality, classism, intersectionality, systemic racism, redlining, privilege, social justice and equity in the Student Guide. To make this section more interactive, invite volunteers to read a definition aloud. Facilitators should leave space for discussion and questions and add any additional facts, knowledge, or experiences as they feel comfortable.

Facilitators should acknowledge how systemic (institutionalized) racism has denied BIPOC communities the same access and opportunity as White Americans to build generational wealth and experience economic mobility. The ability to create and pass-on wealth and achieve a comfortable standard of living is a form of privilege. Systemic racism also manifests itself as large wealth and unemployment gaps as well as discrimination in healthcare, education, and arrests/incarceration rates.

**Note:** If your organization has DEI and/or anti-racism statements, this would be a good time to include them.

### Discussion:

Invite participants to discuss these terms and share any experiences or knowledge they might have surrounding these topics. Provide the participants with virtual or physical copies of the "Poverty and Hunger in America" handout and "Poverty and Intersectionality in Oregon" handout (if you are facilitating this course in Oregon). Allow time for participants to read through these handouts and invite discussion when finished.

Participants will have diverse backgrounds when it comes to these topics – some may be very familiar while others may not. Be patient and answer questions as they come up, and be sure to emphasize that this is a judgment-free, respectful, and safe space. *A key goal/hope of this course is to create a community that is inclusive, diverse, respectful, and which uplifts and empowers the voices of lived experience at all intersections.*

**Please note** that this is a very brief and incomplete overview of very important and nuanced topics, and it is recommended that instructors and students do outside research on these topics to better grasp their importance and to further engage social justice and equity work in this course.

Culturally responsive practices and anti-racism work is ongoing work. The conversations and the materials learned in this section should be on-going throughout the course. It is integral that this section be taught thoughtfully and intentionally so as to give these topics the attention they deserve and to not further harm participants with marginalized identities who are already experiencing intersecting systems of oppression every day.

People need to be in the right place mentally and emotionally to have these conversations and to stay focused, thoughtful, and open. This includes facilitators. It may be helpful to check in with participants before delving into this section to see what their energy level is to make sure they can be fully engaged in these conversations. There are documentary and video suggestions and additional handouts on the Facilitator Toolkit website that may be helpful in engaging with these topics. This include videos on intersectionality and systemic racism in the United States, readings on race, poverty, income inequality, and white privilege; and documentaries on Oregon's civil rights movements and disturbing history of exclusion, displacement, redlining, and segregation.

### **Teaching/ Discussion:**

Connect these conversations back to the course goals by going over the section on financial resilience and human capital. Emphasize that the work you all will be doing in this course is a form of building human capital and financial resilience. Hand out “Steps toward Financial Resilience” and invite discussion.

Review the U.S. Department of Health and Human Services Poverty Guidelines in the Student Guide. Provide copies of the “How Poverty is measured in the U.S.” handout. Connect these guidelines to the information on living wages in the Student Guide. Leave space for questions and any comments/experiences participants may have with minimum vs. living wages.



If in-person, hand out the “Hidden Rules among Classes” sheet to participants. If you are facilitating online, provide participants with a link to the handout and pull it up on the shared screen so that everyone can view it together. Go through each point and invite discussion.

Connect these conversations back to the course goals: to build upon existing money management and personal finance skills, which can help mitigate some of the stress, anxiety, or shame felt around money that can negatively affect a person’s mental health. This course is designed to provide financial skills and tools to participants while they direct their own recoveries.

## Individual Goals

**Facilitator:**

**Suggested time:** 5-10 minutes

**Materials:** PowerPoint slides; Student Guides p. 21; Workshop 1 worksheets; pens/pencils

### **Activity:**

Ask the participants to write down in their Student Guide, Workshop 1 Worksheets, or notebook what they hope to get out of this course and the financial areas that are most important for them to address. Invite sharing of these goals in small groups or as a class. Ask them to save these goals so that they can reflect on them at the end of the course. Let participants know that next class, they will create an action plan for achieving their financial goals.

## Wrap-up

**Facilitator:**

**Suggested time:** 10 minutes

**Materials:** PowerPoint slides, Student Guides p. 22-26; Workshop 1 Worksheets

### **Teaching:**

Go over the Homework Assignment for this week:

1. Ask the participants to refer to the Money Saving Ideas section in the Student Guide (p. 22-26) and choose one money saving idea to commit to for the next week. *Both facilitators will commit to one idea as well, which needs to be stated.*
2. Participants will mark in their Guidebooks or Workshop 1 Worksheets which actions they are already doing and which they will try out for the next week. Let the participants know

that they will commit to one money saving idea each week to develop a toolkit of tips and resources for saving money in their daily lives. Ask them to keep track of these ideas and note which ideas are working well and which are not (there is space for this in the Workshop 1 Worksheets).

3. Let the participants know if they found an idea that worked well for them, they are welcome to continue it the next week while trying out a new idea. However, caution them against getting too burned out by doing too many ideas at once. The goal is to be intentional with sticking to a specific money saving idea each week to decide whether it's something they'd like to continue.

### **Discussion:**

Ask if anyone has any questions. Thank everyone for their participation and let them know that the facilitators are available via phone and email between classes if anyone has any questions or issues.

### **After Class:**

1. Facilitators should fill out the class reflection forms at the end of each class.
2. Facilitators should plan to meet up in person or via phone or video call before the next class to plan, practice, and compare notes from the previous class.

## FACILITATOR REFLECTION:

This form should be filled out by both facilitators immediately upon the conclusion of the class while impressions and details are still fresh.

Thoughts about the class:

Lessons learned: