

# MAKING ENDS MEET... AND MORE!

**A Financial Literacy toolkit for service  
providers working with people with  
complex needs.**

*Stella's Circle  
St. John's, NL  
2014*

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TD financial Literacy Grant Fund. Founding Sponsors:**



&



**Prosper Canada**



# Introduction

AND MORE! MAKING ENDS MEET...  
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# About Stella's Circle

**Stella's Circle** is a community of people that is dedicated to addressing the impact and root causes of poverty, abuse, and oppression. We serve people who have faced challenges that prevent them from full participation in our community. These challenges are often combined and include: poverty, mental and physical health issues, history of conflict with the law, addictions, trauma, homelessness, low literacy, interrupted education, and limited work history.

We support people in changing their lives for the better by giving them opportunities to learn, to work, to recover, and to have secure homes and stable jobs. We also offer opportunities for social interaction and fellowship so that people can become active members of their community.

Achieving financial well-being is challenging and Stella's Circle has incorporated elements of Financial Literacy in our programs for many years. In 2011, our organization partnered with Prosper Canada (at the time, known as SEDI) to train 15 of our staff members as facilitators in the Financial Literacy Series. In June 2013, we were pleased to continue building our Financial Empowerment knowledge and skills with funding from the TD Financial Literacy Grant.

## Stella's Circle and Financial Empowerment

Prosper Canada's leading champion of Financial Empowerment, defines this field as containing 5 elements: (1) financial information and counseling, (2) help accessing benefits and tax credits, (3) consumer awareness and protection, (4) safe & affordable products and services, and (5) access to savings and asset-building opportunities (SEDI 2013). The Australian government's Office for Women describes two additional factors that have been essential in our work: (1) confidence in one's own skills and knowledge and (2) values relating to personal financial responsibility.

## About Our Project Name: Making Ends Meet and More

This project was originally named Making Ends Meet, in recognition of the limited financial resources of most Stella's Circle program participants. This name was chosen to acknowledge that Financial Literacy isn't just about investments and mortgages, it's also about getting through the week or the month with enough resources to meet one's needs.

Over time, we came to see how limiting that name could be. We realized that we need to dream with participants about how life could look if they moved from "getting by" towards getting ahead. Beyond dreaming, we are committed to working with them to by the foundations to achieve this goal.

There are two important elements to this work:

(a) Participants must feel a sense of financial control and have knowledge about making their money work for them;

(b) They must also have opportunities to get ahead financially through adequate incomes, opportunities for assets to grow, having practical tools and financial institutions that treat them with respect and offer services responding their needs.

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# Key Components of Our Approach



The TD Financial Literacy Grant allowed us to create a toolkit for women with complex needs. We have found these materials to be useful for both women and men; however, we have indicated at the beginning of each module why a topic, specific activity, or overall approach is especially relevant to women.

## Building Confidence

Women are equally knowledgeable in most areas of financial literacy, particularly household financial literacy, but we know that most women are not confident in the area of finances (Hung & Brown 2012). Perception of one's own skills with finances is the greatest indicator of "positive" financial behaviours (Allgood and Walstad 2013). Those of us who work with financially marginalized people often observe that: "lower income households are already performing optimally" (Lyons and Keeklakantan 2008). In other words, our primary aim is not to "teach" but to provide opportunities for our participants to share information and build confidence in existing.

This toolkit contains empowering activities designed to invite participation from all group members in a positive, non-intimidating environment. Participants are reminded regularly not to be judgmental of each other's choices and, especially, not to be judgmental of themselves.

Support workers in social services commonly believe "I'm not good at finances," perhaps partially because the majority are women who tend to feel like they lack knowledge in financial literacy. We also this toolkit will give workers more confidence to discuss these topics with those they work with. In fact, these workers are already skilled in the areas that matter most for this work: building trusting relationships, listening, and creating safe environments for people to share ideas and think about their choices.



It is very important to focus on participants' strengths, to discuss relevant examples, and to avoid referring to one's own financial choices, even if they seem relevant. Due to the perceived financial inequalities with others, including workers, participants may feel disempowered or discouraged. This tension will likely diffuse over time, as people establish a sense of trust and mutual respect.

## Establishing Trust

Relationships are key to making financial decisions, particularly for women and other financially marginalized groups (Tan 2012, Mullainathan 2010, Hall 2008). Relationships are also key in delivering information on this topic.

Our project coordinator observed far more engagement from participants she met with several times, and with well-established groups where the regular facilitator was very involved in and positive about delivering the modules. For this reason, the materials are intended to be used by workers in a variety of roles so that they can capitalize on existing working relationships with participants as they discuss the topics that are relevant.

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**Providing Accessible Learning Materials**

The resources in this toolkit were developed to be user-friendly for people, with complex needs and lower incomes. The topics are based on feedback from an on-line survey of 45 Stella's Circle staff, as well as focus groups with individual teams. These materials use relevant examples and emphasize household money management skills. In most activities, the facilitator is encouraged to focus on ideas from the participants. We were also conscious of the variety of literacy levels in groups and planned activities where people can work in pairs or small groups. Plain language is used as much as possible.

**Providing Timely, Relevant Information**

People are interested in learning about financial topics when they are most relevant in their lives (Australian Office for Women 2007, Hilgert, Hogarth and Beverly 2003). Activities and modules can be selected based on the needs of the group at a particular time. A pre-employment group facilitator may choose to do activities from Module 9: Transitioning to Paid Employment and Module 10: Understanding Paystubs. Participants will be far more interested in Module 11: Filing Personal Income Taxes in April than they will be in August.

**Creating a Low-Stress Environment**

Money triggers stress for many people. As Spears (2010) and Mullainathan & Shafir (2013) point out, for those living in poverty daily activities such as grocery-shopping require high-stakes decision-making, where the margin for error is narrow.

We have tried to address this in several ways: acknowledging the potential stress, introducing budgeting ideas with made-up examples rather than focusing on one's own financial picture, taking an empowerment approach, and designing activities to generate laughter. Several participants have commented that the activities we have developed are "actually fun" (this is often said with a sense of disbelief).

**Achieving Outcomes May Take Time**

People require adequate time to make significant changes in their lives, particularly with spending choices, that can be personal and/or emotional. This is particularly true if they are dealing with matters that involve basic needs (Murray and Ferguson 2002). For people involved in programs that help ensure that their needs are met, it may be easier to fully participate in and make changes as a result of Financial Empowerment programs.

# How to use this toolkit

Modules are divided by topics. Choose the topics that are most relevant to the participants you are working with, the time of the year, and their readiness to consider making changes.

Each group activity is labeled “recommended” or “optional”. You are encouraged to choose and/or modify whatever parts you think will be most beneficial. To make this easier, we have suggested “core activities” that aid with basic skills and knowledge, and put the clearly-marked “optional activities” at the end of the module.

Information can be delivered in a group or 1-on-1. Some of the tools and worksheets are a natural fit for individual work with participants. The information from group modules may be relevant for individuals as well. We suggest you read through each topic you’d like to cover. At the end of each module you will find a small section with suggestions on how to use the materials 1-on-1.

Please add local information. This toolkit was created in St. John’s, NL. Wherever possible, we have tried to generalize information so that it can be used in any province. In some sections we have included examples of some of the local information sheets we have created, to inspire you to gather similar kinds of information for your community.

## Thank You

To TD and Prosper Canada for the TD Financial Literacy Grant that made this project possible.

To Keri Chambers, who has championed the efforts to expand our organization’s capacity in this area.

To our Advisory Committee: Paula Greeley, Jackie Penney, Angie McDonald and Keri Chambers.

To Stella’s Circle Staff from all of our sites and programs, who have answered so many questions and requests for input on all the materials in this binder.

To all of our community partners, including and especially the Community Sector Council, the St. John’s Women’s Centre, Valerie Carruthers, and the members of the newly-formed St. John’s Financial Empowerment Network.

To our fabulous editors: Tricia Teeft, Yvonne McDermott and Sheldon Crocker

To Perfect Day, for making us look good.

And, most of all, to the participants of Stella’s Circle’s programs who are the reason we do this work, and whose life experiences and ideas informed what we have created in the following pages.



Erin Holland  
Project Coordinator

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# MODULE ONE



## MODULE ONE

# Introduction: Making Choices

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# Before You Begin



In general, women have less confidence than men regarding Financial Literacy (Hung & Brown, 2012). This means that many of women you work with may need more encouragement than the men to respond. If you are a female worker, it may also mean that you don't feel "knowledgeable enough" to lead discussions about finances. In fact, numerous studies have shown that women have just as much or more knowledge than men in the topics that are most relevant to the participants of our programs: household budgeting, day-to-day financial decisions, etc. This is especially important as research has also shown that people's perception of their financial skills is the most significant factor in determining positive financial behaviours (Allgood & Walstad 2013, Gutter 2012). As front-line workers we see this every day: if people feel like they have the skills to make a difference in their lives, they are more likely to do so.

## **DURING THE FIRST FINANCIAL EMPOWERMENT SESSION IT IS ESSENTIAL TO:**

- Create a positive, relaxed atmosphere as this topic can cause stress for many people. For example, discussions could be had while sitting around a kitchen table or in a cozy common area.
- Establish a non-judgmental environment and sense of trust between group members, as relationships and trust are key to positive financial behaviours. Often in this first session, the worker will need to point out when students become judgmental of other or themselves. This is related to the inaccurate negative assumption that "the reason you are poor is that you have made bad decisions," encountered by those with low incomes.
- Ensure that those who lack confidence are encouraged to contribute.
- Establish an expectation that the sessions will be about sharing tips and knowledge with each other. Dispel the idea that these will be lectures where students will be told how to manage their finances because financial choices must be made by the person themselves.
- Clarify the topics that will be covered: making daily household financial decisions, shopping, and using community resources.

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# Before You Begin

## IN THIS MODULE...

- The activities are designed to help people feel more empowered and in control by recognizing their own approaches to financial decision-making. Frequently people say, “I can’t budget money I haven’t got” but, in fact, they’re making decisions every day.
- Other than expecting participants to have an understanding of the value of \$20, this introductory module intentionally contains no activities involving numeracy skills.
- Some of the worksheets in this module contain a lot of text. If you discuss them in group, please ensure that the text is read aloud for those with lower literacy levels.
- The “Buying Happiness” worksheet was adapted from another source (anonymous), as it helps people to identify when they might be making purchases as a form of escape or a way to project a more affluent image of themselves, two common motivations for women (Dittmar 2000, Nixon 2009, Hill et al 2012).

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## HOW TO USE THESE MATERIALS

*One on one*

**MODULE ONE**  
Introduction: Making Choices

# HOW TO USE THESE MATERIALS

## ONE ON ONE

- Emphasizing that finances must fit personal priorities
- Acknowledging the emotions often connected with finances

You and a participant could discuss the questions in the “Money Management” and “Buying Happiness” worksheets together, including setting goals, if appropriate.

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## 1 | ICE BREAKER

# How would you spend \$20?

10 minutes

Ask each person to say their name and describe how they would spend \$20.



### FACILITATION IDEA

- Remind participants re: no judgment of others or themselves, there's no "right" or "wrong" answer.
- Discuss the variety of themes, from practical to fun.
- Ask whether it would make a difference whether this money was an "surprise that someone gave to them" or part of their regular income.
- Remind participants, if necessary, to not bring up illegal substances or activities here, in case it makes another group member uncomfortable. If this comes up, emphasize the importance of allowing for all expenses in one's budget, and labelling them with generic terms like "fun/entertainment".



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## 2 | GROUP DISCUSSION

# How do you feel about finances?

10 minutes

**Ask all participants to stand up, then...**

- A| "Sit down if you have felt stress about money this week"
- B| "Stand up/sit down if you've ever felt stress about money in the last month"
- C| "Stand up/sit down if you've ever felt judged by others for decisions you've made."
- D| "Stand up/sit down if you've ever judged yourself for decisions you're made about money."
- E| "Stand up/sit down if you've ever felt guilty about how you spent money for yourself."
- E| "Stand up/sit down if you've ever felt guilty about how you spent/didn't spend money on others."



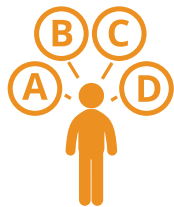
### FACILITATION IDEA

- Discuss how personal/finances is a topic full of emotional baggage for many people. It's not just about dollars and cents. It's about values, choices and a sense of control.
- Emphasize that the workshop needs to be a safe place where people can talk about their financial decisions and ideas without being judged by others or, what often happens, judged by themselves.

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### 3 | SMALL GROUP BRAINSTORM

## Spending choices

20 minutes

- A| Divide participants into groups of 3 or 4
- B| Give each a fake cheque and ask them to discuss for 10 minutes how they would spend the amount on the cheque. Note: Amounts should be relatively large, ranging from \$500 to \$5 000 000.
- C| Compare responses with the full group, recording answers on a flipchart.



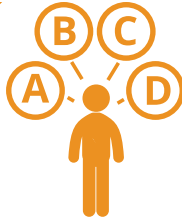
#### FACILITATION IDEA

- Note the differences and similarities in spending between each group, and compare with what they chose with \$20.
- Compare paying down debts, versus spending for present luxuries, versus investing for future financial security and/or gain.
- Ask the full group whether their answers would change if this money was a payment for something or their income, rather than “winning” it unexpectedly. Why?
- Discuss the importance of making the choices that are right for people at specific times in their lives.

OR USE THE ACTIVITY  
ON THE FOLLOWING  
PAGE

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### 3 | INDIVIDUAL ACTIVITY

## Personal spending choices

15 minutes

Divide a piece of paper into four equal sections. Ask participants to write down the number \$5 000 000. Tell them they've just won 5 million dollars and ask them to write down how they would spend it. In the next box, do the same for \$50 000, then \$5000, then \$500. Finally, ask them to circle the items that they **NEED** (vs. the items that they **WANT**).



#### FACILITATION IDEA

- Sometimes as the amount money decreases, the responses become more practical.
- As the amounts get smaller you can often determine people's values. Do they value paying down debts? Buying groceries? Having nice things? This fits the previous module re: personal money management.
- Start a discussion re: needs (i.e. what people need to maintain their basic standard of living – should fit within their means) vs. wants. Explain that this will change over time, depending on your income and your priorities

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## 4 | HOMEWORK

# Where Does Your Money Go?

20 minutes

Using a cell phone, borrowed digital camera, collaged images from a magazine or created by drawing, ask students to create 2-3 pictures once per week of something they spend their money on. Ideally the photos should represent something that is an important spending choice for them (i.e. something they buy regularly, or a special treat, or something that takes a big part of their budget). They should be reminded to choose something they feel comfortable sharing with the class.



### FACILITATION IDEA

- This activity is about making people more conscious of their spending habits. It is common for people to estimate incorrectly when asked what they spend their money on.
- Compare themes as a class and note when items come up that are common to everyone (i.e. rent, groceries, etc). Note creative responses, and items that many of us forget to account for when thinking of expenses.
- This activity could be repeated weekly to see if students' responses change over time.
- The class could make individual or group collages at the end.
- To encourage people to take photos, you could award prizes to everyone who takes pictures every week and/or a prize for the best picture every week and a grand prize for the best photo overall.
- If the group is unlikely to follow through with homework, you may prefer to designate 30 minutes during group for people to take pictures of what is close at hand.

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## 5 | WORKSHEET

# Personal Money Management Styles

30 minutes

MODULE ONE  
Introduction: Making Choices

OPTIONAL ACTIVITY

**Ask participants to complete the worksheet called “Money Management.”**

The last question on the worksheet asks participants to set a personal goal – as a group, discuss effective goal setting and work through an example of turning a typical goal into a “SMART goal” as a group. For example “I will become better at budgeting my money” could become, “During the next 2 weeks I will track my spending by putting receipts in an envelope. If I don’t get a receipt for something, I will write the expense and the amount on a piece of paper and put it in the envelope too. After 2 weeks, I will be able to use this information to create a budget that better fits my spending habits.”



### FACILITATION IDEA

- If possible, determine the groups’ literacy levels ahead of time. If there are likely to be issues, ensure you have a co-facilitator who can help you circulate among the group, and spend extra time 1-on-1 with people who are stuck for ideas, or who can’t read the worksheet easily. You may also want to read all the questions on the worksheet aloud to the entire group.

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## 6 | WORKSHEET

# Buying Happiness

20 minutes

Ask participants to complete the worksheet called “Buying Happiness” to better understand their own emotional reasons for spending.



### FACILITATION IDEA

Some facilitators have found that participants want them to laminate the small card on the bottom of the worksheet page, so they can put it in their wallets as a reminder when they’re shopping.

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# MODULE 1 | ACTIVITY 5 WORKSHEET

## MONEY MANAGEMENT

Think about your spending habits and then circle “A” or “B”. If both are true sometimes, pick the one that is **MOST** like you.

**1** A. I usually buy anything I want until I run out of money.

B. I only buy what I need.

**2** A. I seldom spend money on fun or entertainment.

B. Entertainment or fun important to me and I budget part of my money for it.

**3** A. I put money into savings.

B. I often borrow money from others and have nothing left over for savings.

**4** A. If I buy an expensive item, I save time by going to one store and buying it, not comparing prices.

B. If I buy a major item, I compare prices, check into the best product and then buy.

**5** A. I save enough money to pay for items in full at the time I buy them.

B. I usually borrow, use credit or ask for a loan in order to make purchases.

**6** A. I can control cash in my pocket, or I never carry too much with me.

B. If I have cash, I’m more likely to spend it quickly

**7** A. I never spend money on myself

B. I choose to spend some money on myself.

**8** A. I am always aware of how much money I make, spend and save.

B. My money has a mind of its own. I allow my money to run itself.

**9** A. I manage my money by myself — not asking for others’ help.

B. I ask for help from those who can manage money better than I.

**10** A. I know how much money I have, and plan accordingly.

B. I don’t know the details of my financial situation, so I don’t plan and hope for the best.

1. Which of the above ten habits, if any, would you like to change? *(Choose one habit)*

2. Create a goal towards achieving that change. Use next page to transform your goal into a **SMART Goals**.



## MODULE 1 | ACTIVITY 5 WORKSHEET

# CREATING A SMART GOAL



(My personal goal) — This draft can be copied directly from previous page

- S** Specific — When your goal is specific it is easier to manage.
- M** Measurable — If you can measure your goal, you will know when you are getting close to it. How will you know when you've reached your goal?
- A** Achievable — Set a goal that is within your power and ability to achieve
- R** Realistic — Setting unrealistic goals can be discouraging. Make sure your goal is realistic for you.
- T** Time-bound — Give yourself a clear timeframe to achieve your goal. Set a deadline. Some goals are short-term (this week); some are medium-term (this year); some are long-term (beyond a year).

SMART version (*suggested timeframe: 2 weeks*):



## MODULE 1 | ACTIVITY 6 WORKSHEET

# BUYING HAPPINESS



MODULE ONE WORKSHEET  
Introduction: Making Choices

People sometimes try to “buy happiness.” As you can imagine, this can have positive and negative results. Answer the questions below to see when your spending is related to emotions, and whether there are any of these habits that you’d like to change.

### Do you ever...

- ☐ Buy much more than you need of one thing (clothes, shoes, electronics, “sale items,” etc.)
- ☐ Frequently loan or give money to friends (including boyfriends/girlfriends), knowing that they might never repay you, even though you might need it yourself.
- ☐ Buy status objects (name-brand items, showy items)
- ☐ Buy impulsively (clothing, gadgets, fad items)
- ☐ Spend too much on others (too many gifts, too expensive)
- ☐ Spend to escape bad situations like arguing at home

What is one example of when you did one of the above things?

What happened after? How did you feel?

What, if anything, would you do differently next time?

The next time you find the urge to buy, take out this wallet-size card and ask yourself these questions:



### BUYING HAPPINESS?

Will I be pleased with my purchase tomorrow?  
Next week? Next month?

Am I able to afford this?

Do I want to spend my money on this right now?

Why am I buying this?

Am I OK with my reason?

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# MODULE 1 | ACTIVITY 3


## FAKE CHEQUES

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1025

DATE \_\_\_\_\_

PAY TO THE ORDER OF \_\_\_\_\_ \$ \_\_\_\_\_

\_\_\_\_\_ DOLLARS  Security Features Included. Details on Back.

MEMO \_\_\_\_\_


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DATE \_\_\_\_\_

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MEMO \_\_\_\_\_


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# MODULE TWO

## MODULE TWO

# Needs vs. Wants, Pre-Budgeting



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# Before You Begin



**Studies have shown that, when faced with tasks related to money, women's motivation level drops as assigned goals are perceived to be more difficult (Endres 2006). In order to engage both women and men, and to promote a sense of self-efficacy, this module encourages brainstorming about a topic that participants will all have ideas about: how to save money.**

## IN THIS MODULE...

- The Money Barrel activity builds on the theme from Module 1 of identifying one's spending habits.
- The Money Barrel activity addresses the powerlessness commonly felt by people with low incomes (Buckland 2011), by bolstering a sense of self control and focussing on choices people *can* make. This is an important precursor to the module on budgeting, so that participants feel able to make adjustments, even small ones, to their spending habits.
- The Needs and Wants activity encourages people to think about whether certain expenses are necessary or not, instead of so-called "right" and "wrong".
- The optional activities apply the previous exercises to participants lives, writing down ideas they might use, and setting personal savings goals. This can be challenging to do in a group, so individual follow-up may be more appropriate.
- Setting Personal Savings Goals activities are much more meaningful when linked to an asset-matching program. At Stella's Circle, 3 different groups implemented short savings programs for 6-8 weeks where participants' savings of \$1-3 per week were matched by 2 or 3 times the amount they deposited. In all 3 cases participants were more engaged in activities because of the incentive of the extra savings they would earn. Not only do asset-matching programs address some of the systemic barriers to getting ahead that some people face, they also create opportunities for more practical discussions that can lead to excellent learning. These results echo the findings of SEDI's report on Independent Living Accounts (IDA), where they observe that participants felt truly able to set new life goals because of the actual financial resources available to them, to complement the ideas and information that were part of the IDA programs (2009).
- There are many creative ideas of how to share ideas about saving money. At Stella's Circle, we consulted participants for tips, posted flyers with this information at program sites, distributed weekly emails during Financial Literacy month, and offered group sessions to assist in tips into action, such as workshops to make homemade Christmas gifts.

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## HOW TO USE THESE MATERIALS

One on one

**MODULE TWO**  
Needs vs. Wants

# HOW TO USE THESE MATERIALS ONE ON ONE

- Ask the participant to identify their Needs and their Wants. Verify that the Needs are only the things they can't survive without and make adjustments if necessary.
- Review a list of local activities for Low Cost Fun created during a group session and ask whether the participant has ideas to add. Encourage them to write down or draw a symbol for 5 ideas that they'd like to try on a coloured cue card for their fridge or wallet.
- Complete the Personal Savings Goal Worksheet together. It may be difficult for the participant to think of ways they can reduce spending as this is usually accomplished through the Leaky Bucket and Reducing Expenses activities. If you brainstorm with them, it is important not to assume which expenses may be easier for them to cut back on.

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# 1 | GROUP DISCUSSION

## Leaky Money Barrel

1 hour minimum

### 1. LEAKS

Attach a picture of a leaky barrel to some flipchart paper. Ask people to brainstorm ways that money “leaks” out of their barrel (i.e. how they spend it), for example: rent, toiletries, groceries, entertainment, transportation. As you write each item, ask an assistant to stick the extra water leaks onto the page, corresponding with your writing.

### 2. PATCHES

After you’ve brainstormed, ask people to consider which items they could do without completely, if they were pinched for money. Ask your assistant to put barrel patches over the water leak pictures to stop those leaks.



### FACILITATION IDEA

- This may be a good time to introduce the concept of “Needs vs. Wants” (i.e. what you need to survive versus what you can do without if finances are tight).
- Point out that how you define your own “Needs” and “Wants” can change over time.
- If you plan to do Activity #3, explain that you will get into more depth with this later.

### 3. FAUCETS

After you’ve patched the “leaks,” put the extra faucet pictures on items that you can control the spending, even if you can’t stop it entirely. This is like taking the “want” part out of the “need”. For example, buying groceries is a “need”, buying more expensive name brand foods is a “want”.

### 4. HOSES

Ask the group for ways to have more water in the barrel. When someone suggests adding more money, pull out your additional hoses. Then brainstorm additional ways to make money such as odd jobs, regular part-time work, higher-paying employment and/or additional resources, like food banks and free clothing boutiques.

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## 1 | GROUP DISCUSSION

# Leaky Money Barrel



### FACILITATION IDEA

- This activity leads to a lot of good discussion (and laughter too).
- Whenever possible, group items into categories (i.e. car, bus and taxi are all “transportation”). Emphasize that no answer is wrong, and that it’s important to brainstorm as many categories as possible (i.e. haircuts, gifts, etc).
- We suggest that you take a **10 MINUTE BREAK** after **STEP #1** before proceeding to the **STEP #2** of this exercise.
- When you start “patching” the barrel, you may want to cross out the written items in a different-coloured pen, so that they are still easily read when you have finished patching and controlling leaks.
- After patching and controlling leaks, most groups seem to find it hard to switch mentally. You can sometimes see the relief on people’s faces when they realize there is another way, through increasing income/resources. Acknowledge that finding more work isn’t necessarily easy, but something worth considering and pursuing.
- If you are doing a budgeting session at a later date, ask participants to look for at least one community resource or money-saving idea for the next class, to give people more to work with when they plan their own personal budget.

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## 2 | PARTNER ACTIVITY

# Reducing Expenses

20 minutes

- Post flipchart paper around the room. At the top of each sheet, identify one area eg (transportation, toiletries, food) where people want to brainstorm how to reduce their expenses in that category.
- Divide the group into partners. Ask each pair to write at least 2 ideas on the list *that aren't already there*.



### FACILITATION IDEA

- This activity can be linked to the Leaky Money Barrel above, by focusing on which areas participants said they could reduce spending in.
- If you don't have time to complete Activity #5 below, you may want to include "Fun/Entertainment" as a topic to list on a piece of flipchart paper for this activity.

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### 3 | SMALL GROUP BRAINSTORM

## Needs vs. Wants

20 minutes

- A| Divide participants into groups of approximately 3.
- B| Give each group a worksheet, asking them to provide examples of how an item can be both a “need” and a “want” (i.e. a car might seem like a luxury, but it is a “need” for someone who lives beyond the bus routes, or some who works doing pizza deliveries.).
- C| Ensure they also think of ways to reduce costs (for example, sharing a car and related expenses with someone they trust, walking whenever possible, carpooling, etc).



#### FACILITATION IDEA

- Ask participants to think creatively about situations that may not seem obvious at first. It can be fun, plus it reflects the complex situations that many of us live in.
- To wrap up, discuss each small group’s answers with the larger group.



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OPTIONAL ACTIVITY





## 4 | LARGE GROUP BRAINSTORM

### Low-Cost Fun

30 minutes

**1.** Ask group participants to brainstorm activities that they can do for free or low-cost. If needed, use some of the following cues:

- Outdoors/indoors
- At home
- With friends
- Organizations' programs
- Free community events/holidays
- With children (if appropriate to the group)
- Seasonal (winter, summer, spring, fall)

**2.** Ask group participants to brainstorm activities that they can do for free or low-cost. If needed, use some of the following cues:

- Outings and activities you can do for \$20 or less, \$10 or less, \$5 or less, etc.



#### FACILITATION IDEA

- Give participants a coloured cue card and pens to write or draw 4 or 5 activities that they'd like to remind themselves of later.
- Explain that although we all know of low-cost or no-cost activities, it's helpful to have a list ready for those times when we can't pay for something we want to do and are feeling "stuck."

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## 5 | INDIVIDUAL ACTIVITY

# Setting Personal Savings Goals

30 minutes

MODULE TWO  
Needs vs. Wants

- Give each student a Personal Goal Setting Worksheet. Ask them to work through the steps of setting a personal savings goal, including:
- Identify something they would like to have \$10 - \$50 for
- Setting a goal to reduce their spending.
- It may help to use ideas on how to save generated from Module 2, part three (i.e. brainstorming on flipchart paper after the Leaky Barrel)
- Determine the first step of this goal (i.e. achievable within a week)
- Check in the following week and assist participants to revise their goal if necessary.



### FACILITATION IDEA

Help the students to make sure that they use principles of SMART goals (Specific, Measurable, Achievable, Realistic, Time-bound). For more information: [www.projectsmart.co.uk/smart-goals.php](http://www.projectsmart.co.uk/smart-goals.php) or Module 1: Activity 5

OPTIONAL ACTIVITY

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## MODULE 2 | ACTIVITY 3 WORKSHEET

# NEEDS VS. WANTS

Are the following purchases **NEEDS** or **WANTS** for you?



Lipstick



Expensive brand of cigarettes



Bag of chips



Chocolate bar for your friend



Low-cost tuna & a loaf of bread





A warm sweater for winter, if you don't have one



Cable t.v.

Describe situations where each of the following purchases could be considered a "**NEED**" or a "**WANT**":

	NEED	WANT	How could your spending in this category be reduced, if necessary?
CAR 			
GROCERIES 			
OTHER _____			
OTHER _____			

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## MODULE 2 | ACTIVITY 6 WORKSHEET

### MY SAVINGS GOAL

What would you like to have extra money for?

*Note: try to think of an asset that you can keep.*

How much will this cost?

How much can you save each week and how long will it take to save the whole amount?

What are ways you could save the money needed?

I WILL SAVE \$

by next week, by

and

This will help me reach my savings goal of

within the next

weeks.

Possible challenges:

1.
2.

How to deal with the challenges:

1.

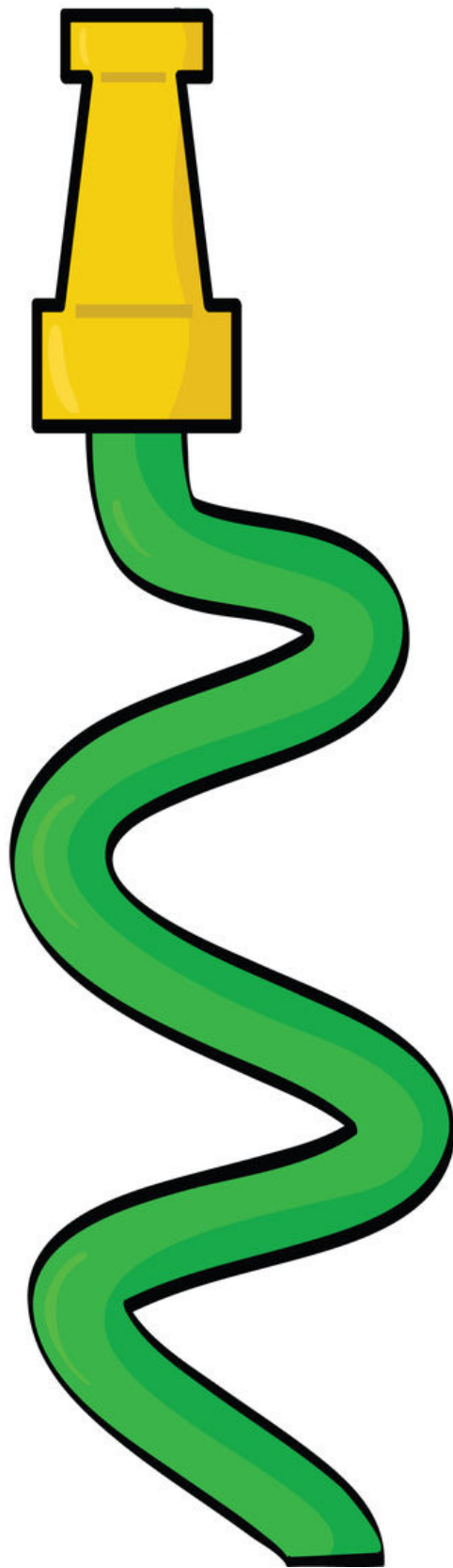


2.

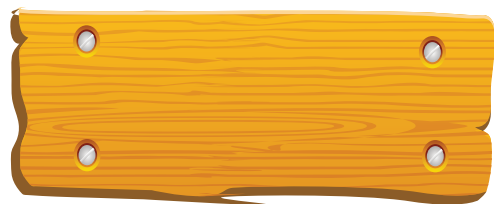
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# MODULE THREE

## MODULE THREE

# Budgeting Basics



AND MORE! MAKING ENDS MEET...

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# Before You Begin



According to work by a major financial investment company, most women are more disciplined than men for short and medium term financial planning such as cutting expenses, paying down debt and establishing an emergency fund (Tonn 2009). Although the company's observations are based on data from women with higher incomes, it is likely that women of varying income levels will excel at both planning a personal budget and, if planning for themselves, maintaining a budget.

For women, shopping is highly connected to identity as well as a way to escape. On the one hand, budgeting should help women to prioritize their needs over the “wants” that are often purchased as a result of emotional spending. On the other hand, when supporting people to identify their budget priorities, it is important to ensure that women, especially, acknowledge the role that emotional spending plays in their lives and, if they want to make changes, find other, cost-free ways to address these needs.

## IN THE MODULE...

- According to Stella's Circle staff, the most important part of assisting our participants to write a budget is clearly identifying their own goals and motivations, rather than focussing on the staff person's perception of “appropriate spending.” The household priority budget model adapted from the Credit Counselling Services of NL, enables staff and participants to speak explicitly about choices and priorities 1-on-1. The Budget: Weighing the Pros & Cons worksheet empowers participants to reflect on budget decisions and make changes if needed.
- A personal budget covering all aspects of someone's spending may be anxiety-provoking for some people. Several studies have shown that decisions re: day-to-day spending are more stressful for those with fewer financial resources because of the increased significance of even small decisions and the consequences of mistakes or unexpected changes (Banerjee 2010, Baumeister 1998, Mullainathan and Shafir 2004 -2013, Spears 2010). A budget brings together many of these kinds of decisions on one page. Facilitators should make particular efforts to help participants lower their anxiety levels, whether this topic is done in a group or individually.
- Creating a budget is normally a theoretical, paper-based activity. Instead, this budgeting activity starts with the envelope method as a more concrete, hands-on approach. The written budget templates are straightforward, with images to assist those with low literacy skills.
- When working with groups, we have found it more effective to work on simulated budgets, rather than group members' own personal budgets. Personal budgets contain private information, such as source of income, wages and financial choices which may be anxiety provoking to share.

## HOW TO USE THESE MATERIALS

One on one

# HOW TO USE THESE MATERIALS ONE ON ONE

- Many workers will do budgeting on paper 1-on-1 with clients. Use one of the budget templates provided, based on what you think will be the best fit.
- You may also want to try the envelope method, asking them to label envelopes with what they want/need to purchase, then divide their actual income, in fake cash into the envelopes.
- Several participants of Stella's Circle programs use envelopes to divide their money, either by the location where they will spend it or by week, sometimes giving the money they need for later to someone they trust, to help them resist the urge to spend it.

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## 1 | GROUP DISCUSSION

# Defining budget-related terms

10 minutes

Discuss the difference between variable vs. fixed expenses, as well as needs vs. wants.

“**Fixed expenses**” are predictable each month (e.g. rent, bus pass, heating costs if you use a regular payment plan); “**variable expenses**” can vary widely (e.g. food, heating costs if no payment plan, entertainment). “**Needs**” are the essentials that meet the person’s need for safety and dignity. While “**wants**” are extras outside of basic life necessities, several “**wants**” are very important (some people think that if we say something is a “want” it doesn’t matter – that’s not true). Needs are essential to our survival.



### FACILITATION IDEA

1. Ask the group to brainstorm different monthly expenses then, based on the definition above, identify whether they are variable or fixed and needs or wants.
2. Emphasize that “needs” and “wants” have to be defined by the person themselves.

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## 2 | INDIVIDUAL ACTIVITY

# Write a basic budget

45 minutes

### You will need: envelopes and fake money

#### Identify spending categories

Explain that the group will be creating a budgets fake scenarios. Give each participant (or pair) 6-7 envelopes. Ask them to label envelopes with spending categories such as housing, food, transportation, etc (you may want to brainstorm categories and/or compare responses as a group). Provide extra envelopes if requested.

#### Receive cash

When the envelopes are ready, distribute fake money, based on a typical 2 weeks' income. You can prepare their "income" ahead of time and put it in large envelopes. If you like, attach paystubs with fake names on the outside of the envelopes (from Module 6) and provide the corresponding income in fake cash. Make sure that each person gets small and large denominations (i.e. 20-dollar bills and loonies and twoonies).

#### Divide Cash

Ask the participants to divide their fake income into the different categories they have labeled on their envelopes, depending on how much their person would pay for each.

#### Transfer to "Basic Budget" Worksheet

After all the money is divided into the envelopes, give participants a "Basic Budget" worksheet. Ask them to write down the amounts they allocated in each envelope on the worksheet, changing the categories to match the categories they wrote on the envelopes.

#### Write income and total expenses

Ask them to write their total half-month income on the top right of the "Basic Budget" worksheet. Total of their half-month expenses in the space at the bottom of the page – encourage them to ask for help with adding if they don't have a calculator. (In most cases, these two amounts will be the same, as they have divided up their money to equal their income)

#### Make adjustments with cash

Now ask them to look through the categories provided on the Basic Budget worksheet note any gorgotten expenses that they should have budgeted for. Note: not all categories are required, but it will be clear if they've missed something important, such as transportation. Move the money around in the envelopes as needed to include those expenses. They can get extra envelopes from you if they forgot about a category.

#### Make adjustments on paper

Finally, hand out a new Basic Budget worksheet and ask them to complete it, either using the categories provided or changing some details.

#### SHOULD HOUSING BE INCLUDED IN A BUDGET IF PAID DIRECTLY?

Sometimes people leave housing out of a basic budget if it is paid directly to the landlord by Social Services. This may improve clarity for someone who is just learning how to create a budget. If the budget template you have includes rent, simply cross it off and acknowledge that this expense is covered. You may choose to change this over time, especially if they gain employment and must pay some or all of their rent directly.

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## 2 | INDIVIDUAL ACTIVITY

# Write a basic budget

45 minutes



### DISCUSSION POINTS

1. It is common to revise your own budget as you remember items you'd forgotten about and/or unexpected expenses come up.
2. People use many methods to organize their budgets, including:
  - 2A. Envelopes (note: one project found that putting a picture of their savings goal on an envelope increased participants' success in saving up for that goal)
  - 2B. Lists (like any of the examples given or something even more simple)
  - 2C. Can you think of any others? Has anyone heard of using savings jars?
3. What do you think are some of the most important parts of budgeting:
  - 3A. Being realistic
  - 3B. Deciding ahead of time how to spend your money, not only tracing it after the fact. (i.e. "Tell your money where to go. Don't ask where it went.")
4. What kinds of expenses did you forget?
5. Do you think the amounts you allocated were realistic for each category?
6. If you needed \$50 for something, what category or categories would you take the money from? \$75? \$100?

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## 2 | INDIVIDUAL ACTIVITY

# Write a basic budget *Part 2*

20 - 60 minutes

- A. As a group, brainstorm different scenarios for housing, food, transportation, entertainment, debt, etc. \*(see examples below). Ask who would be able to afford each scenario, with the money they'd put aside for that category (i.e. "Raise your hand if you could afford an apartment for \$750/month with what you have."). Continue to Step D, below.

**OR**

- B. Tape flipchart paper on the wall and write one category at the top of each page. (i.e. housing, food, transportation, entertainment, debt, etc.). Ask the pairs of students to get up and write one scenario with corresponding amount for each category (i.e. "Basement apartment - \$750/month). They shouldn't repeat anyone else's and all of the scenarios should be realistic. After everyone has finished, review the answers as a group. Continue to Step C, below.

**AND**

- C. Write down each scenario on a piece of paper in an envelope for each category. Ask each pair to draw a scenario for one category (i.e. housing), then ask them to redo their budget based on this scenario. Go through several categories, reassuring people that if they get a number of challenging scenarios, they may not have enough money for everything, in which case they should do their best to keep their "money owing" to a minimum.

**(optional)**

- D. Ask each pair to present their person, including the totals for each category, some of the most challenging scenarios and how they dealt with them.

### EXAMPLES OF SCENARIOS TO BUDGET FOR:

1. **Housing:** bedsitting room, basement apartment (plus heat & light), subsidized housing
2. **Groceries:** groceries and/or regular coffee and/or snacks (corner store, etc) and/or take-out and/or food banks and/or free meals
3. **Transportation:** bus pass, carpool, car, walk and bus tickets, taxis plus?
4. **Cigarettes (under personal):** non-smoker, pack a day from corner store vs Orange store (expensive brand or cheaper brand), cartons, quitting with gum and fewer cigarettes
5. **Personal enjoyment:** night out (regular and "blowing it"), movie, friends come over, girlfriend's or mother's birthday, snacks
6. **Debt:** owe friends/family, rent-to-own store payments, payday loans, credit card, fines

OPTIONAL ACTIVITY

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### 3 | SMALL GROUP ACTIVITY

## Budgeting for food

30 minutes

1. Hand out fake receipts representing food spending over a 2-week period.
2. Review 3 categories: groceries, take-out/restaurants and snacks. Ask people if they have receipts belonging to each category. Tape them on a flipchart which has been divided into 3 sections.
3. Divide the students into 3 small groups. Ask each group:
  - A. Cross off any expenses that aren't food
  - B. Add the total expenses in their category
  - C. Come up with ideas re: how the person could save \$5? \$10? \$25?
4. Report back as a large group and discuss.



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## MODULE 3

# BI-WEEKLY BUDGET

The following example of a budget by a Stella's Circle worker can be written out by hand as you work with the participant, or typed up. It is easy to follow, particularly for someone with lower literacy skills, and focuses on the essentials.

Note: rent is not included in this budget because it is paid directly by Social Services to the landlord. For someone who is learning to budget it would be easier for them to use this format to recognize the amount of their cheques and the expenses that they must budget for. Over time, especially if they gain employment and must pay some or all rent directly, rent should be included in this kind of budget too. If using one of the other "Basic Budget" templates, you may choose to cross rent/housing off the list.

## BIWEEKLY BUDGET

Date:

### INCOME

Income Support	\$ 276.50
Health Supplement	\$ 75.00
	<b>\$ 351.50</b>

### EXPENSES

Phone (75.00 monthly)	\$37.50
Groceries	\$170.00
Transportation/bus	\$34.00
Tobacco	\$60.00
	<b>\$301.50</b>

TOTAL INCOME	\$351.50
minus -	
TOTAL EXPENSES	\$301.50
REMAINING	<b>\$50.00</b>

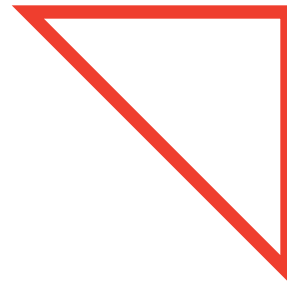
*\$50.00 to be deposited into Savings Account*

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# BASIC BUDGET



## EXPENSES (TWICE PER MONTH)



**RENT**

\$



**SERVICES**

HEAT & LIGHT, PHONE,  
BANK, DEBT PAYMENTS,  
CABLE/INTERNET

\$



**GROCERIES**

FOOD, TOILETRIES

\$



**PERSONAL**

CLOTHES  
CIGARETTES  
PETS

\$



**ENJOYMENT**

\$



**TRANSPORT**

\$



**SAVINGS**

\$

**TOTAL**

\$

**INCOME:**

\$

**EXPENSES:**

-\$

**WHAT'S LEFT:**

\$

**BACK-UP PLAN (IF MONEY IS TIGHT)**

- .
- .
- .
- .
- .

## DID YOU KNOW...

**IF YOU SAVE:**

\$2 EVERY 2 WEEKS = **\$52/YR**

\$5 EVERY 2 WEEKS = **\$130/YR**

\$10 EVERY 2 WEEKS = **\$260/YR**

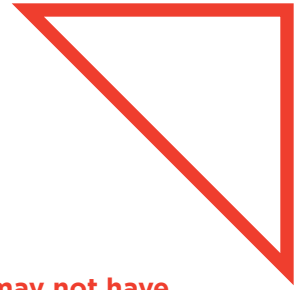
**HOW MUCH WOULD  
YOU LIKE TO SAVE?**

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# WEIGHING THE PROS & CONS

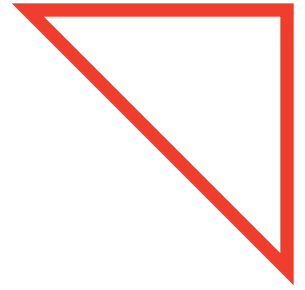


Look at the budget you have created. Put stars beside the expenses that you may not have enough money for. Write the most important thing at the top of the left column below. Look at the items with no stars to find where you may be able to reduce spending:

	I probably don't have enough money for:	I could spend less money on:	Advantages	Disadvantages	Make this change? Yes/No	If No, what else can you do to have enough?
1.						
2.						
3.						
4.						



# BASIC PRIORITY BUDGET



Income Date: \_\_\_\_\_ Income Amount: \_\_\_\_\_ # of Days: \_\_\_\_\_

Start by looking at the list below. Cross out the budget items that don't apply to you. Write the remaining expenses in the numbered boxes to the right in order of what is a priority for you:

- housing,
- heat & light,
- groceries (including food, toiletries, cleaning supplies),
- bank fees,
- transportation,
- cigarettes,
- personal enjoyment
- cell phone, cable, internet,
- debt payments,
- emergency fund and/or saving towards something
- other:

	EXPENSE	REMAINING
1	\$	\$
2	\$	\$
3	\$	\$
4	\$	\$
5	\$	\$
6	\$	\$
7	\$	\$

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# MODULE FOUR

## MODULE FOUR\*

# Saving money on food



\* If possible, this module should take place in or near a grocery store. In some cities, grocery stores offer community rooms that non-profit organizations can use for free. These rooms are popular, so it's best to reserve far in advance, especially if you don't have flexibility regarding days and times.



# Before You Begin



Grocery shopping is a household financial activity that women tend to feel confident about (Hung & Brown 2012), and it is an activity familiar to most women and men. Finding adequate food is important for all of us, whether one budgets a lot for grocery shopping, or accesses community resources to have enough to eat. By focusing on women's skills related to grocery shopping, we aim to (1) empower them to recognize their strengths and build confidence and (2) learn helpful tips from each other. Rustad and Smith (2012) describe an example of a best practice group that was developed for women in a grocery store setting. The group involved (1) navigating the store to avoid heavily processed food, foods high in sugar, salt and fat, and marketing scams; (2) purchasing generic brands; (3) using coupons and store deals; and (4) adhering to a detailed shopping list.

## IN THIS MODULE...

- The Top 10 Foods that Fill You handout focuses on price and how these foods are good value because of what they do for one's body. We suggest that facilitators divert any group conversation about "good vs. bad foods," as healthy foods can be perceived as a privilege accessible to only those with higher incomes.
- The "Price is Right" Food Order Game is a great way to compare cost for people with limited numeracy skills.
- The grocery store scavenger hunt reinforces lessons about grocery shopping in a practical way, through experiential learning.
- Reviewing grocery flyers together is another practical activity that can help participants identify where they want to shop and what to buy. This comparison shopping activity also leads to related discussions about advertizing and value, and reinforces a sense of control over food choices. At Stella's Circle, we have hosted a bi-weekly group that produces a list of top deals that is distributed through other organizations. Group members report feeling good that they are able to help others in the community.
- When looking through flyer specials, facilitators should be aware of Hall's research that people living on fixed incomes are equally attracted to saving \$2 on a \$10 item than on a \$4 item (Crystal Hall 2008). Someone with a higher income would likely prioritize the item offering higher proportional savings.
- The group should brainstorm all they know about food hampers and hot meals available in the community. Bring handouts and lists, if they exist for your community. Participants can often have more knowledge of this than the facilitator. Update written materials with group if appropriate.
- As this module is much longer than other in this toolkit, you may want to divide the activities into 2 or more sessions.

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## HOW TO USE THESE MATERIALS

One on one

# HOW TO USE THESE MATERIALS ONE ON ONE

1. Activity # 7

2. Reviewing the following handouts:

- How to Save Money on Groceries
- Top 10 Foods that Fill You
- Meal Planner

Using these tools, participants can be encouraged to brainstorm meal ideas based on low-cost foods, identify methods they use to save money in the store, and new methods they'd like to try.

Rather than reviewing the flyers of all the food stores in town, they could compare 2 or 3 stores, with a workers' support, to decide where they would like to shop. This is new for some people, who go to the same store out of habit. It should be recognized that if they have maintained important social connections at a particular store, the amount of savings may not be valuable enough to justify the change.

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## 1 | GROUP DISCUSSION

# Saving Money on Groceries

20 minutes

As a group (or in small groups), brainstorm ways you can save money on groceries. After they have brainstormed, distribute **Tips for Saving Money on Groceries** handout to see if they have come up with ideas that weren't on the sheet or if there are ideas they hadn't considered.



Transportation to stores is a challenge for many people. Acknowledge that the most people will choose one or two stores, depending on deals that week.

Brainstorm ways to save money on transportation. Your group will likely have many suggestions.

A large, light gray shopping cart graphic that serves as a background for the bottom half of the page.

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## 2 | GROUP DISCUSSION

# Top 10 Foods that Fill You

20 minutes

As a group, go through this list of foods recommended by a dietician because they contain a lot of nutrition and can be purchased regularly for a low price. The price estimates per serving are based on prices in St. John's, NL. You may find the costs are different in your region.



### FACILITATION IDEA

- Ask students for their suggestions of affordable good meals, including meals that use the items on this list. Compile these meal ideas and give a copy of the list to each group member, as a reminder when they are planning meals.
- If you have time as a group and/or with the assistance of a college or university student, you may want to compile a number of recipes based on the group's ideas above.

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### 3 | GROUP ACTIVITY

## "Price is Right" Put Food in Order of Price

20 - 30 minutes

This activity is a fun way to look at the cost of food and is appropriate for people without strong numeracy skills. Even for those people who have a relatively good sense of price, this game is challenging and a lot of fun! In preparation for this activity, you will need to purchase/create your own grocery sets, i.e purchase items, obtain packaging or print colour photos. We recommend including one popular take-out meal in each set for comparison.

- Divide the participants into 2 groups.
- Set out two sets of groceries in no particular order – create one row for each group.  
Note: don't combine the 2 grocery sets!
- Ask each group to put their groceries in order of price. For the sample sets listed below, similar items (i.e. 3 boxes of granola bars) should not be separated.
- Once both groups have placed their grocery items in an order they're satisfied with, compare their order with the order of the list for their group (see below), and declare a winner of the two groups.
- \*BONUS ACTIVITY!** Ask each group to put together other food items to equal the price of the takeout meal. Which group can come closest?



- If students are having a hard time getting started, encourage them to start with two items and decide which is more expensive. Then choose a third item and ask them, is it worth more or less than the original two items, or in between.
- This activity can be difficult so, as always, people may need encouragement to risk making a few mistakes and just guess if they don't know.

### Sample food sets used by Stella's Circle:

#### Group 1

- Our Compliments Hearty Prime Rib Soup = \$2.80
- Chips & Pop (from Needs) = \$3
- Small Quaker's variety pack instant oatmeal = \$3.40
- Pasta (\$2) & sauce (\$2) = \$4
- Generic instant oatmeal, large bag = \$4.20
- Pasta, can of tomatoes, 1/2lb hamburger meat = \$4.50
- Three boxes generic granola bars = \$5
- Mary Brown's – Big Mary Meal = 10.29

#### Group 2

- Juice = \$1.20
- Campbell's Chunky Beef Soup ON SALE = \$2.30
- Chips & Pop (from Marie's) = \$3
- Pasta (\$2) & sauce (\$2) = \$4
- Kellogg's Corn Flakes = small \$4.49
- Generic Corn Flakes = large \$4.49
- 3 boxes Val Nature granola bars ON SALE = \$6
- Ches' 2 piece Meal = \$12.98

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## 4 | LARGE GROUP ACTIVITY

# Grocery Flyers

60 minutes

**You will need:** current flyers from several stores that sell groceries. Including more stores will make this activity longer. At Stella's Circle, we often include pharmacies that sell food items.

- A. Give each group participant a flyer and a marker to circle the deals they find. If literacy levels are mixed, divide the group into pairs and try to ensure that at least 1 of the pair have high enough literacy skills to read flyers. Ask which person wants the flyer from a particular store, then who wants the flyer from another store, etc. Depending on the size of your group, people may take 2-3 flyers each. It is also helpful to have more than one copy of each store's flyer, in case something gets missed.
- B. As a group, brainstorm a list of 8-12 grocery items you will focus on. Write these on flipchart paper, with plenty of space between each item (i.e. no more than 3-4 items per page). Some of the basics you may wish to include are: meat, bread, toilet paper, vegetables, etc. For example, if many of them drink pop or eat frozen pizza, they may want to add that to the list.
- Ask the group if there's an item that someone needs (i.e. toilet paper is common), so that everyone can look for deals on that. We've had many fun searches based on requests from people walking in the room while we're doing this exercise – it's motivating for the group to know they're helping the janitor, receptionist or another group member find a deal on something that they need!
  - If no one speaks up, have a couple of "requests" for your own shopping needs ready – make sure these are basic items that people living with low incomes could afford.
- C. Go through the list of items one by one. Ask students to find examples of these items in their flyers. Write them on a flipchart in the following format, leaving room below each item to write the prices from several stores.



### FACILITATION IDEA

- It is important to ensure that students don't compare or criticize others' choices as you write them down. Every idea should be recorded to encourage full participation and so you can compare the range of prices at different stores.
- As a facilitator, you may need to gauge the energy level and tolerance for noise of the group you're working with. If calling out prices and products becomes too chaotic for group participants, you may wish to ask each person to take a turn, by going clockwise around the room. **Continued...**

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## 4 | LARGE GROUP ACTIVITY

# Grocery Flyers Continued

60 minutes



### FACILITATION IDEA

During this process, take advantage of all the opportunities for discussion that will likely emerge:

- Some stores' regular prices may be cheaper than what's in the flyer. For example in St. John's, participants regularly point out that the store "Dollarama" has cheaper bread than most advertized flyer specials).
- Some flyers make something look like it's a really good deal, but it's actually more expensive. Show everyone an example in a real flyer)
- Some products may be slightly more expensive but more nutritious, such as multigrain bread.

- D. After all the prices have been listed for one item, select the deal that is the best. You may need to use a calculator to compare items of different amounts. Circle the store/amount/price/item that's the best deal.
- E. After you've finished comparing the agreed-upon items, ask participants to take 5 minutes to look through their flyer(s) and circle what they think might be excellent deals. Ask them to choose 1 or 2 each, then write these deals on a flipchart in the same format, again leaving space for comparison and, again, encouraging participants not to compare or criticize during this stage.
- F. Compare prices on these new items. Go through each item 1-by-1 and ask everyone if they can find a sale price on the item in their flyer(s). Calculate the unit price to compare items of different amounts. Circle the store/amount/price/item that's the best deal.
- G. After you have a list of best deals, review the list with the group so people can make shopping plans. Encourage students to choose one or two stores they plan to shop at, based on the deals they are most interested in. They may want to look more closely at the flyer from that store after the session.



### FACILITATION IDEA

- To make this activity shorter, focus on 3 or 4 stores only. In this case, you may want to determine, as a group, which stores people shop at the most. You can also limit the number of grocery items to compare prices for.
- For an extended activity, pick out the ingredients for a low-cost meal, then cook the meal together as a group at a later date. This is an excellent opportunity for both learning and bonding. At Stella's Circle, we sometimes make arrangements with our organization's social enterprise, the Hungry Heart Café, to make the meal for us.



## 5 | SMALL GROUP ACTIVITY

## Grocery Store Scavenger Hunt

40 minutes

- A. Give out digital cameras and/or ask how many people in the group have cell phones with cameras. Divide students into that many groups (i.e. minimum of 2 people per group).
- B. Hand out the **Grocery Store Scavenger Hunt** worksheet to guide students to find an item that:
- Is on sale for half price or more
  - Is cheaper when you buy generic (take a photo of the generic price and the brand)
  - A name-brand item that is on sale for less than the generic brand
  - Several items that, when combined, would make a good meal costing less than \$3 per person (i.e. per serving)
- C. When the groups come back, go through each of the “searches” above, ask to see the pictures and see what you can learn as a group.



## FACILITATION IDEA

- This activity will also work without cameras.
- If you are using a grocery store with a community room that has a kitchen, look into the possibility of cooking one or two of the low-cost meals that the groups came up with during the scavenger hunt. This will take at least 90 minutes extra (including planning, eating and clean-up), so budget your time accordingly.
- **Note:** We strongly recommend talking to the grocery store manager to get permission before undertaking this activity.

**Food Banks and Free Hot Meals** at local community organizations have become a regular part of some people’s basic meal planning. These services also provide critical meals for those facing financial emergencies. In St. John’s, Stella’s Circle maintains updated lists of both for their program participants. In most cases, the information is updated by those participants who know the services well. The phone numbers listed provide workers with an easy way to validate the information for each location.

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## 6 | GROUP ACTIVITY

# Planning meals

10 - 30 minutes

Did you know that most Canadian households **throw away 20-25% of their food** each month? Build a plan based on what you've already got at home, plus the best deals of the week, using a food planner. There are numerous samples available on-line. We have created one that is designed for a 2 week period, and that will minimize costs while including some favourite foods.



### FACILITATION IDEA

- Most facilitators find that they don't have enough time to review the Meal Planning Tool as a group. Provide a copy to each student, and recommend that they follow-up with a worker who supports them 1-on-1. You may also want to follow-up with the 1-on-1 workers to let them know that the topic has been covered.
- If you have more time, you may want to run through a scenario. Decide as a group what food the person in the pretend scenario has already, what meals they would like to make, and what ingredients they should buy.
- If you do this activity following the flyers activity above, and base many of the meals on the foods that are on sale. Participants could also use the Top Ten Foods from Activity 2.

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## 7 | GROUP+ 1-ON-1 ACTIVITY

# Buying Into Grocery Shopping

*45 minutes at grocery store*

If your group is reluctant to talk about financial matters, grocery shopping is a practical activity for evaluating and making changes to financial choices. In order to expand the number of choices participants can make at the grocery store and provide an incentive for completing all the steps, this activity includes matching participants' money for purchasing groceries.

1. Start with a small group session that includes some of the activities described previously in this module. This includes discussing ways to reduce spending on food, flyer comparisons, affordable staples, meal planning and writing a shopping list.
2. A worker will go to a grocery store chosen by the participant based on sales and/or where they shop regularly. The participant will bring money for shopping which the agency will match, up to \$50 (i.e. the participant will have up to \$100) for buying groceries. Note: it should be made clear that cigarettes and alcohol cannot be included in this shopping trip.
3. At the store, the participant will bring a shopping list based on the Meal Plan created during the workshop. With the worker's assistance, they can also try to find at least one example of all the tips on the How to Save Money on Food handout.
4. Keep in mind that shopping is often a way for women to express their identity (Dittmar 2000, Chatterjee 2007, Nixon 2009). A female participant may feel judged by worker she doesn't have a prior trusting relationship with regarding what groceries she would like to purchase, which has the potential to escalate tension and/or reduce learning for this activity.

**\*\*Another interesting idea is creating a map of the grocery store, showing what kinds of items are available in what aisles (i.e. fresh produce, non-perishable items, frozen meals, milk, etc). In the group, participants can try to draw on the map the route that they normally take through the store. When 1:on:1 at the store, participants can trace the route they took and see whether there are any changes that they made or would like to make to avoid buying more expensive and/or less nutritious items. (Rustad and Smith, 2012).**

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## MODULE 4 | ACTIVITY 5 WORKSHEET

# GROCERY STORE SCAVENGER HUNT

**Find an item that...**

Is on sale for half price or more:

Looks like a great deal, but is not:

Why is it not?

Is cheaper when you buy the generic (ie no-name) brand?  
(what is the generic price and the brand?):

A name-brand item that is on sale for less than the generic brand:

Several items that, when combined, would make a good meal  
costing less than \$3 per person (i.e. per serving) :



## MODULE 4

# HOW TO SAVE MONEY ON FOOD

**1. Plan your meals:** Planning your meals before you go grocery shopping helps make sure everything gets used up and helps you avoid buying expensive treats.

**2. Look through your cupboards:** Do you have a couple of cans or some noodles on your shelf that could make a great meal? When you plan your meals, think about how to use up those things, to make your money stretch.

**3. Make a grocery list:** Once you've thought about the meals you'd like to eat for the next week or two, make a list of the ingredients you need, so you don't forget them at the store.

**4. Use flyers:** Buying items on sale can save you a lot of money. If you are able to stock up on great sales, that's even better. You can use your flyers to find good deals and to see what store has the best prices. An easy way to make a grocery list, is circling items in the flyers.

**5. Learn prices for your favourite items:** Sometimes stores make it look like something is a great deal, when it's not. One way to outsmart them is to recognize the "fake deals."

**6. Eat before you shop:** Going shopping with an empty stomach often leads to buying more food and buying lots of prepared foods, which are usually more expensive.

**7. Buy generic:** We all have our favourite brands — things our families always bought, or things that look familiar. Buying Sobey's "Our Compliments" or Dominion's "President's Choice."

**8. Look on the bottom shelf:** Usually the most expensive foods are at eye - level in the grocery store. Go for the better deals on the bottom shelf.

**9. Eat more beans:** Meat is often one of the most expensive foods we buy. It contains protein, which our bodies need, but can also be found in kidney beans, chick peas, lentils and more.

**10. Shop or cook with a friend:** Can you eat 20 lbs of potatoes before they go bad? Probably not, but you and a friend might each use 10 lbs and split the cost. Try taking turns cooking with someone: they host one supper, and you host the next — not only is it nice to have company, you will both save money on what you eat.

**11. Cook your food from scratch:** Prepared foods are usually much more expensive than raw ingredients. Take - out is usually even more expensive. If you don't know how to cook many meals, learn how to make one or two recipes at a community kitchen.

**12. Cook more at one time:** Try to cook 2 - 3 portions at a time. Put one or two meals' worth in your fridge in re-used jars, plastic takeout packaging or Tupperware containers. You'll save time and money too!

**13. Use your freezer:** Can you afford to buy a family pack of chicken legs when they're on sale? Divide them into meal - size portions for your freezer. Grate your cheese and freeze it. To protect your food, look for freezer bags on sale!

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# 2 WEEK MEAL PLAN



	DAY OF WEEK (MON-SUN)	WEEK 1	WEEK 2
FOOD I HAVE ALREADY:			
FOOD AT LOW PRICES (SALE OR REGULAR):			
FOOD I WOULD REALLY LIKE TO EAT THIS WEEK:			
SHOPPING LIST			

# HOW TO SAVE MONEY ON FOOD



1. **Plan your meals:** Planning your meals before you go grocery shopping helps make sure everything gets used up and helps you avoid buying expensive treats.
2. **Look through your cupboards:** Do you have a couple of cans or some noodles on your shelf that could make a great meal? When you plan your meals, think about how to use up those things, to make your money stretch.
3. **Make a grocery list and stick to it:** Once you've thought about the meals you'd like to eat for the next week or two, make a list of the ingredients you need, so you don't forget them at the store. This will help you avoid extras too.
4. **Use flyers & coupons:** Buying items on sale can save you a lot of money. If you are able to stock up on great sales, that's even better. You can use your flyers to find good deals and to see what store has the best prices. An easy way to make a grocery list, is circling items in the flyers.
5. **Learn prices for your favourite items:** Sometimes stores make it look like something is a great deal, when it's not. One way to outsmart them is to recognize the "fake deals."
6. **Eat before you shop:** Going shopping with an empty stomach often leads to buying more food and buying lots of high-cost prepared foods, ...**and cook after you shop** to avoid snacking on the ingredients.
7. **Buy generic:** We all have our favourite brands—things our families always bought, or things that look familiar. Buying Sobey's "Our Compliments" or Dominion's "No-Name" or "President's Choice."
8. **Look on the bottom shelf:** Usually the most expensive foods are at eye-level in the grocery store. Go for the better deals on the bottom shelf.
9. **Eat more beans:** Meat is often one of the most expensive foods we buy. It contains protein, which our bodies need, but can also be found in kidney beans, chick peas, lentils and more.
10. **Shop or cook with a friend:** Can you eat 20 lbs of potatoes before they go bad? Probably not, but you and a friend might each use 10 lbs and split the cost. Try taking turns cooking with someone: they host one supper, and you host the next—not only is it nice to have company, you will both save money on what you eat.
11. **Cook your food from scratch:** Prepared foods (usually in the centre aisles) are usually much more expensive than raw ingredients. Take-out is usually even more expensive. If you don't know how to cook many meals, learn how to make one or two recipes at a community kitchen.
12. **Invest in Tupperware:** Try to cook several portions at a time. Put one or two meals' worth in your fridge in some Tupperware. You'll save time and money too!
13. **Use your freezer:** Can you afford to buy a family pack of chicken legs when they're on sale? Divide them into meal-size portions for your freezer. Make some meals and freeze them. Grate your cheese and freeze it. To protect your food, look for freezer bags on sale!
14. **Ask for raincheques** Don't be shy! If your store is out of a sale item, ask for a raincheque. Then save money on your next shopping trip.

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## Laurie's TOP 10 Picks: Healthy Eating for Less

*Healthy eating can be hard on our shopping budget. Here are some tips and a per-serving price guide to make your grocery bills easier to digest.*

Approx. cost per serving:



**Eggs:** Make omelets for breakfast, add a boiled egg to your salad or just have one for an afternoon snack.

30 ¢



**Frozen Vegetables & Fruit:** Buying frozen gives great nutrition at less cost. You'll get some of your best vitamins and minerals here.

30 ¢



**Canned Tuna & Salmon:** We should all eat at least 2 servings of fish a week. Try making tuna sandwiches or salmon cakes.

70 ¢



**100% Whole Grain Brown Rice:** Rice provides us with the B vitamins that support mental health.

44 ¢



**Canned Tomatoes:** Make your own pasta sauce or add to casseroles.

22 ¢



**Dry Beans and Lentils:** Beans are so cheap and so good for you! Eat them instead of meat, or add them to ground meat for chili.

17 ¢



**Bananas:** If you tend to have digestive problems or if your cholesterol is high, bananas might provide some assistance.

30 ¢



**Dry Oats:** Remember this about your oats: the longer it takes to cook them, the better they are for you!

10 ¢



**Canned Beans:** Due to the salt in canned products, all you have to do is give them a good rinse. Add them to chili & casseroles, or make a bean dip.

27 ¢



**Carrots:** Carrots are healthy raw, and even healthier when cooked!

25 ¢

by Laurie Pinhorn of Holistic Action, in collaboration with the Stella's Circle "Making Ends Meet" project  
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# Food Banks in St. John's



## Centre City

**Bridges to Hope** - 39 Cookstown Road, 722-9225, [info@bridgestohope.ca](mailto:info@bridgestohope.ca)  
Tuesdays: 11 am – 1 pm, Wednesdays, Thursdays, and Fridays: 10 am– 1pm

**St. Teresa's Parish** - St. Vincent De Paul Society, Mundy Pond Road, 579-5467  
Please call to find out dates and times, as this can change. Call before 1 pm for a hamper.

**Emmaus House** – Bonaventure Avenue (by St. Bon's school, beside the Basilica), 753-6380  
Monday to Friday: 1 pm – 3 pm

**St. Pius X Parish** – Located in the MacMorran Community Centre (off Bell's Turn behind Brophy Place), 739-1329  
Mondays and Thursdays 9 am – 1 pm. Must call before 12 pm. Hamper pick-up is 12 pm -1 pm. *You need to call Monday and Thursday mornings and leave a message. They will call back to tell you when to come in. NO WALK-INS. Serve only the surrounding area.*

**Campus Food Bank** - MUN, Corti Reale Building (near Burton's Pond), 864-3467  
Mondays & Thursdays: 3:30pm – 5:30pm & 7pm – 8pm, Sundays: 3pm – 5 pm, *former MUN students only*

## East End

**Mary Queen of Peace Food Bank** -110 McDonald Drive, 726-9924, 685-6400  
Wednesday 9:30 – 12:30 only; you should live close to the church.

**Single Parents' Food Bank** – 472 Logy Bay Road, 739-0709  
Hours of operation: Monday, Wednesday & Friday 10 a.m. – 1 pm, 2-4 pm. Extra paperwork required

**St. Paul's Parish** –340A Newfoundland Drive, 754-1980  
Hampers available 2 days/ month – please call for dates. 9-1 pm; you should live close to the church.

## West End

**Corpus Christi** – St. Vincent de Paul Society, Waterford Bridge Rd (behind the church), 364-4116  
Mondays, Wednesdays, and Fridays 10 am – noon; the 3rd Saturday of each month, except July and August. Serves the Corpus Christi Parish.

**Salvation Army** – 21 Adams Ave, Community & Family Services entrance, 726-0393  
Drop-in on Wednesdays 9:15 am – 11:45 am and 1 pm – 3 pm. Serves all areas of St. John's.

**Chaulker Place (Salvation Army)** – Located in the Community Centre at Chaulker Place, 726-0393  
4<sup>th</sup> Friday of every month 10 am – 12 pm; in 2013: Sept. 27, Oct. 25, Nov. 22, pending volunteer availability. Serves the surrounding area.

# St. John's & Area Food Bank Listing

## Centre City Food Banks

**Bridges to Hope** - 39 Cookstown Road, 722-9225, [info@bridgestohope.ca](mailto:info@bridgestohope.ca)

Tuesdays: 11 am – 1 pm, Wednesdays, Thursdays, and Fridays: 10 am– 1pm

- Clients need their MCP and AES file # or Drug card #
- Get a full hamper every 28 days (some emergency hampers) Serve all areas of St. John's.
- Toy lending program available on Wednesday and Friday between 9:30 am - 11:30 am.
- Co-ordinator is Colin Malone, Program Director is Derrick Winsor.

**St. Teresa's Parish** - St. Vincent De Paul Society, Mundy Pond Road, 579-5467

Please call to find out dates and times, as this can change. Call before 1 pm for a hamper.

- Clients need their MCP and Drug card #.
- Get a full hamper monthly.

**Emmaus House** – Bonaventure Avenue (at the end of St. Bon's school, beside the Basilica), 753-6380

Monday to Friday: 1 pm – 3 pm

- Clients need their MCP and Drug card # if possible.
- Get a full hamper every 30 days. Serve all areas of St. John's.
- Closed for 1 week during the months of June, July and August.

**Campus Food Bank** – Memorial University Campus, Corti Reale Building (near Burton's Pond), 864-3467

Mondays and Thursdays: 3:30pm – 5:30pm & 7pm - 8pm, Sundays: 3pm – 5 pm

- Need a student # and MCP # if possible. Serve mainly MUN students and others connected to the university. Get a full hamper monthly.

**St. Pius X Parish** – Located in the MacMorran Community Centre (off Bell's Turn behind Brophy Place), 739-1329

Mondays and Thursdays 9 am – 1 pm. Must call before 12 pm. Hamper pick-up is 12 pm -1 pm.

- You need to call Monday and Thursday Mornings and leave a message. They will call back to tell you when to come in. NO WALK-INS. Serve only the surrounding area.
- You will need your MCP and AES file #
- Receive a full hamper every 30 days.
- Also has a clothing room. Fill a garbage bag for a dollar. Those inside the area can go 2x/month, and those outside the area can go 1x/month.

## East End Food Banks

**Mary Queen of Peace Food Bank** –110 McDonald Drive, 726-9924, 685-6400

Wednesday 9:30 – 12:30 only

- You will need your MCP card and proof of address.
- Note: You should live within the area of Mary Queen of Peace church.

**Single Parents' Food Bank** – 472 Logy Bay Road, 739-0709

Hours of operation: Monday, Wednesday & Friday 10 am – 1 pm, 2-4 pm

- Single parents need custody papers, MCP card or AES File #, Child Tax Credit and Revenue Canada Assessment Info.
- The clothing outlet for adults and children is open at the hours above. No papers/ID required for this service.

**St. Paul's Parish** –340A Newfoundland Drive, 754-1980

Food hampers are available 2 days each month – please call for dates. 9-1 pm

- MCP and AES File #, as well as proof of address required
- Note: you should live within the area of St. Paul's church

## West End Food Banks

### **Corpus Christi – St. Vincent de Paul Society located on Waterford Bridge Road (behind the church), 364-4116**

Mondays, Wednesdays, and Fridays 10 am – 12 noon; the 3rd Saturday of each month, except July and August

- Call the day before or before 10 am and they will call back, ask a few questions and you go in to pick up a hamper.
- You will need MCP #, proof of address and file # if possible.
- Receive a full hamper once/month (some emergency hampers available)
- Serves the Corpus Christi Parish.

### **Salvation Army Divisional Headquarters– 21 Adams Avenue, Community & Family Services side of building, 726-0393**

Drop-in on Wednesdays 9:15 am – 11:45 am and 1 pm – 3 pm

- You will need MCP or hospital card and something with a proof of address.
- Receive a full hamper every 4 weeks (exceptions for emergencies).
- Serves all areas of St. John's.

### **Chaulker Place (Salvation Army) – Located in the Community Centre at Chaulker Place, 726-0393**

4<sup>th</sup> Friday of every month 10 am – 12 pm; in 2013: July 26, Aug. 23, Sept. 27, Oct. 25, Nov. 22, pending volunteer availability

- You will need MCP or hospital card and a proof of address.
- Receive a full hamper every 4 weeks.
- Serves the surrounding area.

## Mt. Pearl Food Banks

### **Mary Queen of the World – 775 Topsail Road just past Mount Pearl Square in the church basement, 364-7140**

Tuesday to Friday 9:00 - 11:00 am.

- Call one day before and leave message. The next morning they will call you with a pick up time for that day.
- Serves only the surrounding area (Parish Hall).
- You will need MCP and drug card #.
- Receive a full hamper every 30 days.

### **St. Peters Parish – St. Vincent de Paul Society; 110 Ashford Drive in the church basement, 747-3320**

Monday to Thursday 7 – 7:30 pm.

- Bring the MCP# of all family members in your house and proof of address, unless already on record.
- Receive a full hamper once a month (some emergency hampers also available).
- Serves only the surrounding area.

### **Salvation Army Mt. Pearl – Located at 106 Ashford Drive, 364-6465**

Mondays: noon – 2 pm, Tuesdays & Fridays 10:30 am – 2:30 pm. Drop-ins served, if necessary, outside food bank hours.

- You need your MCP # and proof of address.
- Receive a full hamper once a month.
- Serves Mt. Pearl, Goulds, Paradise, Kilbride and Southern Shore.

### CBS Food Bank

**CBS/Paradise Community Food Bank** – 81 CBS Highway, Unit 3, 834-2800

Monday to Friday 9 am – 2 pm

- Bring your MCP and AES file number, or Drug Card
- Full hamper every 5 weeks

### Bell Island Food Bank

**Bell Island – Caring by Sharing Food Bank**, in the town square, 488-2656

Wed. 9:30 a.m. – noon, by appointment only. *\*must call before Tues noon or order will be filled the following week\**

- Bring your MCP number.
- Full hamper once per month.
- Drop-ins for first time users only. They will then be given dates to return.
- Bell Island residents only.

### Torbay Food Bank

**Holy Trinity Parish** – Located in the Torbay Parish hall, 437-6628; Leo Gaulway, 437-6367

First and third Thursdays of the month: 6:30 – 7:30 pm.

- Need MCP#, drug card, proof of address and proof of telephone number, if possible.
- Full hamper given every 2 weeks (emergency hampers available).
- Serve only the surrounding area: Torbay, Outer Cove, Bauline, Middle Cove and Flatrock



# Hot Meals in St. John's

*Updated October 2014*



## Open Monday to Friday

The Gathering Place , Monday-Friday, 11:00am-1:15pm (753-3234)

Choices for Youth (ages 16-29): Drop-in 1:00-3:00pm (754-3047)

### Monday

- George Street United Church: Breakfast from 8:30am-10:30am (726-8775)
- Thrive/CYN Street Reach: Tea & Toast 10:00am-12:00pm (754-0841)

### Tuesday

- New Hope Coffee/Social Time: 10:00am-11:45am(739-0290)
- Thrive/CYN Street Reach: Outreach & Supper 7:00-10:00pm (754-0841)

### Wednesday

- New Hope Hot Breakfast: 9:30-11:00am (739-0290)
- Gower Street United Church: Lunch 12:00pm-1:00pm (753-7286)

### Thursday

- Thrive/CYN Street Reach: Outreach & Supper 7:00-10:00pm (754-0841)

### Friday

- George Street United Church: Soup Kitchen 10:30am-12:30pm (726-8775).
- New Hope Street Outreach: Coffee & snacks (in front of Scotiabank on Water Street)  
9:30pm—12:00 midnight
- (Every 2nd Friday) Cornerstone: Coffeehouse, with snacks) 8:00-11:00pm pm (738-6363)

### Saturday

- Cornerstone: Supper Bowl 4:30 pm (738-6363)

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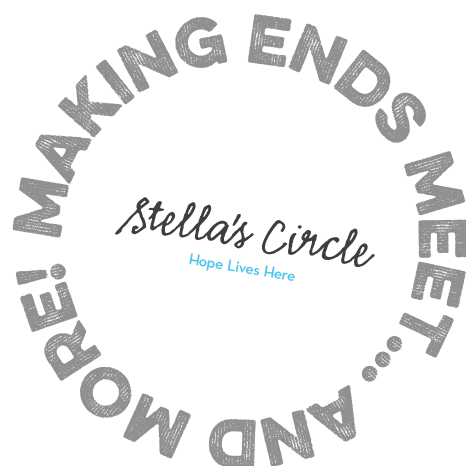




# MODULE FIVE

## MODULE FIVE

# Banking and Alternatives



# Before You Begin



For women in North America, relationships with service providers are as important as the product in predicting what choices they make while shopping (Leung et al 2006). Perceived trustworthiness is also particularly important for people who are economically marginalized (Hall 2008). According to Sendhil Mullainathan, a well-known American behavioural economist, relationships have a significant impact on use of banking services (2010). When a First Account program was launched in Chicago, program participants were more likely to sign up for an account and use the services more regularly when a bank representative attended their workshops.

**We recommend that, whenever possible, workers that cover this topic have good relationships with participants. If possible, invite a representative from a local financial institution to attend. Some communities offer experiential learning programs for frontline staff of financial institutions to better serve people who are un- or under-banked.**

## IN THIS MODULE...

- Perceived trustworthiness is essential for people with lower incomes because the consequences of financial transactions are great (Hall 2008). Many marginalized individuals are wary of mainstream financial institutions who initially offer lower fees than fringe services but charge high fees, often perceived as “hidden fees,” for transactions such as NSF (Non-Sufficient Funds). This wariness will likely impact how program participants, especially the “unbanked”, receive information about mainstream banking services.
- According to Sendhil Mullainathan and Eldar Shafir (2010), many other factors decrease lower income individuals’ use of mainstream financial institutions, including:
  - Inconvenient locations;
  - Complicated language of information pamphlets and forms;
  - Little access to lower cost credit such as Line of Credit or Credit Card;
  - Being treated with suspicion, as if they don’t belong; or
- Being concerned that having a lower income makes them a less important customer.
- The consequence of these barriers to mainstream banking is that people pay more for alternative financial services.
- Some program participants have been refused service by financial institutions because they have committed a crime against the bank. These institutions have the right to refuse someone who has done so in the past 7 years and/or if they believe that opening an account may bring harm to its customers or staff. For more information about this, please see the Canadian Centre for Financial Literacy’s “What are My Rights?” handout at [www.ProspersCanada.org](http://www.ProspersCanada.org), under resources for Facilitators, Module 4: Banking

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## HOW TO USE THESE MATERIALS

One on one

# HOW TO USE THESE MATERIALS ONE ON ONE

**Primary Resources:** Choosing a Bank Account and Open a Bank Account tools. If the person you're working with has specific questions about cheque-cashing fees, holds on cheques or paying extra bank fees, you may want to review some of the information in the activities above. If possible, review copies of the participant's last few bank statements, add up fees for "extras" like using a non-branch cash machine. If significant, quantify the fees in terms of cigarette packs, or something else meaningful for the participant. Review whether a different account or bank would better meet the participant's needs.

**Additional resources:**

- **ATM and Debit machine simulators** – go to the Ottawa Community Loan Fund website, under Newcomer Financial Literacy Resources for both ATM and debit simulators, plus an instruction manual and exercises to practice using the simulators
- **PIN safety:** The FCAC offers information on their website under Consumers > Banking > Protecting Yourself from Banking Fraud.

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## 1 | INDIVIDUAL ACTIVITY

# How Do YOU Spend & Save Money?

15 minutes

Anonymously, on the worksheet, each participant should write down how they usually...

- **Keep money until they need it**
- **Get enough money to make larger purchases**
- **Pay bills**
- **Cash cheques**

Collect all responses then, during your regular then ask the group to take a 10-15 min break, write common themes on a flipchart for discussion after the break. Note: you may want to take the break after Activity 3 or 4, not directly after this activity.



### FACILITATION IDEA

As you read through the worksheet questions, point out that if none of the options apply to their situation, participants can write their response in the shaded blank space after each question.

Ensure that the discussion about the overall class responses remains neutral, without judgment.

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## 2 | GROUP DISCUSSION

# Banking & Alternatives

5 - 10 minutes

**Please note: for a comparison of interest rates from a variety of lenders, please see Module 7: Borrowing Money and Dealing with Debt**

- A. Put 4 pieces of flipchart paper around the room, labeling each with these 4 titles:
- Keep/save money until you need it
  - Cash cheques
  - Pay bills
  - Get enough money for larger purchases
- B. Divide each page into 3 even sections by drawing 2 vertical lines.
- C. Divide participants into 4 groups, one for each piece of paper.
- D. Ask them to write in the left column as many ways for them to achieve the goal at the top of the page, leaving space between each thing they write. Give them 45 seconds for the first page, and 30 seconds for each of the other 3 pages. You may want to give an example for the possible responses below:
- **Keep money until you need it** – keep in wallet, put in envelopes at home or with a worker, deposit in your bank account, give to a someone you trust
  - **Cash cheques** – at your bank, at another bank (if a federal government cheque), at a store, at a payday lender that offers cheque-cashing services,
  - **Pay bills** – through your bank account, in person in cash or by personal cheque, direct pay from A.E.S through a social program (i.e. “social services”)
  - **Get enough money to make larger purchases** – borrowing from family/friend, borrowing from bank, payday loans, rent-to-own stores, pawn shop, save up cash, save up in bank account (may be a separate “savings account” or not)
- E. As a group, discuss the advantages and disadvantages of each method, recording them under a + and – sign at the top of the 2nd and 3rd column.

Note: research has shown that the reasons for use using rent-to-own stores is that (1) people can dissolve the contract and give back the purchase, especially if they don't have any savings to deal with a financial emergency and (2) the regular, structured payments of rent-to-own contracts act as a budgeting tool which requires less personal discipline than saving for the total cost before making a purchase (Zikmund-Fisher and Parker 1999). The availability of layaway services, that also served this purpose, has decreased significantly in recent years.

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### 3 | GROUP ACTIVITY

## Cheque-cashing fees

10 - 15 minutes

**A) Give 3 group members one cheque each:** one federal government cheque, one provincial government cheque and one personal cheque.

**B) Ask the group to identify the places where they could cash cheques.** Based on their responses, draw the chart below without filling in the fees. Make sure you include both “Your Bank” and “Another Bank (not yours).”

**C) Ask for volunteers to represent each of the cheque-cashing services.** Encourage creativity, labeling a desk with a sign for the company they represent.

**D) Ask the people with cheques to visit each service one by one,** encouraging the rest of the group to say whether they can cash their cheque at that location and, if so, what fee would be charged. Record responses, including multiple guesses, in the chart.

**E) When the chart is complete,** compare with the actual fees which you should confirm ahead of time by contacting each of them.



#### FACILITATION IDEA

A key message when discussing fees is that participants can find ways to keep as much of their money to meet their own needs, rather than give it away to companies.

	YOUR BANK	A BANK (NOT YOURS)	PAYDAY LENDER (EX. MONEY MART)	GROCERY STORE
FEDERAL GOVERNMENT CHEQUE	<b>Federal cheques:</b> Free if you have proper ID.	Free if cheque is federal and you have proper ID.	In St. John's (2014) $\$2.99 + 3\% = \$6^*$	In St. John's (2014) Must spend % of cheque
PROVINCIAL GOVERNMENT CHEQUE	<b>Provincial cheques:</b> Included with regular bank fees.	In St. John's (2014): RBC and Scotiabank, downtown branches, will cash provincial cheques for non-members. Frontline workers from each bank have told us that the fees are \$5 and no-cost, respectively.*	In St. John's (2014) $\$2.99 + 3\% = \$6^*$	In St. John's (2014) Must spend % of cheque
PERSONAL CHEQUE	Included with regular bank fees.	Will not cash	In St. John's (2014) $\$2.99 + 4.99\% = \$6^*$	Will not cash

\* Please note: fees for cashing cheques may be different in your province, and may change over time. We suggest you confirm this information before sharing it with participants by phoning each of the three services.



## 4 | GROUP DISCUSSION

# Holds on Cheques at Banks

5 - 10 minutes

Acknowledge that some people use cheque-cashing services because they don't want to wait for the hold period that banks often have. Discuss the following, pointing out that much of the information is on the Signing Up for a Bank Account tool:

- **How long can banks hold cheques?** For up to 5 working days, to give them time to make sure the cheque is good. (see Activity 7 re: NSF Charges for more information)
- **Can you get some of the money right away?** After you've had an account for 90 days, banks will give you the first \$100, if you deposit the cheque in person (or the next day, if you deposit it in an ATM).
- **Can they place a hold on federal government cheques** (HST, Disability Pension, Income Tax)? No, they cannot hold the funds, unless they have reason to suspect it is fraudulent.
- **To avoid holds on cheques:** make arrangements for direct deposit.



### FACILITATION IDEA

The following activity is important, but will likely be more effective if delivered 1-on-1. We suggest that group facilitators coordinate this with other workers, if possible.

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## 5 | GROUP DISCUSSION

# Choosing a bank account

5 - 10 minutes

**THE FOLLOWING ACTIVITY IS IMPORTANT, BUT WILL LIKELY BE MORE EFFECTIVE IF DELIVERED 1-ON-1. WE SUGGEST THAT GROUP FACILITATORS COORDINATE THIS WITH OTHER WORKERS, IF POSSIBLE.**

Whether or not it is our preferred money service, most of us will open a bank account at either a bank or a credit union. Many provinces, including Newfoundland and Labrador, require direct deposit for Income Support and many employers prefer direct deposit as well.

Gail Vaz-Oxlade, author of “Easy Money” (2010), explains:

“Lots of people think they have no choice when it comes to banking. They say, “All the banks are the same.” They think all banks pay little or no interest. They believe all of them charge high fees. Not true. Some banks do charge more. Some do pay less interest. And some treat their customers with less respect. But you don’t have to bank where you aren’t wanted. You can choose to bank where you are treated well. And you can ask for help in choosing accounts with low fees” (ibid, pg 65)

Read through the Choosing Your Bank Account tool with participants and discuss the following:

### **How do you choose which bank to join?**

Think about location, fees, hours, how comfortable you feel.

### **How do you choose which account to get?**

# of transactions you make monthly, do you prefer ATM/telephone/internet-banking or in-person teller services.

### **Bank vs. Credit Union**

**Credit unions function much like banks; you can open chequing or savings accounts, pay fees for transactions, etc. The main difference is that you invest in a share to become a member of a credit union, whereas you are a customer of the bank. The price of a member’s share varies per credit union. You get this amount back, plus interest, when you close your membership.**

### **Chequing Accounts vs. Savings Accounts**

Chequing accounts are intended for regular banking, whereas savings accounts are for saving up money that you won’t use often. If your number of transactions is very low, a savings account might work for you.



### **FACILITATION IDEA**

Encourage people to ask the bank to describe options, based on their typical banking needs, and including both chequing and savings accounts. Ask many questions. Discuss with someone they trust.

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## 6 | GROUP DISCUSSION

# How to Sign Up for a Bank Account

5 - 15 minutes

Review the “Open a Bank Account” tool as a group. Highlight the following:

- What ID will you need?
- What are questions to ask?
- What are your rights when opening a bank account? *(please see the Canadian Centre for Financial Literacy's “What are My Rights?” handout at [www.ProspersCanada.org](http://www.ProspersCanada.org), under resources for Facilitators, Module 4: Banking)*



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## 7 | GROUP DISCUSSION

# Banking Basics

15 minutes

### A. Your PIN number – Discussion points

- You will need a 4-digit PIN number that is like a signature to access your bank account.
- Choose something you can remember and, if at all possible, avoid choosing a number that some could guess, such as your phone number. Some banks say they will not help you if someone steals your card and your PIN number is easy to guess.
- Be very careful who you give your PIN number to. It is best not to tell anyone or, if necessary, only the person who helps you with banking.

### B. Avoid ATM fees – Discussion points

- Do you always use the ATM at your bank (i.e. not other banks)? If you use another bank machine, you will be charged twice: extra fees from your bank and the fees from the other bank and/or private company.
- If the locations of your bank's ATMs aren't convenient for you, consider changing banks to avoid these expensive fees.
- Do you know how much it costs to use private cash machines at corner stores charge? Don't forget to add the fees your own bank will charge you!

### C. Avoid ATM fees – Discussion points

- You can use your bank card to pay for purchases using a debit machine.
- Some bank accounts include these debit transactions in your monthly fees. Some charge extra. If you like to use debit, find out if your bank will charge extra for this.

### D. Avoid NSF (Insufficient Funds) Fees – Discussion points

- All banks charge high fees if you try to spend more money than you have in your account. Some banks charge as much as \$25.
- Examples of how this could happen:
  - You write a cheque to someone for more than is in your account.
  - Someone takes a long time to cash a cheque you have written, you forget and don't leave enough money in your account when they finally cash it.
  - Someone gives you a "bad cheque" (i.e. not enough money in their account), you deposit it and withdraw money right away. Later, when the bank finds there is no money, you will owe the money you withdrew plus a fine.
- Note: this is a common scam. Anyone who does this on purpose can be charged with fraud and risk being banned from all banks.
- Avoid surprises by...
  1. Plan ahead to cover your expenses (*i.e. write a budget*)
  2. Always know how much is in your account.
- If you are charged NSF fees, contact your bank and ask them to forgive the fee. Especially if this is your first time and you explain that you're sorry you made a mistake and you can't afford to pay the NSF fees, you may find that they delete the extra charges from your account.
- Whenever possible, choose a bank with an ATM that is easy for you to go to, including in winter conditions/



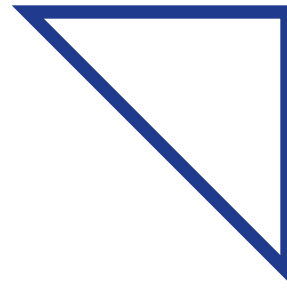
### FACILITATION IDEA

Participants may want to try the ATM and Debit Simulators available on the Ottawa Community Loan Fund website under Newcomer Financial Literacy Resources.



## MODULE 5 | ACTIVITY 3 SURVEY

### HOW DO YOU USUALLY...



#### 1. Keep money until you need it

- ☐ In a safe spot at home
- ☐ I carry it with me
- ☐ In a bank account
- ☐ I give it to someone to keep for me
- ☐ I don't save up money

☐

#### 2. Make large purchases

- ☐ Shop at a rent-to-own store like Easyhome
- ☐ Buy with credit
- ☐ Save up first
- ☐ Borrow money from friends or family

☐

#### 3. Pay bills

- ☐ With cash
- ☐ Through my bank (in person)
- ☐ Through my bank account (at an ATM or on-line)
- ☐ All my bills are paid directly

☐

#### 4. Cash cheques

- ☐ At my bank
- ☐ At any bank
- ☐ At a cheque-cashing service
- ☐ At a small store (i.e. corner store like Hallidays)
- ☐ At a large store (i.e. Sobeys)

☐

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# MODULE SIX

## MODULE SIX

# Setting boundaries with money



AND MORE! MAKING ENDS MEET...

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# Before You Begin



Because women tend to value relationships highly (Leung 2006), and because they are less likely to feel confident in financial matters (Hung & Brown 2012), this module will be particularly important for women. While it is important to discuss strategies for saying “no”, it will be equally important to acknowledge that living independently is valued by some people. This module contains activities to help participants identify when saying “yes” to requests for money or cigarettes is problematic for them, and how they might deal with those situations assertively.

## IN THIS MODULE...

- Though this isn't a topic found in most Financial Literacy programs, Stella's Circle workers have confirmed that it is a major issue in our program participants' financial lives. For example, one participant who talked to this project's coordinator about budgeting indicated that over half of their cigarettes, a major monthly expense, were given to other people.
- As with other modules, an empowerment approach is key in helping participants to say no when they want to. Anticipating uncomfortable situations and normalizing ambivalent feelings are important parts of the overall approach with this topic.
- In order for participants to identify when Saying No is an issue in their financial lives, this module begins with a self-quiz. This can also be used in 1-on-1 sessions.
- In order to reinforce positive, empowered feelings, participants are asked to create a “YES! list” to identify what financial choices are important to them.

Making decisions about money includes deciding when to say no to requests for money (or things that cost money, like cigarettes). Sometimes saying yes is a good decision: we may have a positive sharing relationship with someone who is as generous with us as we are with them. There are also times when we say yes and we don't feel good about it.



### FACILITATION IDEA

Remind students that this topic can be a source of guilt and self-criticism. This module is meant to help people identify situations which they find difficult and work out ways to address them. Encourage them to not criticize themselves if they think of situations that they wish they'd handled differently.

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# HOW TO USE THESE MATERIALS ONE ON ONE

To use these materials 1-on-1 you could encourage a participant to do a self-quiz to see if they are comfortable being assertive with money. It may also be fun and useful for them to think about their YES! list. If you have a good relationship with the participant, try role-playing some scenarios, with each of you taking turns in each role.

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## 1 | SELF QUIZ

# Can you say No?

20 minutes

Give each student a **Can You Say No self-quiz**, explaining that there are no wrong answers. Saying no to people who ask for money and cigarettes is something that affects all of us differently, and this quiz is to help each person think about when and how it affects them.

Discuss the answers together and ask people to note the difference in their responses based on whether the situation is with someone they don't know or a friend/family member.



### FACILITATION IDEA

Workers should read the questions in this activity aloud so those with lower literacy skills can follow.

**Often the people who are unable to say no are also unable to hear no.** Facilitate a discussion about how people feel when others tell them no, and how they might make it more comfortable for others to say no to them.



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## 2 | GROUP DISCUSSION

# When is it Hard to Say No?

15 minutes

As a group, brainstorm at least 6 scenarios where people might have a difficult time saying no. Though it is best to choose realistic scenarios, people can change some of the details if giving an example from their lives feels uncomfortable.



### FACILITATION IDEA

For the scenarios, think about...

- WHO was involved? Family, friend, acquaintance, stranger, etc
- WHO else was there and watching?
- WHERE did it happen? At home, outside, at a class, at work, etc.
- HOW would the person feel? Guilty, generous, happy, angry, sad, resentful, fine, etc.
- For this exercise, remind people not to judge anyone's scenario, as what may be difficult for one person to resolve might be very easy for another.

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## 3 | ROLE PLAY

# How to say No

30 - 60 minutes

### 1. Role play some of the scenarios from Activity 2, choosing the ones that group members agree are the most common for them. Ask 2 or more participants to demonstrate the role play.

- The others in the group should act as observers, noting what techniques the person used to say no and being prepared to give positive feedback only.
- After 2-3 minutes, that the “no-sayer” and ask for another participant to replace them, trying different approaches to say no in the same situation.
- After 2 more minutes, ask the observers to discuss the techniques that were used and provide positive feedback only.
- Repeat the above exercise with other scenarios, as time permits

### 2. Based on the role plays above, ask the group to brainstorm general tips for others about how to say no when you want to say no. Here are some ideas:

- **Focus on your YES! List.** Think about what you want to have money for instead.
- **Don't give the person a reason** – you don't have to. Sometimes a reason will give the other person something to argue against.
- **Practice in a low-stakes situation** where it feels easier to say NO and build up (e.g. “Would you like fries with that?” might be an easy question to say NO to for some people.)
- **Identify which situations are likely to cause you stress and plan what you will say.** Don't give yourself a hard time if you aren't able to follow through – this is a process that may take time!
- **Delay.** Tell the person you need time to think about it/check how much money you have/ etc. and tell them you will tell them the next day.
- **Be nice...** and still say no! (E.g. “Thank you for trusting me enough to ask. Unfortunately, I can't.”)
- **Lie a little.** When all else fails, you may need to resort to a Little White Lie such as “I promised my sister I would give her \$15 when I get home and that's all I have. I'm sorry.”



#### FACILITATION IDEA

- To create a safe environment for the role play, it is essential that the observers give positive feedback only. This will create a more relaxed atmosphere where shy participants are more likely to join in.
- If the group is reluctant to role play, the facilitator should volunteer to be the “no-sayer” and ask one of the more outgoing people to try to pressure you into saying yes. The class can select the scenario.



## 4 | PARTNER ACTIVITY

# What is Your "YES! List"?

10 minutes

When you say NO to someone who asks for money or cigarettes, you are saying YES to other things that your money can buy. Everyone has different spending priorities.

Each student should talk with a partner and complete the sentence, "If I say NO to someone who asks me for money, I am saying YES to..." This might be long-term savings goals, dreams, or simply more money for groceries. Talk about why the items on their **"YES! List"** are important to them.

**Write a Group YES! List on a flipchart.**

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## MODULE 6 | ACTIVITY 1 QUIZ

# SELF-QUIZ: SETTING BOUNDARIES WITH MONEY

*Please note: there are no wrong answers. This is just for you to get a sense of how this topic impacts you. If you are a smoker, answer each question as it related to money and cigarettes (i.e. "How often do you lend money or cigarettes to friends and family?")*

### Part 1

1. How often do you lend money to friends and family?

- ☐ Often
- ☐ Sometimes
- ☐ Never
- ☐ N/A (I never lend etc.)

2. When you lend them money, how often do you feel bad?

- ☐ Often
- ☐ Sometimes
- ☐ Never
- ☐ N/A (I never lend etc.)

3. How often do you feel bad when you say no?

- ☐ Often
- ☐ Sometimes
- ☐ Never
- ☐ N/A (I never lend etc.)

4. How do you feel if they don't pay you back?

- ☐ Fine
- ☐ Not good
- ☐ N/A (I never lend etc.)

5. How often do you avoid certain places or people because you're worried they will ask?

- ☐ Often
- ☐ Sometimes
- ☐ Never
- ☐ N/A (I never lend etc.)



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## MODULE 6 | ACTIVITY 1 QUIZ

# SELF-QUIZ: SETTING BOUNDARIES WITH MONEY

*Please note: there are no wrong answers. This is just for you to get a sense of how this topic impacts you. If you are a smoker, answer each question as it related to money and cigarettes (i.e. "How often do you lend money or cigarettes to friends and family?")*

### Part 2

6. How often do you lend money to strangers or people you don't know very well?

- ☐ Often
- ☐ Sometimes
- ☐ Never
- ☐ N/A (I never lend etc.)

7. When you lend them money, how often do you feel bad?

- ☐ Often
- ☐ Sometimes
- ☐ Never
- ☐ N/A (I never lend etc.)

8. How often do you feel bad when you say no?

- ☐ Often
- ☐ Sometimes
- ☐ Never
- ☐ N/A (I never lend etc.)

9. How do you feel if they don't pay you back?

- ☐ Fine
- ☐ Not good
- ☐ N/A (I never lend etc.)

10. How often do you avoid certain places or people because you're worried they will ask?

- ☐ Often
- ☐ Sometimes
- ☐ Never
- ☐ N/A (I never lend etc.)



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## MODULE 6 | ACTIVITY 1 QUIZ

# SELF-QUIZ: SETTING BOUNDARIES WITH MONEY

*Please note: there are no wrong answers. This is just for you to get a sense of how this topic impacts you. If you are a smoker, answer each question as it related to money and cigarettes (i.e. "How often do you lend money or cigarettes to friends and family?")*

### Part 3

11. Do you ask others to borrow money?

- ☐ Often
- ☐ Sometimes
- ☐ Never
- ☐ N/A (I never lend etc.)

12. How does it feel if they say no?

- ☐ Often
- ☐ Sometimes
- ☐ Never
- ☐ N/A (I never lend etc.)

13. How often do you avoid certain places or people because you're worried you own money?

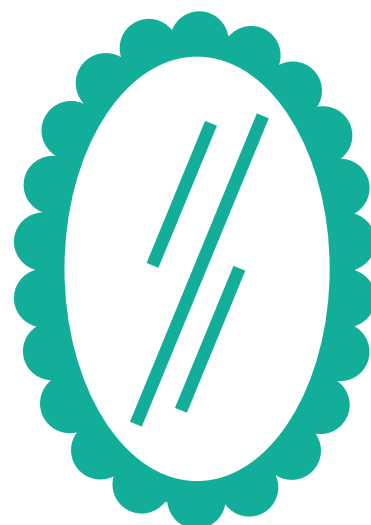
- ☐ Often
- ☐ Sometimes
- ☐ Never
- ☐ N/A (I never lend etc.)

14. Do you rely on others' helping out financially to get by?

- ☐ Often
- ☐ Sometimes
- ☐ Never
- ☐ N/A (I never lend etc.)

15. How does that feel for you?

- ☐ Fine
- ☐ Not good
- ☐ N/A (I never rely on others financially)



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# MODULE SEVEN

## MODULE SEVEN

# Borrowing Money and Dealing with Debt



AND MORE! MAKING ENDS MEET...

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# Before You Begin



As we know from previous modules relationships are a key factor in determining where women choose to borrow money, as well as who they go to for support in dealing with debt. Asking for help with debt requires a lot of trust, particularly for women, and especially if she suspects that the person helping her is affiliated with collections agencies. Activities 6 & 7 help differentiate collections agents from creditors, credit counselors, and credit bureaus. This module emphasizes participants' rights to access lower cost services and helps to build their relationships with these services.

## IN THIS MODULE...

- Rather than tell participants which lending services they should use, this module presents information on how much interest each one charges, so that people can make their own informed decisions.
- The small section on statistics is designed to reinforce the message that debt is experienced by many people in Canada, regardless of income level. This message is summed up by the theme (St. John's Financial Empowerment Network 2014 Financial Literacy Month) "Money: No matter where it comes from, know where it goes."
- The Impacts of Debt activity helps individuals identify life stressors associated with debt. This is intended to help participants weigh the benefits of debt (i.e. avoiding homelessness, having a fun night out, buying take-out) with any negative impact that it has on their lives.
- Tach & Greene (2014) interviewed 200 people and found:

That in order to maintain an identity of being financially responsible and self-sufficient, they will deal with debts privately. Participants may experience shame and hide debt issues from workers and/or others in a group.

Tach & Greene also found that people are more likely to avoid paying debts that they perceive are unjust (ibid). Therefore, debts such as NSF charges from banks, that many perceive as unjust, will remain unpaid. Achieving greater self-sufficiency is a motivator in paying debts (ibid). Participants may prioritize paying off a car debt before a credit card even though the interest is higher.

They are more likely to pay debts that they think will help lead to greater self-sufficiency.

**A key part of dealing with debt is knowing one's consumer rights.**

Each province's regulations are different. In Newfoundland and Labrador, to find information about your rights with collections agencies and much more, please see: [www.serviceNL.gov.nl.ca](http://www.serviceNL.gov.nl.ca). Click on the "Consumers" link for up-to-date brochures and more.

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## HOW TO USE THESE MATERIALS

One on one

# HOW TO USE THESE MATERIALS ONE ON ONE

- Compare how much interest you would pay on a loan of \$100 with a variety of lenders
- Use the Impacts of Debt worksheet to help someone examine how debt is affecting their life and whether the choices that are causing the debt are worth the impacts.
- Many people confuse the various roles of professionals involved with debt. This confusion can be a major barrier. At Stella's Circle, participants often tell us they believe collections agents call from a credit bureau, so they refuse to go to a credit bureau. They sometimes won't visit a credit counselor for the same reason.
- To clarify the differences between agencies/professionals involved in debt, draw pictures on flashcards as described in Activity 6, or match the words in Activity 7

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## 1 | INDIVIDUAL ACTIVITY

# Paying interest

20 minutes

- Give each student an envelope with \$50 of fake money, as follows:
  - \$45 + 2 toonies + 4 quarters labeled “Bank”
  - \$38 + 6 toonies labeled “Credit Card”
  - \$32 + 6 toonies + 6 loonies labeled “Finance Company”
  - \$40 + 5 toonies labeled “Payday Loan”
- Tell the group that each of them has a financial emergency this month, and they’ve all borrowed \$100 from different lenders (they don’t have a choice of who). They’re keeping \$50 in their “wallet” (the envelope). Throughout the class they’ll be asked to pay interest on their loan. Distribute the “Pay interest here” papers and ask everyone to put them in front of their workspace.
- Before you start the next module in this activity, tell everyone a month has passed and ask them to pay the interest on their loan, putting the money on the “pay interest here” paper in front of them. They should pay interest based on the approximate amount that each lender would charge someone to borrow \$100 for a month:
  - “Bank” would pay 75 cents
  - “Credit card” would pay \$2
  - “Finance company” would pay \$3
  - “Payday lender” would pay \$75
- \* Note: the payday lender will not have enough money to pay \$75 on the first round (or any money on future rounds), so will need to write an IOU that they add to each round. Have a piece of paper ready.
- At the end of each activity in this module, tell students another month has passed and ask them to pay interest on their loan.



### FACILITATION IDEA

- Point out that:
  - i. Normally there would be a “minimum payment” that is higher than the interest owed. In this exercise, we are not making payments on the loan, we’re just seeing how the interest adds up.
  - ii. We are not calculating “**compounding interest**,” which means that in addition to the interest we would owe on the original loan, we also owe interest on the unpaid interest. This is particularly relevant for the payday loan scenario. The second month we would owe \$75 interest PLUS interest on the \$25 interest we couldn’t pay last time (approx. \$19). This would increase the amount quickly over time.
  - iii. Note: **After 5 activities in the Borrowing/Debt Module (i.e. after the “Who’s Who” activity), people’s interest paid should be as follows:** Bank: \$3.75, Credit card: \$10, Financing Company: \$15, Payday Loan: \$450.



## 2 | GROUP DISCUSSION

### Defining debt

5 minutes

- Define debt as a group: “the obligation to pay back money you owe.”
- Problems begin when you can’t pay back your debt. Although people often make judgmental assumptions that debt accumulates because people are “irresponsible”, debt problems are usually due to an unexpected emergency: a loss of income, a health issue, or another major life change.



## 3 | GROUP DISCUSSION

### Statistics: Debt in Canada

5 minutes

- For each dollar of disposable income, Canadians owe \$1.64 (Called a “debt-to-income ratio”). This is what they owe banks, credit card companies, car dealers and other lenders. (Statistics Canada, 2014)
- At the beginning of this year, Canadians will owe an average of \$27,500.00 on credit cards, lines of credit, car loans etc (i.e. not including mortgages). Transunion predicts that by the end of 2014 we will owe an all-time high of almost \$29,000 per person. This is called “consumer debt” because it’s on things we consume, not houses/property which generally increase in value. (ibid)
- Often the people who earn the most money also owe the most money. Alberta is the province with the highest amount of “household debt” (i.e consumer debt plus mortgage debt). In 2014, the average Albertan owed \$125,000 in household debt, which increased from \$90,000 in 2013. (ibid)

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## 4 | GROUP ACTIVITY

# Impacts of debt

15 minutes

Complete the “**Impacts of Debt**” worksheet with the group. Ask them to talk about the way debt could affect someone in each of the 4 areas of their lives. Here are some examples for each, to stimulate discussion, if needed:

- **Mental:** increased stress, worry, anxiety, feel shame/embarrassment, difficulty concentrating, depression
- **Physical:** lose sleep, lose/gain weight, high blood pressure/heart rate, digestion problems/stomach pain, ulcers, hair loss
- **Relationships:** become distracted/irritable towards family/friends, resent people who don't have money problems, avoid family/friends if you've borrowed money and can't pay them back, avoid talking to people you are usually close to and open with because feel shame about the issues you're dealing with
- **At home, At work:** collectors phoning home (and possibly work, though this is illegal), unable to pay heat/light bill, risk of losing your home because can't pay rent, sensitivity to losing hours at work, inability to concentrate at work, more missed work days.



### FACILITATION IDEA

The Impacts of Debt worksheet may be completed individually, in small groups, or as a large group.

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## 5 | GROUP DISCUSSION

# Options for dealing with debt

10 minutes

**Ask the group to brainstorm options for addressing personal debt.**

- A. Pay minimum payments, plus more if possible
- B. Find ways to earn more money so that you can get ahead on your payments. Note: these ways should not risk causing you more debt (i.e. illegal activities or gambling)
- C. Consolidate your loans – this is where you take out one loan, often with a lower interest rate, to pay off all of your debts
- D. Talk to a credit counselor from a local non-profit credit counseling organization. They generally do not charge fees and will not promise to help you “erase your debt easily.”
- E. Bankruptcy
  - What is bankruptcy? A way to erase debts if you are unable to pay your creditors
  - How much does it cost? Bankruptcy costs approximately \$1500
  - How do the payments work? During the bankruptcy, you will need to make regular payments over a 9 month period. The trustee may be able to work out a payment plan for longer than 9 months, to reduce the size of each payment.
  - What debts are not erased by bankruptcy? Fines, child support, student loans for which the “end of study” date is less than 7 years.



### FACILITATION IDEA

For more information about dealing with collections agencies, we suggest you look for information about your province’s regulations. In Newfoundland and Labrador, please see: [www.serviceNL.gov.nl.ca](http://www.serviceNL.gov.nl.ca). Click on the “Consumers” link for up-to-date brochures and more.

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## 6 | GROUP ACTIVITY

# Debt and you, "who's who"

15 minutes

- A. Ask for volunteers one-by-one to play each of the following roles (you'll need 6 people, so you might need to be involved). This is not a role play, they would simply need to stand up at the front of the room and be given the props, as described:
- **Person borrowing money (officially called a "debtor")**
  - **Person lending money (a "creditor")**. Prop: a handful of fake money
  - **Credit Bureau**. Prop: a clipboard with paper and a pen. They collect information about who you have borrowed money from. Creditors will ask them about your credit history before deciding whether to lend you money.
  - **Collections Agency**. Prop: a phone. They work for the creditor to collect the money, if you haven't been paying back your loan. They find many ways to put pressure on people because their job is to make sure you pay. The agency gets a portion of the money you pay.
  - **Credit Counselor**. Prop: life preserver. They are a non-profit organization that helps you figure out how to deal with your debt if you get over your head. They will help you calculate how much you can pay and help negotiate with your creditors to often reduce your payments or interest or both. There is no fee for this service though, if you decide to sign up for a debt repayment program, you will pay them a small amount to cover banking/mailing expenses.
  - **Credit Repair Service** Prop: magic wand. These companies will advertise that they can fix your credit record overnight. They try to sell peace of mind for those dealing with debt. Unfortunately, what they offer is too good to be true. Even if you pay them money, you usually find out that repairing your credit history is a gradual process, which requires a plan for you to pay down the debt that you owe (which you can do with a credit counselor for free).



### FACILITATION IDEA

In order to better engage the participants in this activity, you may want to brainstorm props to represent each role with the group, asking a group member to draw the object on a piece of paper that the person "playing" each role can hold up.

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## 6 | GROUP ACTIVITY

# Debt and you, "who's who" continued

15 minutes

B. After you've discussed all the roles and given everyone their props, test everyone with some of the following questions:

- Who is the creditor? What do they do?
- Who do they go to in order to get information about your credit history?
- What does a collections agency do?
- Who is the credit bureau? Who is the credit counselor? Who is the creditor? What's the difference between each of them?
- Will a credit counselor ask you to pay them to "fix your credit history easily"?
- Is the collections agency connected to the credit bureau?
- Is the collections agency connected to the credit counselor?
- **(OPTIONAL)** What are things a collection agency can and can't do to convince you to pay back money you owe? If your province publishes a pamphlet like Newfoundland and Labrador's "Collection Agencies: Consumer Rights", refer to this information here.

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## 7 | GROUP ACTIVITY

### Who's who quiz

15 minutes

**A. Put flipchart paper around the room with the following titles at the top:**

- Debtor
- Creditor
- Credit Agency
- Collections Agency
- Credit Counsellor
- Credit Repair Service

**B. Ask individuals or the class to decide where to put each of the following phrases (i.e. on which flipchart paper). These phrases can be printed and laminated from the document called, “Words for Who’s Who Quiz.”**

- **Debtor:** borrows money, owes money, you or me
- **Creditor:** someone who lends money, a bank, a credit card company, a payday loan company, will contact you if you miss a payment
- **Credit Agency:** keeps information about everyone’s borrowing history, will probably have a record of your cell phone payment, TransUnion, Equifax
- **Collections Agency:** contacts you if you miss payments for a long time, aggressive, money collectors, it’s their job to make you pay
- **Credit Counsellor:** helps you figure out how to deal with your debt, may help you combine all your loans into one, may help you work on a budget, non-profit
- **Credit Repair Service:** promise to fix your credit history quickly, charge you money to deal will debt

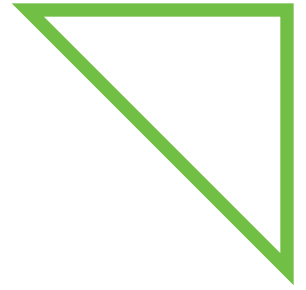
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## MODULE 7 | ACTIVITY 1

# PAYING INTEREST



**MODULE SEVEN WORKSHEET**  
Borrowing money and dealing with debt

**PAY INTEREST HERE**

**PAY INTEREST HERE**

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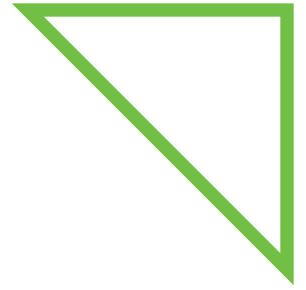
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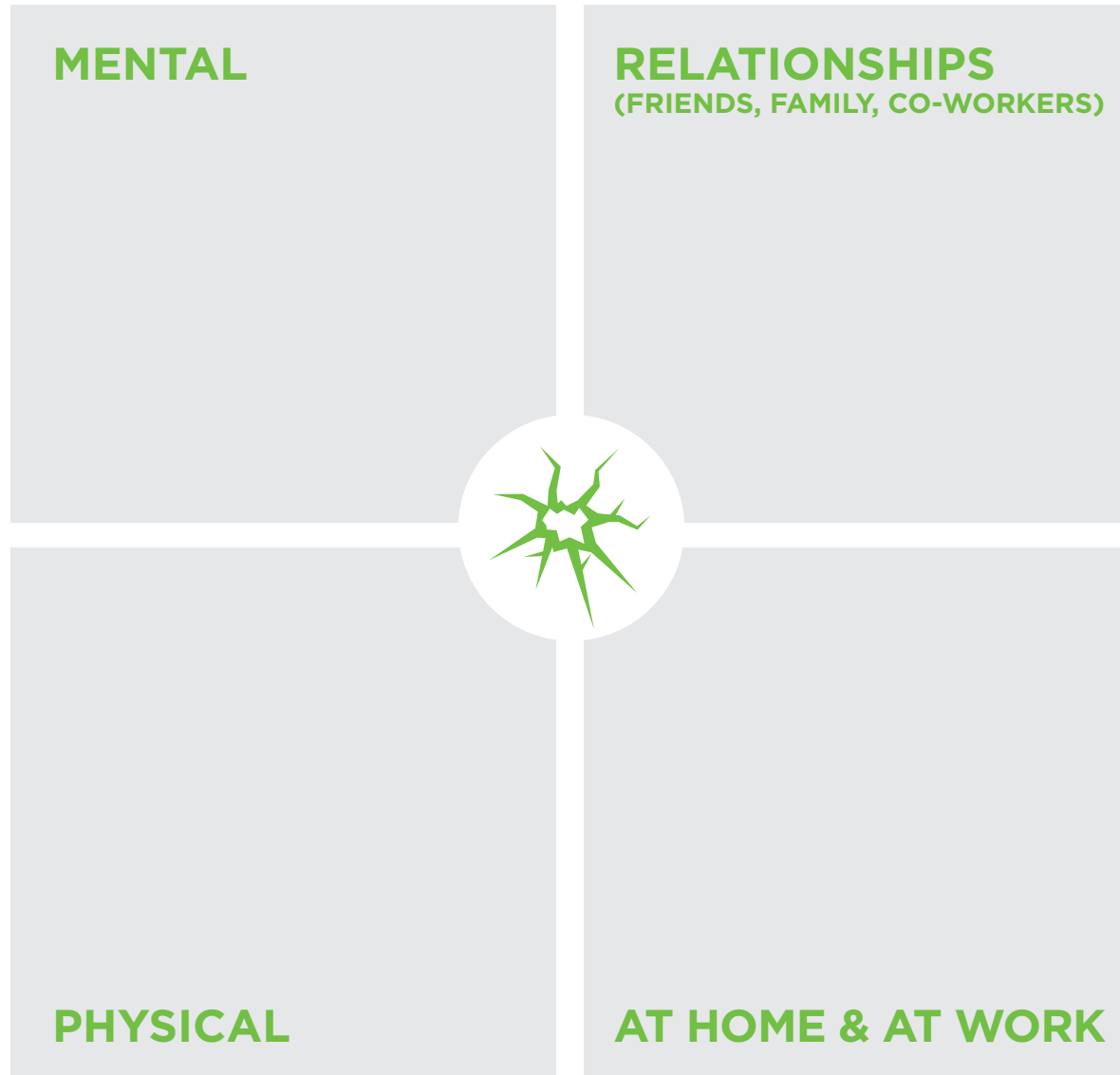


## MODULE 7 | ACTIVITY 4

# IMPACTS OF DEBT



**MODULE SEVEN WORKSHEET**  
Borrowing money and dealing with debt

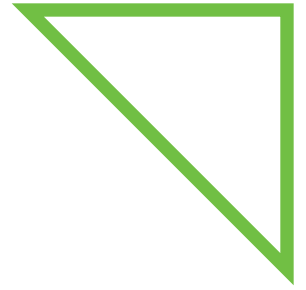


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## MODULE 7 | ACTIVITY 7

# WORDS FOR WHO'S WHO QUIZ



**PROMISES TO FIX YOUR  
CREDIT QUICKLY**

**CHARGES YOU TO HELP  
WITH YOUR DEBT**

**LENDs MONEY**

**A BANK**

**A CREDIT CARD COMPANY**

**A PAYDAY LOAN COMPANY**

**CONTACTS YOU IF YOU  
MISS A PAYMENT**

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## MODULE 7 | ACTIVITY 7

# WORDS FOR WHO'S WHO QUIZ



MODULE SEVEN WORKSHEET  
Borrowing money and dealing with debt

**KEEPS INFORMATION  
ABOUT EVERYONE'S  
BORROWING HISTORY**

**WILL PROBABLY HAVE A  
RECORD OF YOUR CELL  
PHONE PAYMENT**

**TRANSUNION**

**EQUIFAX**

**AGGRESSIVE**

**MONEY COLLECTORS**

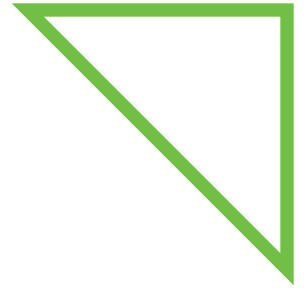
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## MODULE 7 | ACTIVITY 7

# WORDS FOR WHO'S WHO QUIZ



CONTACTS YOU IF YOU  
MISS PAYMENTS FOR A  
LONG TIME

IT'S THEIR JOB TO MAKE  
YOU PAY

BORROWS MONEY

OWES MONEY

YOU OR ME

HELPS YOU FIGURE OUT  
HOW TO DEAL WITH YOUR  
DEBT

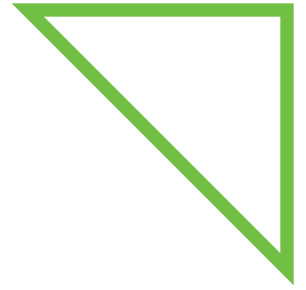
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## MODULE 7 | ACTIVITY 7

# WORDS FOR WHO'S WHO QUIZ



MODULE SEVEN WORKSHEET  
Borrowing money and dealing with debt

**MAY HELP YOU COMBINE  
ALL YOUR LOANS**

**MAY HELP YOU WORK ON A  
BUDGET**

**NON-PROFIT**

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# MODULE EIGHT

## MODULE EIGHT

# Credit Reports



# Before You Begin



Once again, a need for trusting relationships is likely to affect whether women will go to a Credit Bureau. Through conversations with Stella's Circle participants and staff, it is apparent that people commonly associate credit bureaus with the collection agencies that aggressively pursue those who are dealing with debt. By helping clients to distinguish between the functions of these two agencies (see Module 7) and creating an opportunity for them to visit a credit bureau in person and meet the staff there, we can help women to build relationships and, potentially, benefit from the free services that credit bureaus offer.

## IN THIS MODULE...

- This module is designed to build participants' sense of empowerment by ensuring they have access to the same information as creditors. Facilitators should emphasize the message that they will have more control if they know what information creditors see, rather than avoiding it.
- Many of our programs' participants won't use credit reports to obtain loans or a mortgage, as would people with higher incomes, but the information in their credit report is relevant as they deal with financial institutions and cell phone companies.

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## HOW TO USE THESE MATERIALS

One on one

# HOW TO USE THESE MATERIALS ONE ON ONE

- Ensure the participant knows what a Credit Bureau is
- Look through a sample credit report together.
- Go together to the Credit Bureau, with prepared questions
- Be prepared to answer questions about how to improve your credit rating (see above).

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## PART 1

### BEFORE VISITING THE CREDIT BUREAU (TRANSUNION, IN ST. JOHN'S)



#### 1 | GROUP DISCUSSION

### Credit Reports: Defining Terms

10 minutes

Discuss the following questions:

- A. **What is a credit bureau?** Credit bureaus are organizations that collect information about whether you have repaid your bills on time. Everyone who has borrowed money, used a cell phone, or opened a bank account is “in the credit bureau,” not just those who have dealt with debt.
- B. **Name the two credit bureaus in Canada.** TransUnion. Equifax.
- C. **What is a credit report? What kinds of transactions/debt are tracked in your credit report?** A credit report is the record of your bill payment history at the credit bureau. When you apply for credit, most lenders will use this report to decide whether they will lend you money, based on your history of paying back others.
- D. **What is a credit rating?** Your credit rating is what you can get, for free, from the credit bureau. Both a credit rating and a credit score are estimates of your ability to pay back a loan, based on your income and (mostly) your payment history.



#### FACILITATION IDEA

Workers should emphasize that, “No one but you has the right to access your credit information unless you give them permission in writing. When you apply for a loan, a new cell phone, bank account or rent a house, you often give permission by signing an application form.”

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## 2 | PARTNER ACTIVITY

# Having a Look at Credit Reports

15 minutes

Brainstorm as a group what you think is included in credit reports. Ask yourselves the question, if you were going to lend someone money, what would you want to know about them? Write a list on a flipchart. The following are the headings in a Transunion Report.

- Personal information,
- Credit information,
- Banking information, including NSF charges,
- Bankruptcies,
- Credit-related judgments, collections,
- Creditors that have checked your credit rating\*



If possible, provide an example of a credit report. We have found it difficult to obtain one that is the same format as what someone would receive if they submitted a request for a free service. Samples that we have found tend not to meet the following criteria, all of which we find important. Ideally, the report should:

- o Be the same format of the one participants would receive
- o Not contain mortgages and other large loans that they probably wouldn't qualify for
- o Show some evidence of debt

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## 3 | GROUP DISCUSSIONS

### Common Questions

10 minutes

Discuss the following questions about getting your credit check::

- A. **How much does it cost?** It's free! This is not obvious if you look at their website.
- B. **How do I apply for a credit check?** In St. John's, visit TransUnion at 55 Bond Street, Suite 202. Or send application to Equifax by mail or fax (see contact info below)
- C. **"But I heard that if you do too many checks your credit rating will go down."** Most people recommend getting a credit check by TransUnion and Equifax once per year. What will bring your rating down is applying for credit with several creditors over a short period of time. This looks like you are desperate, either trying to apply for a lot of credit all at once and/or getting turned down.

#### COMMON ERRORS:

- Duplicate information
- Uninvited inquiries
- Items that should no longer be listed.

For excellent detailed information, including a sample letter of dispute, see the attached pages from the First Nations Oweesta Corporation & First Nations Development Institute.

D. **Someone told me to get a credit check by both TransUnion and Equifax. Isn't that too much hassle?** Some people are comfortable with only requesting a report from one of the two. Sometimes details are missed. If you get a report from TransUnion and if your creditor goes to Equifax, they may discover something on your credit record that you didn't realize was there. If you request reports from both TransUnion and Equifax, you can avoid any surprises.

E. **What if there's an error?** One reason why it's good to check your credit report is to see if there are any mistakes. If you find one:

1. Follow up with the bank/creditor

2. If not resolved in 30 days, you can contact the FCAC (1-866-461-3222) or the Banking Ombudsman (1-888-451-4579, except Royal Bank & TD Ombudsman: 1-800-941-3655)

F. **How long could information stay on my record report?**  
Approximately 7 years.



#### FACILITATION IDEA

You may find that these questions emerge naturally as you do Activity #2 above.

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## 4 | GROUP BRAINSTORM

# Questions for Credit Bureau Visit

10 minutes

As a group brainstorm questions for the credit bureau to answer on the day of your visit. You may be able to send questions ahead of time. Here are some backup questions you might suggest:

- A. I am trying to avoid some creditors. Will you give my updated contact information to my creditors? What can I do to avoid them getting my information?
- B. What can you do if someone has been using your banking/credit information and affecting your credit rating? Is this a fraud alert?
- C. How far back in my credit history will my credit check go?



### FACILITATION IDEA

We recommend calling the credit bureau in advance (in St. John's, call Transunion: 709-754-3992) to let them know you're thinking of coming with a group. By calling again just before you come, you can find out if there's likely to be a longer wait (i.e. if they are already serving customers).



## CONTACTS

# Apply for a Credit Check

### TransUnion

(709) 754-3992  
Toll Free: 1-800-797-3992  
[www.transunion.ca](http://www.transunion.ca)

Free TransUnion credit report request form: [www.transunion.ca/docs/personal/Consumer\\_Disclosure\\_Request\\_Form\\_en.pdf](http://www.transunion.ca/docs/personal/Consumer_Disclosure_Request_Form_en.pdf)

In St. John's, from 8:30 – 4:30, bring (or mail) your ID and request form to:  
**55 Bond Street, Suite 202**  
**St. John's, NL A1C 1S9**  
Fax: 709-753-1930

### Equifax

1-800-465-7166  
[www.equifax.ca](http://www.equifax.ca)

Free Equifax credit request form:  
[www.equifax.com/ecm/canada/](http://www.equifax.com/ecm/canada/)

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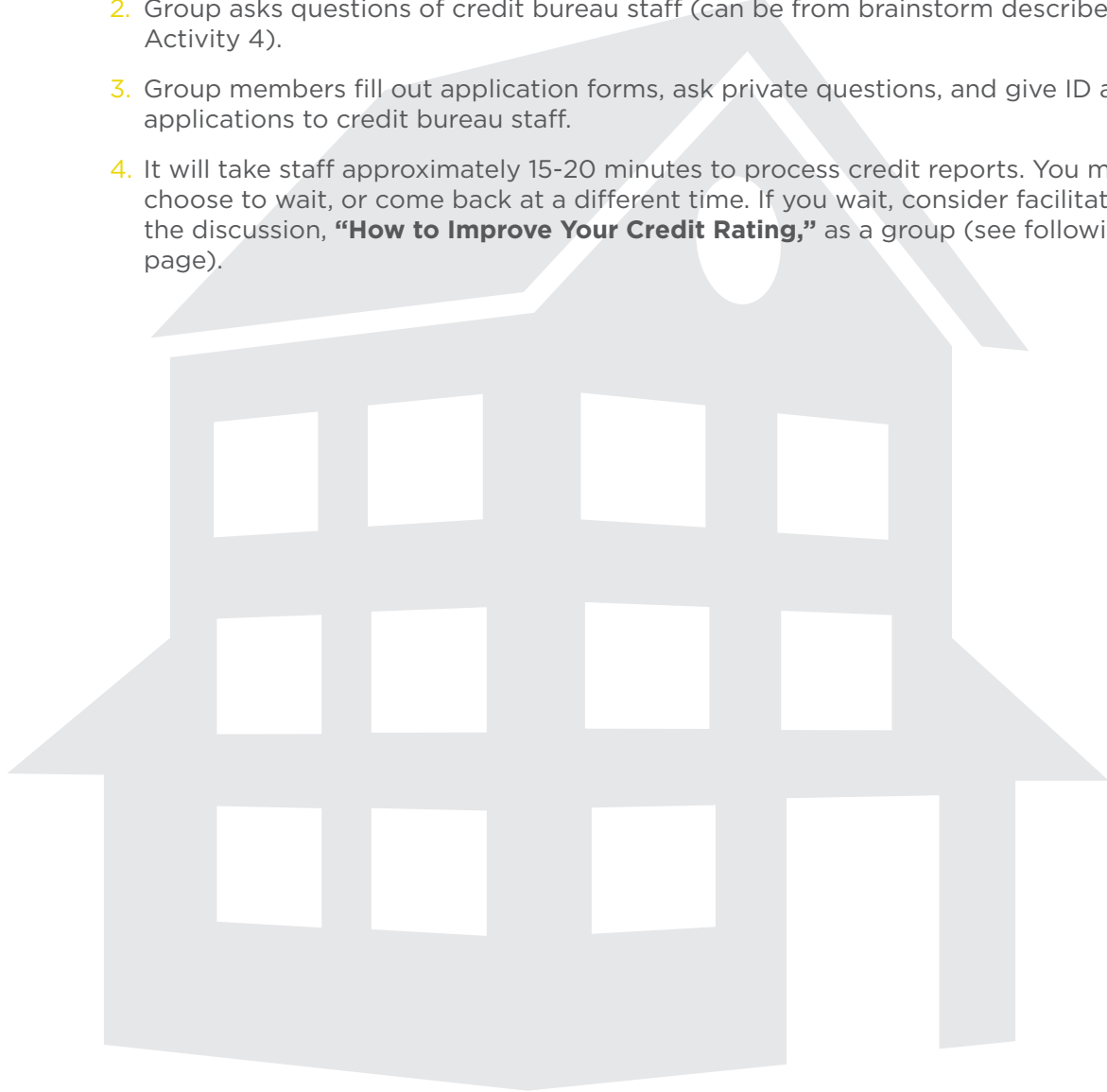
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## PART 2

### VISITING THE CREDIT BUREAU

**MODULE EIGHT**  
Credit Reports

1. Suggested time: 30-45 minutes (add 15-20 minutes to wait for the credit reports).
2. Group asks questions of credit bureau staff (can be from brainstorm described in Activity 4).
3. Group members fill out application forms, ask private questions, and give ID and applications to credit bureau staff.
4. It will take staff approximately 15-20 minutes to process credit reports. You may choose to wait, or come back at a different time. If you wait, consider facilitating the discussion, **“How to Improve Your Credit Rating,”** as a group (see following page).



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## PART 3

# HOW TO IMPROVE YOUR CREDIT



### GROUP DISCUSSION

## How to Improve Your Credit Rating

10 minutes

#### 1. If you have been using credit:

- A. Correct errors on your credit report.
- B. Pay your bills on time.
- C. If you can't afford to pay the bill in full, always pay the minimum amount.
- D. If you need to delay your payment, contact your creditor before the due date to try to negotiate an arrangement.
- E. Try to pay down your debts.
- F. Do not bounce your cheques.
- G. Limit your number of new applications for credit.
- H. Close accounts you don't need (leave at least one open).
- I. Don't sign any loan agreements or accept credit you don't understand.
- J. Contact the lenders immediately if you see something you didn't buy on your statement.
- K. Be cautious about co-signing loan agreements.

#### 2. For those with no previous credit history

- A. Secured credit card - you pay a security deposit and will get credit up to that amount. It is best to pay off your balance in full each month. After you have paid your bills on time for several months, you may be offered a standard credit card.
- B. Apply for a retail card from a store, only if you can pay it off in full every month, as interest rates can be very high on these cards.
- C. Open a savings account and keep money in it.

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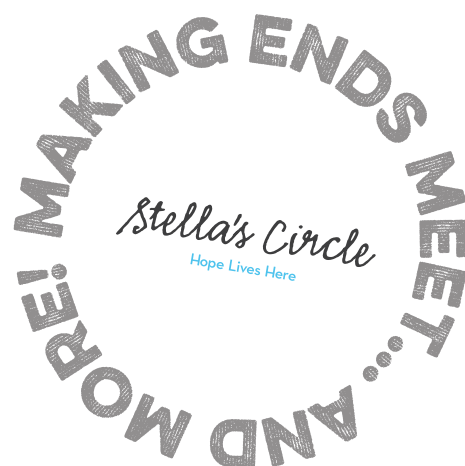


# MODULE NINE



## MODULE NINE

# Transitioning to paid employment



# Before You Begin



**Confidence often plays a role in the transition to paid employment from Income Support or another social program. This process can be complex and intimidating. For women, this factor is likely to be especially strong.**

A recent Stella's Circle project identified that women's financial choices, such as factors in transitioning to work, are often informed by relationships such as their family, intimate partners and friends (Ryan, 2013).

## IN THIS MODULE...

- We help people identify the supports available in transitioning to paid employment, including: rent, income, medical benefits, and expenses.
- Because this transition varies for each individual situation, we have focused on **who** the participants should talk to, rather than exactly **what** will happen. We also identify questions that participants should ask themselves and others, as they navigate the transition.

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## HOW TO USE THESE MATERIALS

One on one

# HOW TO USE THESE MATERIALS ONE ON ONE

The Transition Tool is best used 1-on-1 to walk with participants through some of the details they should be thinking about. We find that it can be difficult to predict exactly how one's income and benefits will change, so this tool emphasizes who will be able to help, and what areas of a person's life are likely to be affected. The following pages contain a basic template to use to identify people, as well as a template that has been completed with the information that is relevant for Newfoundland and Labrador.

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## 1 | PAIRS/SMALL GROUP ACTIVITY

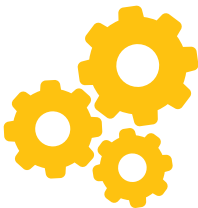
# Who Can Help with Your Transition

20 minutes

On 5 pieces of flipchart paper, placed around the room, write the titles of the 5 roles on the top of the transition sheet (i.e. landlord, employer, etc). Divide students into groups of 2 or more, putting one pair /group at each station. Give students 90 seconds at each station to write why this person is important as they transition (i.e. How can they help? What should you ask them? What should you inform them and why?). Review the answers as a large group and fill in anything that's not covered from the Transition Tool handout.



Encourage students to fill out the name and contact information of the people they will talk to in each section of the Transition Tool handout. This is something that may be more effective to do individually with a worker.



## 2 | GROUP BRAINSTORM

# The Costs of Working

**A| As a group, identify additional expenses associated with working.**

**B| Brainstorm how to reduce these expenses**

- **Transportation** - walk, offer to trade meals for rides
- **Lunches** - prepare at home, buy low-cost staples
- **Babysitting** - ask friends or family to help
- **New clothes** - thrift stores
- **Increased laundry** - pay friend, not laundromat

**C| Discuss ideas re:** affordable nutritious snacks and lunches that can give someone energy for the workday, and help maintain good mental health.

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# WHO CAN HELP WITH YOUR TRANSITION



## LANDLORD



NAME  
PHONE  
ADDRESS

## FAMILY



NAME  
PHONE  
ADDRESS

## SOCIAL SERVICES



NAME  
PHONE  
ADDRESS

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# WHO CAN HELP WITH YOUR TRANSITION



## EMPLOYER



NAME  
PHONE  
ADDRESS

## FRIEND



NAME  
PHONE  
ADDRESS

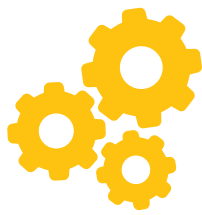
## EMPLOYMENT COUNSELLOR



NAME  
PHONE  
ADDRESS

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# STARTING WORK & YOUR INCOME



What was your income?

What is it now?

What extras will you need to buy now? (groceries, lunches, clothes, bus passes, etc)

Do you have a budget?

Y / N

Do you have a medical plan through work?

Do you qualify for a provincial drug and/or medical program?

What date will your eligibility change?



Were you paying rent?

How much?

How much is it now?

Do you need to contact your landlord about paying directly?

When do you pay?

When does money come in?

Paycheque:

Income Support supplement:

Other:

When does money go out?

Rent:

Heat & Light:

Phone or cable:

Other:

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## Newfoundland and Labrador examples for Transition Tool

### Landlord:

- Explain that you have gotten a job work out a plan to pay rent directly or, if you get regular top-ups, continue through AES. Be sure you know the amount AES is paying the landlord and how much, if any, extra you owe.
- Ask if it's possible to pay your rent twice per month.
- Ask how they would like you to pay (cheque, cash?)
- **If your rent is subsidized....**
  - Talk to your tenant relations officer or a housing administrative officer from NL Housing
  - Ask if your rent will increase and when
  - Ask how & when will you learn how much the new amount is
  - You will need an ROE when finished work

### Employer:

- Ask who you give your timesheet to and when. Learn from your supervisor exactly how they want you to complete the timesheet.
- Confirm that they are taking off taxes, so you don't owe later.
- Ask how you will receive paystubs (it is your right to have these) and find an envelope or other safe place to keep them.
- Find out how much and how often you get paid. Will you be paid by direct deposit, cheque or cash?
- If you need work boots, a uniform, etc, ask if you can have a letter from your employer about that. Some people don't feel comfortable saying it's for AES. If that's the case, some people say it's for tax purposes.

### Family & Friends:

- Some people are supportive and will help you to get through all the changes as you start your new job.
- Rides, babysitting, help with lunches
- Others may be jealous and negative to you, even making it harder for you to get to work.
- Some may think that you have more money now and will ask you for money. We suggest you wait the first few weeks, until it is clear how much your new income and expenses will be, then decide if you want to lend or give money.
- Remember everyone's case is different. Your Income Support exemptions etc. may be very different than someone else you know.

### A.E.S.

- There is usually an overlap of Income Support and Employment Income. Income Support is sometimes stopped and paid retroactively.
- Submit mailback forms by due date on form, (or top-ups and benefits will be suspended) showing all income to apply for potential top-up based on the following exemptions:
- \$125 start-up allowance once/year (\$250 if you have dependents)
- \$75 exemption for work-related expenses, or \$150 if you have dependents or qualify for a special needs exemption (with letter from a doctor, psychiatrist, social worker)
- 20% of your income for the pay period
- \$70 for transportation
- Up to \$60 special diet allowance with a letter from a doctor stating exactly what diet is needed, i.e. diabetic, high-protein, etc.).
- Compensation for Work Supports (i.e. workboots, etc.) with a letter from your employer.

### Employment Counsellor:

Can assist you with all of the steps, including:

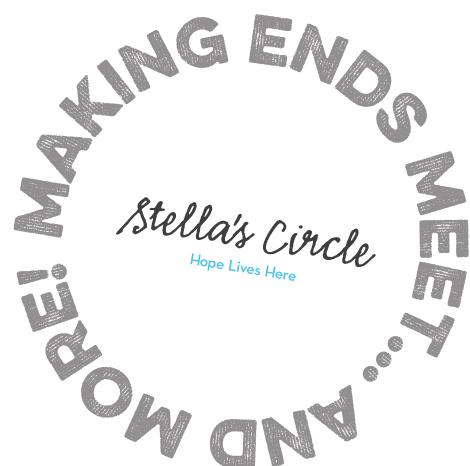
- Submitting mail-back forms and other documents to AES
- Planning for the transition to work
- Ongoing support with ensuring mailbacks are processed and other systems issues
- Assist with NLPDP application and ensuring you make full use of dental and optical coverage while you still qualify for the first 12 months after you come off Income Support.
- Support while you are working in case issues come up at work or at home that could impact your work.
- If you need or want, finding another job.



# MODULE TEN

## MODULE TEN

# Understanding paystubs





# Before You Begin



Dividing participants into small groups for these exercises ensures that, in classes of mixed gender, the women will be more likely to participate than they would in a larger group.

## IN THIS MODULE...

- People who are less familiar with paystubs will have an opportunity to build their skills.
- Participants may feel more assertive and less anxious when talking to employers about their pay.
- To address common perceptions that the “government is taking our money,” participants are encouraged to think about what government programs are supported when they pay personal income taxes. Some participants have described feeling proud that they are contributing to social programs in this way.
- This module is primarily intended for participants of pre-employment programs. If your group is not employment focussed, you may also want to consider reviewing Income Support stubs as a group, including samples with deductions for previous overpayments.

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## HOW TO USE THESE MATERIALS

*One on one*

# HOW TO USE THESE MATERIALS ONE ON ONE

Look together at a sample paystub or two. You may want to answer the questions in the Worksheets, or draw their attention to the parts mentioned. Encourage the participant you are working with to bring their actual paystub once they are paid, because employers use a variety of formats.

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## 1 | PARTNER ACTIVITY

# Understanding Every Inch of Your Paystub

20 minutes

Put students in pairs, ensuring that at least one of the two has the literacy skills to read the materials. Give each pair a different fake paystub and ask them to answer the following questions on the Paystub Worksheet provided. After everyone has completed the exercise, ask them to pass their worksheet and sample paystub to the pair to their left, for “marking” and go through the answers as a group.

**Note:** Students may be confused about the sample paystubs which show both “INCTAX” and “NFITAX.” Explain that, for this employer, federal and provincial taxes are listed separately. This does not mean that more taxes are deducted from their pay.

In order to create new fake paystubs, the following federal government website can calculate all payroll deductions, specific to each province, [www.cra-arc.gc.ca/esrvcsrvce/tx/bsnss/pdoc-eng.html](http://www.cra-arc.gc.ca/esrvcsrvce/tx/bsnss/pdoc-eng.html)

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## 2 | GROUP DISCUSSION

# Sure Wish I'd Known That...

10 minutes

Review the following information with students, encouraging discussion and questions:

- **When you first start your job, what's one of the first questions you should ask about getting paid?** *Who do I submit my timesheets to? Who do you ask? Your supervisor*
- **Please note: you should always receive a paystub when you are paid. What is the first thing you should do when you receive your paystub?** *Check to make sure your hours are correct. If they are not, talk to your supervisor (not HR, as your supervisor will know what hours you worked and they will need to follow up with whoever does payroll).*
- **If you receive vacation pay...** *it may be banked or paid out with each paycheck. If it is added to your regular paycheques, you will not be paid when you take vacation time.*
- **Is there any advice about paystubs that you think is important for others to know?** *This might be something you learned the hard way.*



### FACILITATION IDEA

As you discuss the above information, acknowledge that there are several correct answers, including but not limited to the answers provided above.

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### 3 | SMALL GROUP ACTIVITY

## Pay deductions

20 - 30 minutes

Put students in groups of 2-3, ensuring that at least one person has the literacy skills to read the following questions on the Pay Deductions worksheet provided. Review the answers as a large group:

#### 1. What are provincial taxes used for? (6 or more things)

Note: the examples below are relevant for Newfoundland and Labrador. The names of your provincial departments might be slightly different.

- Health
- Roads
- Schools
- Provincial Courts
- Provincial Prison
- Transportation
- Income Support
- Support to Cities (called "Municipal Affairs")
- Subsidized Housing

#### 2. What are federal taxes used for? (6 or more things)

- Health (transfers to provinces)
- Military & Veterans
- Seniors
- Federal courts
- Federal prisons
- First Nations and Aboriginal groups
- CBC
- Aid to Foreign Countries
- Farmers
- Research and development
- Assistance to industry/businesses
- Public Debt (11 cents of every dollar spent by the federal government)
- Environment
- Fisheries & Oceans
- Equalization payments
- Summary of federal spending 2010-211: [www.fin.gc.ca/tax-impot/2011/2011-eng.pdf](http://www.fin.gc.ca/tax-impot/2011/2011-eng.pdf)

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## 3 | SMALL GROUP ACTIVITY

# Pay deductions

20 - 30 minutes

**3. What form do you fill out to determine how much tax is taken off your paycheque? What are the pros and cons of having more taxes taken off each paycheque?**

- You fill out TD1 form when you start work to confirm what tax is deducted.
- Here is the 2014 TD1 form: [www.cra-arc.gc.ca/E/pbg/tf/td1/td1-14e.pdf](http://www.cra-arc.gc.ca/E/pbg/tf/td1/td1-14e.pdf)
- If you are working 2 or more jobs and your total income from all sources will be more than the personal tax credit amounts you filled out on another TD1 form with your first employer, enter "0" on line 13 on the TD1 form you complete for any additional employers.
- If you don't have enough taxes deducted, you will owe at the end of the year. This can be garnished from your wages or income support.
- If you have paid too much, you will receive a tax refund at the end of the year EXCEPT if you owe the government money. If you owe the government, they can garnish your income tax refund.
- Some people, especially those who work part-time, have found that if they ask to have maximum taxes deducted, they will be more likely to qualify for Income Support and Medical Benefits. When they receive a refund at the end of the year (If they don't owe the government), this money does not affect their benefits.

**4. Look at the sample paystub. Some workplaces have additional programs or other reasons to make deductions from your paystub (i.e. beyond what is on this example). What are at least 3 reasons for additional deductions?**

- Group insurance (health insurance, life insurance, etc)
- Union dues
- Social club fund, "slush fund"
- RRSP/pension plan
- \_\_\_\_\_

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### 3 | SMALL GROUP ACTIVITY

## Pay deductions

20 - 30 minutes

5. What would you do if you discovered you were paid for 5 hours more than you worked one pay period? Why? What do you think would happen? What would you do if you were paid for 5 fewer hours?
- Report to your supervisor so that you are recognized as a responsible, trustworthy employee and so that your pay isn't deducted later if they discover the mistake.
  - You would do the same if you were underpaid - just calmly point out that you think there is an error to your supervisor. Be prepared to show exactly what hours you worked on what days.



#### FACILITATION IDEA

As groups are completing this worksheet, facilitators should circulate in case:

- A group is stuck for ideas
- One person is dominating the conversation and/or writing down all the answers without talking to the others.

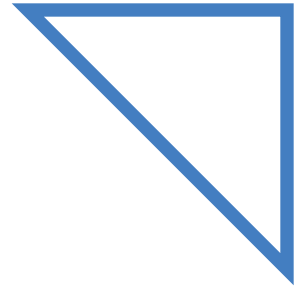
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## MODULE 10 | ACTIVITY 1

# STELLA'S CIRCLE FAKE PAYSTUB QUESTIONS



1. Who is this fake paystub for?
2. What is the pay period on their paystub?
3. When will they receive their pay?
4. How many hours did they work in two weeks?
5. How much do they make per hour?
6. What is their GROSS pay this two week period?
7. What is the total tax taken off their paycheque?
8. What does CPP stand for?
9. What is the amount of CPP deducted from their pay?
10. What does EI stand for?
11. What is their total NET income for this pay period?





## MODULE 10 | ACTIVITY 3

# QUESTIONS FOR SMALL GROUPS RE: PAY DEDUCTIONS

1. What are provincial taxes used for? (6 or more things)
2. What are federal taxes used for? (6 or more things)
3. What determines how much tax is taken off your paycheque? What are the pros and cons of having more taxes taken off each paycheque?
4. Look at the same Stella's Circle paystub. Some workplaces have additional programs or other reasons to make deductions from your paystub. What are at least 3 reasons for additional deductions?
5. What would you do if you discovered you were paid for 5 hours more than you worked one pay period? Why? What do you think would happen? What would you do if you were paid for 5 fewer hours?

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# MODULE ELEVEN

MODULE ELEVEN

## Filing personal income taxes

AND MORE! MAKING ENDS MEET...  
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# Before You Begin

**NOTE:** see **MODULE FOUR – PAYSTUBS**, for information about:

- How your tax money is used by the federal and provincial governments,
- How the TD1 form is used.
- Why some people prefer to have extra tax deducted from their paycheques.



**By providing information to women and encouraging them to exchange tips with each other, this module is intended to address women's perception that this is a topic they know less about. Ultimately, their increased confidence is intended to lead to more positive financial behaviours, including filing income taxes** (Allgood & Walstad 2013, Gutter 2012).

## IN THIS MODULE...

- Filing taxes often has a number of benefits which our clients are unaware of which would result in a garnished tax refund. At times, staff are unaware that clients owe fines and, therefore, any potential tax refund would be garnished. In these cases, the participant may be consciously avoiding filing because of their perception that this garnishment is unjust (Tach & Greene) and/or simply not worth the effort.
- Some people assume that all tax filing services charge a fee. This module describes how to access free volunteer clinics. Some participants may choose services which will pay out a refund instantly, rather than wait weeks for a tax refund to be processed by government.

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## HOW TO USE THESE MATERIALS

*One on one*

# HOW TO USE THESE MATERIALS ONE ON ONE

To use these materials 1-on-1 you may want to review the reasons why a person must file personal income taxes, as well as the long list of programs that a person can be eligible for if they file their taxes. If a person is already certain they will file, and simply wants more information about the volunteer tax clinics, you may focus only on the information in Activity #2.

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# 1 | SMALL GROUP ACTIVITY

## Should You File Taxes?

20 - 30 minutes

Put students in groups of 3, including at least one person with high enough literacy skills to read the questions on the Should You File Taxes Worksheet provided. After generating ideas in small groups, compare the answers as a large group:

### 1. What government programs require you to file your income tax return? For seniors? Families with children? People with disabilities and their families?

For programs in Newfoundland and Labrador, see page 20-22 of the NL Community Sector Council's "Dealing with Dollars" program, provided as an insert. Otherwise, we suggest doing research to create a complete list for your province.



- To frame this section more positively, you may talk about the above programs as some of the benefits of filing taxes.
- Point out that many of these benefits will be paid retroactively for those who haven't claimed in a long time.

### 2. Sometimes people don't want to file their tax return. What are reasons that someone might avoid filing?

Discuss the groups' responses, as well as the potential consequences of not filing and alternative ways to address the reasons raised by the class. As a facilitator you may not feel like you have all the answers. Don't feel you need to answer on the spot. Brainstorm among the students and, if necessary, tell them you will come to the next group with more information.

### 3. When must you legally file a return?

- You owe tax for 2013.
- The Canada Revenue Agency sent you a request to file a return.
- You received working income tax benefit (WITB) advance payments in 2013.
- You have to repay any of your old OAS or EI benefits. See line 235.
- You have to contribute to the Canada Pension Plan (CPP). This can apply if, for 2013, the total of your net self-employment income and pensionable employment income is more than \$3,500. See line 222.
- You are paying employment insurance premiums on self-employment and other eligible earnings. See lines 317 and 430.

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## 2 | GROUP DISCUSSION

# Free Income Tax Clinics

20 minutes

If you would like help with doing your taxes and you have a low income (see below re: eligibility) you don't need to pay a service to do it – you can keep the extra money for yourself! There are two groups that offer volunteers at no cost to help with basic returns for those with low to modest incomes. Note: your tax return cheque will be mailed to you after approximately 2-4 weeks

**A. The Canada Revenue Agency (CRA) has free clinics for those with low incomes hosted by a number of different community organizations.**

Eligibility:

Maximum income levels	
<i>Taxpayer status</i>	<i>Family income</i>
Single person	up to \$30,000
Couple	up to \$40,000
One adult with one child	up to \$35,000

For each additional dependent (ie child) you have, add \$2,500 to the family income. You should not have interest income of more than \$1,000.

**B. Your Province's Chartered Accountants Association**

- In several provinces across Canada, this group offers free services to those with low incomes. Contact your local office to see if they offer this service.
- Note: Because this group's volunteers are actually professional accountants, they are less likely to host clinics during daytime hours.
- Eligibility: Income under \$25 000 (under \$30 000 for seniors); no investments, self-employment or rental income, or income from foreign sources.



Compare free services with the typical costs of local services to see how much participants can save.

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## 2 | GROUP DISCUSSION

# Free Income Tax Clinics

20 minutes

### What to bring to free tax clinics:

- \*\* Please note, although ID is not necessarily required, the volunteer has the right to ask to see your ID and to refuse to help if they don't feel sure about your identity.
- Know your: S.I.N., date of birth, address, marital status & spouse's name
  - Please bring all information slips from your place of employment (**T4s, T5s, T5007s, etc.**) and receipts.
  - Medical expenses? Please bring all receipts and total receipts. **Ask your pharmacist for printout of all your prescriptions.**
  - Charitable donations? Please bring all receipts and total receipts.
  - **If you plan to have a return completed for someone else** and if you wish to have this return filed electronically, please bring a signed note or a T1S60 form that they have completed (see attached).
  - **Tuition receipts – T2202A.** Students must download and print from their school. These receipts are no longer mailed out.

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## MODULE 11 | ACTIVITY 1

# SHOULD YOU FILE TAXES?



*Please respond with at least 3 answers per question.*

1. What government programs require you to file your income tax return? For seniors? Families with children? People with disabilities and their families?
2. Sometime people don't want to file their tax return. What are reasons that someone might avoid filing?
3. When must you legally file a return?

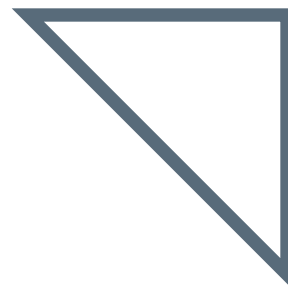
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## MODULE 11 | FREE TAX CLINICS IN ST. JOHN'S



### 1. CRA volunteer clinics in St. John's:

Here are the locations for daytime and evening clinics:

[www.cra-arc.gc.ca/tx/ndvdl/vlntr/clncs/stjohns-nl-eng.html](http://www.cra-arc.gc.ca/tx/ndvdl/vlntr/clncs/stjohns-nl-eng.html)

### 2. Chartered Accountants Association:

- In St. John's, this group doesn't post the locations for their free income tax clinics
- They usually operate on evenings and weekends only, as their "volunteers" are actually accountants who are busy working during the day.
- To schedule an appointment, **call 753-7566, ext. 0 (Karen Harnum)**

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