



Assets for Independence University

## **Building Assets \* Building Stronger Families**

*Wednesday November 7, 2007*

*10:15 a.m. – 11:45 a.m.*

## Session Agenda

### Description

#### **Introducing a New AFI Resource Center Publication: Building Assets \* Building Stronger Families**

This interactive session will introduce a new Office of Community Services and AFI Resource Center publication, "Building Assets \* Building Stronger Families." Hot off the press, this publication is a compendium of 50 financial education curriculum modules that focus on vital money matters for families and couples. The modules are designed to highlight the importance of planning as a family for long-term economic success. Each module includes trainer notes and tips for incorporating the modules into your existing financial literacy training schedule.

### Agenda

Introduction, Linda Macris

Keeping the Dream Intact and on Track: Is there a need for family-based financial literacy?

Communicating about Money: The participants will have the opportunity to think about the importance of good family communication, which can then inform spending choices reflective of personal, family, and financial values.

Practicing Using Family Financial Tools: Introducing sample modules from the Building\*Assets Building Stronger Families Guide.

Questions and Answers

Daniel Malloy, AFI Resource Center.

Value of this session

Linda Macris, AFI Resource Center.

## **Presenter Bios**

### **Linda Macris**

#### ***Office of Community Services, Assets for Independence Program***

Linda Macris is a Program Analyst with the Department of Health and Human Services, Office of Community Support; Assets for Independence Program, where she staffs the AFI Resource Center. Macris is a project developer, counselor, writer, trainer of trainers, and grant writer. She coordinated the nationally recognized Individual Development Account Pilot Project, *Tangible Assets*, an American Dream Demonstration project, which she helped develop into the Vermont IDA program. She has two current publications: *Saving Ourselves, Economic Literacy for All*, and *Dollar \$ense: An Economic Literacy Curriculum for Individual Development Account (IDA) Programs*. She earned an M.S. in Community Economic Development from Southern New Hampshire University where she was a HUD Scholar.

### **Daniel Malloy**

#### ***Office of Community Services, Assets for Independence Program***

Daniel Malloy went to New Mexico State University where he graduated with a B.A. in General Psychology in 2001. He completed an M.A. degree in Cognitive Psychology in 2003. Daniel earned a Ph.D. in Developmental Psychology in 2006. In the same year, he received the prestigious Psychology Merit Scholarship award given to top 20 Graduate Students at NMSU. Also, Daniel was elected President of the graduate school organization (2006). Other awards include Psi Chi Outstanding Service Award Graduate Student Mentor (NMSU), 2001, 2003-2005. Daniel has also published eight peer-reviewed articles. As a Presidential Management Fellow, he joined the AFI team in June 2007.

## Session Handouts

The following materials are provided for use during this session:

Excerpts from “Building Assets\*Building Stronger Families”

- Building Assets\*Building Stronger Families: Introduction
- Module 3, Exercise 17: Values Auction
- Module 3, Exercise 22: Sharing Your Money History
- Module 3, Exercise 24: Money in Your Family of Origin
- Module 6, Exercise 40: Rules and Consequences

## Resources

Building Assets\*Building Stronger Families can be found at:  
<http://www.acf.hhs.gov/assetbuilding/>

building assets  
building  
stronger  
families

A GUIDE FOR COMBINING ASSET BUILDING WITH  
FAMILY-STRENGTHENING AND HEALTHY MARRIAGE SERVICES

U.S. DEPARTMENT OF HEALTH AND HUMAN SERVICES  
OFFICE OF COMMUNITY SERVICES  
ADMINISTRATION FOR CHILDREN AND FAMILIES

# Table Of Contents

## **Introduction**

Incorporating Family-Strengthening and Healthy Marriage Strategies into Your AFI Project

Money Matters in Family and Marriage

Background

- Asset Building
- Family-Strengthening and Healthy Marriage
- Family-Strengthening and Healthy Marriage Services Providers

Strategies for Combining Asset Building and Family-Strengthening and Healthy Marriage Services

- Training and Education Strategies
- Partnership Strategies

Step by Step: How to Incorporate Family-Strengthening and Healthy Marriage Strategies into Your AFI Project

Conclusion

Acknowledgements

## **Tab A**

### **Financial Education Curriculum Modules for Families and Couples**

Introduction

1. Money Talk
2. Family Assets
3. Money Value and Attitudes
4. Family Dreams and Goals
5. Family Budgeting
6. Family Saving
7. Banking and Investment
8. Credit and Debt

# Table Of Contents

## **Tab B Resources**

Family-Strengthening and Healthy Marriage Resources

National Organizations

Programs and Tools

- **General Programs**
- **Tools**
- **Premarital and Marital Inventories**
- **Parenting Programs**
- **Stepfamily Programs and Tools**
- **Youth Programs and Tools**

Asset Building Resources

National Organizations

Financial Education Curricula



## INTRODUCTION

The Office of Community Services, a division of the Administration for Children and Families, U.S. Department of Health and Human Services, administers the Assets for Independence Program (AFI) to support organizations across the nation that help low-income individuals and families become more economically secure. OCS-funded AFI Projects teach participants about the nation's economic system and give them access to special matched bank accounts called, "Individual Development Accounts" (IDA). The overall goal is to enable families to accumulate sufficient funds to purchase a long-term economic asset – that is, to build assets for their future as a measure to achieve self-sufficiency. OCS is supporting more than 400 AFI Projects.

AFI Projects and the IDA concept are rooted in a core tenet of asset building approach for reducing poverty: While sufficient income is the basis of a dignified and secure life, financial assets are the pillar of long-term family stability and advancement. It can be very difficult for those with limited incomes to accumulate financial assets and build a stable economic future. Immediate needs take precedence over long-term goals. Further, those who have not participated in the financial system, such as by saving regularly in a bank account, may lack the skills to do so. Building wealth is like any other skill—the more one does it, the better one is at it.

That is where AFI Projects come in. Each OCS-funded AFI Project provides lower-income people with tools they can use to accumulate economic assets and build a stronger financial future. The IDA is the core tool, but there are many others including money management training, mentoring, creative incentives for saving regularly, and other supports. OCS works with a wide range of government agencies and private organizations including faith-based and community-based nonprofit groups to open the door to financial security to thousands of families and individuals.

Asset building strategies and family stability are two sides of the same coin. Asset building and economic well-being are helpful

for family stability. A strong family environment provides the structure, support, and motivation to focus on asset building for long-term economic security. Many of the skills necessary to maintain a strong family and successful marriage are similar to those used to plan for financial security. Thus, family-strengthening and Healthy Marriage activities can be strong elements of a successful AFI Project.

This guide includes an overview with a step-by-step strategy for combining AFI Projects and an overall asset building approach with family-strengthening and Healthy Marriage strategies. Following the overview section are two tabs. The first provides 50 special financial literacy curriculum modules designed specifically for family-focused projects. The second is a guide to resources for more information on asset building and family-strengthening and Healthy Marriage topics and strategies.

## **INCORPORATING FAMILY-STRENGTHENING AND HEALTHY MARRIAGE STRATEGIES INTO YOUR AFI PROJECT**

### **MONEY MATTERS IN FAMILY AND MARRIAGE**

The family unit has long been the basis of economic activity; the stronger the family, the stronger the society and greater its achievements.

Combining asset-building strategies with family-strengthening education leverages the potential of both. While these types of services typically are delivered separately, they are deeply intertwined. Asset-building projects bolster family economic stability through economic and consumer education, credit counseling and repair, and by helping clients save money to accumulate economic assets over the long term. Family-strengthening projects, including Healthy Marriage projects, impart concrete skills to better communicate and manage and resolve conflicts. The result is more success in *every* area of family and married life.

Through partnerships with organizations active in family-strengthening activities, leaders of organizations that are administering AFI Projects and related asset building efforts can help families and couples:

- Better understand the values and perspectives they hold about financial matters;
- Explore family finances and budgeting;
- Resolve potential sources of friction related to money;
- Learn to manage conflict;
- Recognize and resolve deeper issues related to money management;
- Explore and discuss common money issues such as spending, budgeting, the use of credit, and savings; and
- Keep their families intact by alleviating the stress surrounding financial matters.

## Background on Asset Building, Family-Strengthening and Healthy Marriage

Before describing the resources available to add family-strengthening strategies into your AFI Project, it is important to provide background and define the terms. While there are similarities and overlaps between asset building and family-strengthening and Healthy Marriage, there are also important distinctions to keep in mind.

### **ASSET BUILDING**

Asset building encompasses a multitude of strategies to enable families and individuals to become and remain economically self-sufficient. AFI Projects focus on one strategy in particular, Individual Development Accounts (IDAs). Implementation of IDAs includes financial education and asset-specific training, as well as other support services.

### **Individual Development Accounts**

IDAs are a special form of savings account in which the savings are matched. IDAs help low-income working families and individuals save to build assets and acquire the skills to grow them. Savings, deposited with a bank or other financial institution, are usually set aside monthly over a period of from six-months to up to several years in duration. Participant savings are matched by the AFI Project. Projects vary in their match rates: most offer \$2 in match funds for every \$1 saved, although projects are allowed to match the savings at a higher rate. The maximum amount of match funds that can be provided to an individual is approximately \$4,000, but this varies given the circumstances.

Under AFI, IDAs can be used for:

- **First-time home purchase;**
- **Starting or expanding a small business;**
- **Obtaining post-secondary education, including vocational training;and**
- **Assisting a dependent to acquire one of these forms of economic assets.**

**"Financial education is marriage strengthening. Money is the top problem for most couples. When couples are sitting together, hearing the same thing, doing spending sheets together – they are talking. Many couples have never talked like this before about money." Karen Oswald, Sonoma Community Action Partnership**

Under some IDA projects not supported through the AFI program, participants can use their IDA for additional purposes, including automobile purchase and home repair.

### **Financial Education**

Helping families and couples learn money management and planning skills is at the core of every AFI Project. Financial education—also referred to as financial literacy, financial training, money management, and economic literacy training—provides participants with useful information and helpful resources on many topics including:

- Setting Goals;
- Budgeting;
- Credit repair or establishment;
- Cash management;
- Investment and saving products and strategies;
- Bank products and services;
- Tax preparation; and
- Retirement planning.

### **Asset-Specific Training**

In financial education, AFI Project participants first gain an overview of the financial system and how it can be accessed to build assets, as well as tools for personal financial planning. The next step is learning about the specific types of asset they plan to purchase with their IDA savings. Issues typically covered in asset-specific training include:

- Home purchase through homebuyer clubs and first-time homebuyer projects;
- Micro-enterprise development, including business planning and marketing;
- Pre-purchase counseling about other assets; and
- Pursuing educational opportunities and career counseling.

AFI Projects often provide this type of training in partnership with a number of organizations, such as:

- Financial institutions;
- Housing counseling agencies;
- Realtors;
- Consumer awareness groups;
- Small business development centers;
- Colleges and universities;
- Job training programs; and
- Other community groups.

### **AFI Grants and Project Management**

OCS awards grants of up to \$1,000,000 for five-year AFI Projects. Typically, the projects are managed by community or faith-based organizations and State, local and Tribal government agencies such as:

- Community action agencies;
- Community development corporations;
- Community development financial institutions;
- Faith-based organizations;
- Refugee resettlement agencies;
- Local United Ways;
- State human services agencies and housing agencies; and
- Other nonprofits.

Many organizations that implement AFI Projects also provide vital family-strengthening services, such as Head Start, domestic violence prevention, employment services, literacy classes, and more.

### **FAMILY-STRENGTHENING AND HEALTHY MARRIAGE**

While organizations involved in asset-building, family-strengthening and healthy marriage find many commonalities on which to base their strategies, it is important to review fundamental approaches.

### **American Family**

The American family is a core component of every community. Families come in many forms, including:

- **Couples;**
- **Couples with children;**
- **Single people with children;**
- **Families with multiple generations;**
- **Extended families;**
- **Blended families; and**
- **Other variations.**

A family's specific form is not nearly as important as its function as a support unit that enables and empowers its members to realize their individual and collective goals and play a constructive role in building better communities.

### **Family-Strengthening Education**

Family-strengthening and Healthy Marriage education teaches individuals and families relationship and communication skills that will sustain strong families and healthy marriages. Organizations that use these approaches provide the support, knowledge, and skills for building stable families that can achieve their goals, including financial goals.

Family-strengthening and Healthy Marriage is *not about*:

- **Trapping anyone in an abusive or violent relationship;**
- **Forcing anyone to marry or stay married; or**
- **Withdrawing supports from or diminishing in any way the important work of individuals and single parents.**

Family-strengthening and Healthy Marriage are not new names for marriage counseling. Marriage counseling is a more intensive process built around specific issues the couple brings to the counseling experience. Counseling is probably not an appropriate broad strategy for family strengthening or marriage education in the context of an asset-building project, but it may be useful in certain circumstances. Counseling should be provided by trained counselors, therapists or clergy with family and marriage-therapy

expertise. Agencies that incorporate family-strengthening and Healthy Marriage activities into their AFI Project should develop a referral list and protocol to refer couples who need more than education.

### **Characteristics of Successful Family-Strengthening and Healthy Marriage Activities**

The most successful organizations that provide family-strengthening and Healthy Marriage activities usually exhibit several key characteristics. They focus on *skill building* and address important issues, such as:

- Conflict management;
- Communication skills;
- Developing and maintaining fun and friendship;
- Understanding commitment; and
- Building trust.

Adding these key concepts to asset building and financial education can further promote the success of any AFI Project or other asset-building and IDA efforts.

### **Family-Strengthening and Healthy Marriage Strategies Produce Results**

Research demonstrates that individuals can learn skills to handle disagreement and conflict. These skills create more stable families. Group education, in which families or couples participate together in courses on communication and finances, are extremely effective.

This training helps people learn about and manage critical interpersonal relationship issues, including:

- Personality differences and similarities;
- Sexuality and intimacy;
- Expectations and roles;
- Spirituality; and
- Finances.

AFI Projects that help participants strengthen their families and marriages send a message to participants and the community: our society values strong relationships and stable families.



## **FAMILY-STRENGTHENING AND HEALTHY MARRIAGE SERVICE PROVIDERS**

A wide variety of organizations provide family-strengthening and Healthy Marriage education and services. While the family is the most intimate of private institutions, it is and always has been the building block of society. We all have a stake in strong and healthy families.

Organizations providing family-strengthening and Healthy Marriage education and services include:

- Secondary schools and colleges;
- Faith-based organizations;
- Secular nonprofits;
- Cooperative extension services;
- Refugee services;
- Military family service groups;
- State social service agencies; and
- Community and state marriage coalitions.

These skills can be taught in numerous settings. The participation of community groups makes training more accessible. A number of skill-building activities can be adapted for the particular culture and faith of participants, which increases their inclusiveness. Examples of effective activities are included in the tools section of this guide.

### **Many Types of Teachers**

Individuals who provide family-strengthening or Healthy Marriage services must be trained in facilitation and knowledgeable about the topic, but they are not required to undergo extensive study or have a particular academic credential. Those who lead classes on these topics include:

- Laypersons;
- Public and private school teachers;
- Clergy; and
- Mental health professionals.

Facilitator training for these topics is widely available and typically lasts only a few days. The Resource section of this guidebook includes information about several organizations that provide training for family- and marriage-strengthening facilitators.

### **Benefits of Marriage Education**

Marriage education is not only for married couples. Individuals in any relationship can use the skills in many aspects of their lives, including in their family relationships. Individuals can take courses throughout their lifetimes. Courses can be adapted for special populations; for example, some schools provide marriage education and skill-building to youths. Premarital education strategies are prominent in the Federal / State Temporary Assistance for Needy Families (TANF) program and other Federal projects. Family-strengthening and Healthy Marriage projects focus specific services on the relationships between parents and children.

Our society's commitment to healthy families is reflected in the thousands of family- and marriage-strengthening organizations and projects available across the nation.

## **COMMON TYPES OF FAMILY-STRENGTHENING AND HEALTHY MARRIAGE ACTIVITIES**

- **FAMILY STRENGTHENING**

**Strong families have specific qualities and characteristics. They also have clear strengths, including commitment, communication, appreciation, trust, and an ability to cope with stress. Family-strengthening activities include helping family members connect by improving communication and relationship skills and helping individuals define the role of family in their lives as well as the different roles within families. Activities also include parenting classes, family outings, employment support, family budgeting, and more. Family Wellness professionals offer courses on survival skills for healthy families and building family relationships.**

- **MARRIAGE enrichment**

Marriage enrichment is designed to strengthen and improve existing relationships. Couples learn about or revisit issues related to personality differences and similarities, communication, conflict resolution, sexuality and intimacy, expectations and roles, finances, and spirituality. In addition to community and faith-based approaches, marriage education projects such as the "Prevention and Relationship Enhancement Program" (PREP), "Practical Application of Intimate Relationship Skills" (PAIR), "Power of Two," and "Active Relationships" are being implemented nationwide.

- **Premarital Education**

Premarital education refers to skills-building projects for couples intending to marry. Couples learn about the same core issues communicated in Marriage Enrichment courses. Marriage preparation gives couples a chance to push a "pause" button on their emotions and think about their similarities and differences before making a final commitment. A premarital inventory such as PREPARE® or FOCCUS can help identify how individuals are similar or different in their approach to a variety of issues. Properly trained laypersons, trained clergy, extension workers, community outreach staff, health clinic staff, and/or counselors/therapists can provide effective premarital education.

- **MARRIAGE EDUCATION FOR YOUTH**

**Marriage education is not just for adults. There are several youth-group and school-based marriage-education methodologies and curricula designed especially for young adults. Youth learn interpersonal skills to help them build a successful future marriage and understand the functioning of a healthy family. Providing teenagers with the opportunity to address these issues bolsters their confidence in, and positive attitudes toward, marriage.**

**See the Resource section of this guide for more information on the approaches and curricula cited here.**

"We converse better to make sure we only buy what we need. It is not equal if only one of us comes [to class]. Then there's no agreement. When we both attend, we come to agreement and understanding." – Couple in Financial Education at an AFI Project.

## **APPROACHES FOR ADDING A FAMILY-STRENGTHENING AND HEALTHY MARRIAGE STRATEGY INTO YOUR AFI PROJECT**

Many participants in AFI Projects are couples, families, and future families. Several AFI Projects across the country focus particularly on families. A few have even named their savings products "Family Development Accounts" instead of Individual Development Accounts. These projects seek to make a clear connection between asset-building and the family.

AFI Projects are using two broad strategies to emphasize family-strengthening and Healthy Marriage objectives: *Education* and *Partnerships*.

### Education Strategies

Most financial and asset-specific education curricula used in AFI Projects are designed for individuals; however, curricula are easily expanded to make them useful for couples and families. Here are six concrete suggestions for adding a family dimension to your AFI Project's financial education component. The Resource section of this guide includes information on where to find more information on the curricula or strategies discussed here.

#### ***Suggestion 1: Use a Relationship-Oriented Financial Education Curriculum***

Since everyone is likely to be involved in family relationships of one kind or another, a relationship-based curriculum could add value to trainings. In these types of curricula, the participant family members:

- Receive training as a unit;
- Develop a budget together;
- Learn about and, if necessary, improve their credit situation as a unit;
- Explore their financial values, both similarities and differences;
- Jointly select their asset choice;
- Jointly prepare a savings plan to acquire the asset; and
- Jointly develop a plan to maintain and protect their asset.

"When both partners in a couple attend the training, it changes the experience from a 'parent' situation with one partner asking, "Tell me what your class is like." It's more equal." AFI Project Coordinator

### Couples Strategies for Household Budgeting

An AFI Project coordinator in Montana encourages couples to participate in the program together. One of the more important tasks is agreeing on and sticking to a household budget. Here are some strategies developed by couples in that program:

**Paying allowances**—Each partner receives a monthly allowance for personal spending. All other income goes to household expenses including their savings goal.

**Budget envelopes**—An envelope is filled with money each month for household expenditures such as food and gas. Partners share in spending from these envelopes. Careful—no overspending!

**Monthly bills**—Partners take turns paying monthly bills.

**Rotating duties** ensures that both partners are aware of household expenditures.

**Emergency planning**—Couples agree to put aside emergency funds that cannot be used for regular expenses.

Source: Denise Jordan, District 7 Human Resources Development Council, Billings, Montana

### ***Suggestion 2: Design Relationship-Centered Financial Education for Couples and Families***

Families are about relationships. Financial education delivered within the context of relationships—education that promotes discussion and reflection—is more effective and meaningful.

Relationship-centered training could include conversations and exercises about issues such as:

- How personality differences can influence individual views on money and money management within the family;
- How each partner's childhood family managed and resolved differences about money;
- How money is often a “taboo” subject for families;
- What each person in a family may have “inherited” regarding the emotional meaning of money;
- How the family as a unit defines its expectations about money;
- How best to work together to resolve conflicts about money;
- How the family assigns roles and responsibilities regarding household money management (e.g., who balances the checkbook, when the couple discusses money);
- What strategies the family can use to develop and stick to a household budget, including a savings goal; and
- Expectations and approaches to using credit cards.

### ***Suggestion 3: Create or Adapt an “Add-on” Family- and Marriage-Strengthening Module or Workshop to an Existing Financial Education Component***

While integrating relationship-based training into the AFI Project is optimal, sometimes this is not practical. If it is not possible for both members of a couple to attend the general training sessions, AFI Project trainers may wish to add a stand alone or special curriculum module about financial literacy issues for couples and families. This is one way to ensure that both partners in the family discuss money, collaborate on financial management decisions, and work together toward their asset goal.

Discussing money is often a "taboo" subject and can be extremely difficult for individuals and couples. Many people are secretive about money issues. Money and finances are often laden with powerful emotions. Couples must be assured that financial discussions will be confidential.

Similarly, AFI Projects can offer special workshops or training for married participants. These would focus on how couples, as life partners, can enhance their financial well-being by working together, communicating and having common goals, and shaping a common future. Just as financial institution staff and real estate agents are invited to give workshops on banking or home buying, a qualified family- and marriage-strengthening specialist can be invited to provide a workshop or a series of sessions for couples. Special workshops or modules could include topics such as:

- Financial Communication that Works;
- Money Matters in Family and Marriage;
- Building Wealth through Marriage;
- Stable Financial Management Leads to a Stable Family;
- Love and Money;
- Small Business Finances and Your Family;
- How Homeownership Affects Financial Management; and
- Money Personalities.

***Suggestion 4: Offer Private Meetings with Couples or Families***

AFI Project staff and case workers can arrange discussion sessions with each client family. This is a good opportunity to talk about the family's budget, assess whether couples and other family members are aware of and committed to saving toward the agreed upon goal, and discuss different values and strategies.

Tools such as marital inventories can be used to address issues of communication, finance, decision-making, and other topics. These instruments are tailored to encourage conversations between couples around joint decision-making. Premarital and marital inventories provide couples with an objective assessment of their strengths and weaknesses. Most marital inventories include couples-focused financial education.

***Suggestion 5: Train Staff as Family-Strengthening or Healthy Marriage Educators***

A number of organizations offer curricula and train-the-trainer programs for laypersons to prepare them as family, couple, or marriage educators. These programs typically last from one

"In America, parental and marital roles, responsibilities and limits are often unclear and confusing to new immigrants and refugees. Adjusting to the norms of American society can put a great stress on relationships. As women gradually seek to redefine their roles, their husbands may discourage them from attending classes, managing money, getting a job, or participating in the community. Unable to find local family-strengthening educators with special expertise in working with refugee populations, we are considering training staff as family and marriage educators to help the families we serve remain strong as they transition into American life."  
 -- Jacques Wilson, Kurdish Human Rights Watch, Fairfax, Virginia

to three days. They provide thorough training on effective classroom techniques to help individuals, couples, and families learn conflict resolution and communication skills. This type of training helps educators become effective within diverse income or cultural contexts by incorporating adaptive training techniques.

### ***Suggestion 6: Pair Families and Couples as Role Models and Mentors***

Families helping families can be an effective strategy for AFI Projects. Pairing successful couples as role models and mentors to couples who are entering AFI Projects may be a particularly good approach for low-income families living in at-risk communities. For example, the Catholic Charities organization in Dallas, Texas, has reported success using in-home mentoring projects for newly arrived refugees. Program mentors are successful refugees who have benefited from family- and marriage-strengthening courses such as "Power of Two" and "Family Wellness." Selected families or couples should also have careful training in mentoring techniques in addition to their own training experience.

### **PARTNERSHIP STRATEGIES**

Adding a family-strengthening and Healthy Marriage strategies to an AFI Project may be as simple as developing relationships with other community organizations that offer these services. With the current focus on building strong families and couples throughout the nation, appropriate organizations are likely to be in your area. More information on the partners or curricula referenced below is in the Resources section of this guide.

### **Suggestion 1: Identify Family-Strengthening and Healthy Marriage Educators in Your Community to Provide Training for Your Participants**

Family-strengthening workshops are offered in almost every community. Education services, including those providing training in nationally recognized curricula such as "Practical Application of Intimate Relationship Skills" (PAIRS), and "Prevention and Relationship Enhancement Program" (PREP) offer relationship skill-building opportunities for participants.

**Including the Whole Family**

A small rural AFI Project in California highlights family strengthening at every step. It's important to engage as many family members as possible through the entire course of the training. The more sustained the involvement of all family members, the higher the chance of success.

**Recruitment:**

AFI Project participants are recruited from a diverse array of community partners who provide family-education including Head Start projects, churches and other faith-based institutions, schools and government agencies.

**Eligibility:**

The initial interview includes a couples assessment. It covers such issues as: Is the couple willing to discuss financial management? Do both partners agree to save toward the shared goal?

**Financial Education:**

Both partners are required to attend group training together. They are encouraged to bring all family members. Teenage children assist with translation during the trainings, and bilingual classes are provided. Each partner keeps day-to-day lists of expenditures. Games, exercises, and discussions are adapted for couple and family talk.

**One-on-Two Education:**

Each couple attends two private sessions with the AFI Project coordinator to promote open discussion about attitudes, spending, current income, and opportunities. Couples are asked to agree on a household budget that includes the IDA savings goals.

When couples cannot agree on issues or goals, the project coordinator refers them to specialists. Directories of pre-screened specialists include faith-based and secular options. In addition, the AFI Project Coordinator may suggest the couple talk with a religious mentor.

**Suggestion 2: Seek Referrals from Family-Strengthening and Healthy Marriage Organizations**

Many community and faith-based organizations, schools, mental health clinics, churches, and individual professionals offer family- and marriage-strengthening services. If properly informed and supplied with marketing materials such as brochures, these professionals and agencies can publicize and promote your organization's asset-building project to their clients. Asset-building participants that you enroll this way will already have access to family- and marriage-strengthening training and resources.

**Suggestion 3: Incorporate Family and Marriage Topics into AFI Applicant Assessments**

A family-strengthening educator or specialist can help develop three or four questions that would assist your organization's AFI Project staff to identify families and couples who could benefit from family strengthening or marriage education. Furthermore, any participant families who are experiencing marital strain or conflict that is inhibiting their progress in the asset-building program can be referred to a marriage specialist.

**Suggestion 4: Develop Family and Healthy Marriage Resource Reference Materials at Your Agency**

Family and marriage reference materials can be an important asset for your organization. A collection can offer a variety of informative handouts and brochures, a videotape/DVD library, and books on family- and marriage-strengthening. Brochures can be offered in several languages. Material should be available for use within or outside your agency. Providing a space in which participants can view program-related videos or DVDs would be ideal.



## **STEP BY STEP: INCORPORATING FAMILY-STRENGTHENING AND HEALTHY MARRIAGE COMPONENTS INTO YOUR AFI PROJECT**

It can be relatively simple to add family-strengthening and Healthy Marriage activities into an existing AFI Project. Effective outcomes from these activities, however, require careful planning. Here is a six-step roadmap to help you succeed.

### **Step 1: Assess Your Organizational Objectives and Capacity**

Before getting started, your organization should take the time to assess whether and how family-strengthening and Healthy Marriage fit with your objectives and capacity. Some organizations already have the capacity to offer relationship education, while others have strong community partners with this capacity. Organizations that do not have internal resources or strong community partners may choose either to hire or train staff or to explore potential partnerships. Here are some questions to consider:

- Do family-strengthening and Healthy Marriage fit your organization's priorities and goals?
- Will a focus on relationship-based education improve the quality of your AFI Project and other asset-building services?
- Will adding an emphasis on family and marriage improve your organization's services for potential participants and the community?
- What staff and expertise does your agency currently possess for providing family and marriage strengthening services?
- What expertise and experience is available from partner organizations—or potential partner organizations—in your community, State, or region?
- Who are the potential partners in your community that offer these services?
- Does your organization have the financial resources to administer this work? Does it have partnerships or prospects for developing such resources?

"Child care centers are a great point of entry for an AFI Project. If families are willing to trust you with their children, they are willing to trust you on financial issues." AFI Project in Florida.

### **Step 2: Re-evaluate the Needs of Potential Participants**

Adding family-strengthening and Healthy Marriage to your organization's menu of services enables you to offer a comprehensive approach and enhanced support that will help attract additional participants and/or encourage current participants to remain involved. Take the time to examine your organization's client base, and explore groups of potential participants who could be served. Consider implementing short interviews or surveys with a sample of current AFI Project participants and clients of your organization's other projects. Conduct community focus groups to look beyond your current clientele or meet with staff of potential partner organizations. In this re-evaluation of potential participants' needs, ask these questions:

- Who are the AFI Project's current participants? What percentage are married couples? What percentage are unmarried couples?
- Does your organization serve low-income families or couples who are not aware of the AFI Project and its IDAs?
- How would non-participating families and couples benefit from strategies that incorporate relationship building around financial management?
- What cultural values and perceptions do potential participants already have regarding family education?
- Will adding family-strengthening and Healthy Marriage services increase the overall number of people who apply to participate in your AFI Project?

### **Step 3: Offer Strategies as Diverse as Your Participants**

The best family-strengthening and Healthy Marriage activities are flexible and celebrate the diversity of their participants. Marriage is a complex mix of family histories, emotions, behavior patterns, sexual issues, and values, including spiritual and religious motivations. It is important to use techniques that fully respect the myriad differences found in families and couples.

The strategies should be sensitive to the demographic characteristics of families and couples, including religious faith and income level. Your organizations should explore these issues with clients, particularly client couples. For example, when

implementing a partner or referral approach, always take into account the expertise of the partner organization along with the preferences of the client families and couples. The couple may prefer a certain context, whether religious or secular. It is important for the AFI Project staff to be aware of specific concerns.

#### **Step 4: Choose the Right Relationship-Based Financial or Asset-Specific Curricula**

Numerous organizations produce and distribute relationship-based curricula. Professional training opportunities and train-the-trainer classes are available to enable laypersons to become certified family-strengthening and Healthy Marriage educators. Some curricula require no formal facilitator training and are ready to teach “out of the box.” Many state and local government agencies have engaged social workers, welfare workers, and extension services to create relationship curricula. Colleges and universities, in particular social work and consumer sciences departments, often are aware of good curricula that address family and marriage issues. Being developed across the nation are also excellent skill-based marriage and relationship curricula for high schools.

#### **Step 5: Choose the Right Family-Strengthening or Healthy Marriage Partner**

Choosing the right partner organization is critical to success. Here is a suggested process that has worked for AFI Project leaders around the nation:

##### ***Research***

The first step is to identify all potential partners. Individual professional practitioners are located in many communities. The following types of organizations also may be good partners to seek out:

##### **Faith-based and community-based service organizations.**

Local faith-based social service organizations such as Catholic Charities, Jewish Family and Children’s Services, and Lutheran Social Services specialize in family, premarital, and marriage enrichment. Community-based organizations such as Family Services Agencies, Community Action Agencies, and local United Way organizations often include among their services enrichment, education workshops, credit repair, and financial

education for families and couples.

**Professional organizations.** Many professionals belong to distinct organizations, often with state and local chapters. These include medical societies, the National Association of Social Workers, American Psychological Association, National Board of Certified Counselors, American Association of Family and Marriage Therapy, and others. These groups typically have projects devoted to family life.

**Places of worship.** Many churches, synagogues, mosques, and other faith groups provide family and marital services. Check with the local pastor, rabbi, imam, or other religious leaders.

**Schools, colleges and universities.** An increasing number of primary, secondary and post-secondary schools offer parent education and family-strengthening services.

**Mental health clinics and hospital clinics.** Local mental health centers and hospital wellness centers may offer marital and family enrichment classes. They also offer instruction in stress management.

**State and community marriage initiatives:** Many states and communities have recently established family-strengthening and Healthy Marriage coalitions.

In addition to contacting potential partners directly, there are also resources in many communities to help find partners. These include:

**Information and referral services.** In many communities, nonprofit organizations such as the Red Cross or United Way provide information and referral services for the region. Resources are listed in phone directories or on the Internet. In addition, many communities have established special referral telephone centers, such as “211” numbers for service options.

**State licensing boards.** These state agencies may help in some instances, though their services may be limited to information on the licensing and good standing of certain professionals.

**Individuals.** Your network of contacts likely includes individuals who have participated in education and enrichment projects and are willing to share information about their experiences.

See the Resources section of this guide for a list of websites that will be helpful for identifying partners.

### Find the Right Fit

After identifying potential family-strengthening and Healthy Marriage education partners, the next step is to choose the partner that would be a good match for your organization. Here are some criteria that can help in the selection of partners. Please note that some of these elements may vary by community, so it is always best to ensure that potential partnerships are relevant in a particular community context.

**Philosophy.** It is important to partner with community or faith-based organizations that share your organization's guiding principles and visions for supporting the community. Know the mission and ethics of potential partner organizations. Take the time to speak with the organization's executive and staff to ensure they embrace values and goals that are consistent with your organization's mission.

**Participant fit.** Identify partner organizations that will be comfortable with, and experienced in, working with the languages and cultures of the participants in your AFI Project. It may be helpful to partner with multiple organizations to ensure coverage for the many different expectations and interests of your participants.

**Religious and cultural sensitivity.** Make sure to understand the cultural and religious assumptions of a potential partner organization. It is not enough to learn about abstract principles. Ask family-strengthening providers how they would handle specific scenarios. Ask for case studies of successful projects.

**Community Reputation.** A professional's or organization's reputation in the community at large and among your AFI Project's participants may be very important. Reputation can signal whether the family-strengthening program is reliable.

**Specialized training and experience.** Before partnering with an agency of educators or counselors, verify their credentials. Feel free to ask what specialized training and experience they have. Also, clarify what proportion of their work has been in family-strengthening or Healthy Marriage with the group or groups to which your participants belong. Ask the same questions about the organization of which a professional is a member. If the professional is in private practice, ask if they use consultants. If so, ask what qualifications are required of their

**Characteristics of Strong Family-Strengthening and Healthy Marriage Educators**

Many factors influence how professionals conduct family-strengthening education.

Regardless of ideologies, a strong educator:

Focuses on and encourages interaction between the family/couple through participatory techniques.

Presents himself or herself as balanced and fair, avoiding the role of judge.

Shows flexibility in how family-strengthening education is conducted.

consultants. The more research into qualifications you perform beforehand, and the more professional support a practitioner or organization has, the better your chance of forming a successful partnership.

**Cost.** Since AFI Project participants are predominantly low-income, it is important to find partners that can offer services at no or low cost or on a sliding scale fee.

**Step 6: Implementation**

Enhancing an AFI Project with family-strengthening and Healthy Marriage principles requires careful implementation. Factors to consider include:

**Scheduling.** Families and couples juggle work, school, recreation, and other activities. Take these schedules into consideration and be flexible in meeting participants' needs.

**Location.** Holding classes in community settings, such as schools and houses of worship, may make training more accessible, but do not forget to maximize privacy of participants.

**Fees.** Develop partnerships with other community groups that can provide a no- or low-cost option or even an exchange for services.

**Language.** Language and literacy can be a barrier to participation for both partners. Requiring both partners in a couple to participate may mean re-assessing the literacy level of the course materials and strategies to ensure active participation and discussion by both partners.

**Cultural Relevancy.** Since many AFI Projects work with refugee or immigrant populations, it is important that family- and marital- education activities are carried out within the cultural context of participants. Understanding the cultural norms and values of participants will be important. Several AFI Projects allow cultural adaptations to be included in the training. See the Resources section of this guide for more information.

**Step 7: Funding**

Adding a family-strengthening or Healthy Marriage component into your AFI Project may open opportunities for additional funds from state and local governments, foundations, and faith-based organizations. The variation in both activities and the

Childcare. Child care is perhaps the most significant obstacle to participation by both spouses. If young children are involved. In interviews with potential AFI Project participants, it is important to explore child care issues:

- Is there time during the day when the children are in daycare?
- Can the potential participants make their own child care arrangements if training is provided at particular times? If not, what are their needs and preferences for child care?
- Is finding a child care resource or providing child care the only way they will be able to participate in the AFI Project?

The most convenient option is to offer child care at the training site. If your organization or the training site does not have formal child care facilities, consider hiring someone to supervise children in another room during the training (being sure to abide by any licensing or regulatory requirements). Another option is to hold the training at the site of a child care provider. Local schools, churches, synagogues, and mosques might have such facilities. Other options include community-based organizations such as those that administer Head Start programs.

types of professionals involved in your project will increase your eligibility for a broader range of grants and other sources of funding.

### Step 8: Evaluation

Measurement and documentation of program outcomes is always important. It ensures effective project management and demonstrates to funders and policy makers the value of the program to participants and the community. AFI Projects currently track and report several key factors, including:

- Demographic characteristics of participants.
- The number of individual and joint accounts by asset goals.
- The amount of participant savings and the amount of IDA matching funds earned.
- The value of the assets purchased (and the amount of other funds leveraged for the purchase).
- The number of participants in financial education activities.

We encourage you to track additional factors, including:

- Demographic characteristics of *both* partners in the client family.
- The number of *couples* who participate in financial education, asset specific training, and other family or marriage-related services.
- The effectiveness of the collaboration between asset-building project staff and family- strengthening staff.
- Participant satisfaction with services.
- Participant perceptions of how adding family-strengthening education has affected their lives, their children, and their relationships with their partners/spouses/children.
- The effectiveness of services over time.

"You see the couples interacting and participating together and it's obvious that this is the way it should be. It's a very dramatic way of helping families survive" -- IDA Advisory Board Member, Sonoma County Community Action Program

## CONCLUSION

Strong families and couples, enhanced economic development, and strong communities go hand in hand. Many of the same skills that guarantee a strong family—budgeting, communication, dispute resolution, understanding core goals and values—are necessary to successfully build assets and achieve financial goals. Family-strengthening and Healthy Marriage activities increase the capacity to develop successful relationships, which are the basis of personal, social, and financial advancement.

For more information, please consult the Resources section of this guide, or contact:

The Assets for Independence Resource Center

The Office of Community Services

Telephone: (202) 401-4626

Email: [AFIPProgram@acf.hhs.gov](mailto:AFIPProgram@acf.hhs.gov)

Website: <http://www.acf.hhs.gov/assetbuilding>



### Acknowledgments

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Office of Community Services

December 2006

# Tab A

## FINANCIAL EDUCATION MODULES FOR FAMILIES AND COUPLES

As an asset-building trainer, you have the rewarding job of helping individuals and families gain the knowledge and build the skills they need to achieve financial self-sufficiency. The following modules are designed for AFI Project financial educators working with IDA savers who share their financial lives with partners or family. They emphasize family- and couple-focused activities to develop core financial literacy skills in a relationship-based context. Included are tools you can use with AFI participants to enhance their communication skills about money—and to work with their partners, families, and communities to achieve their financial goals. These modules and activities are appropriated from current practices and experiences of AFI grantees, as well as family and marriage education programs throughout the country.

"The IDA training is often the first time couples start working as a team to improve their finances. They learn to negotiate, compromise, and give affirmation to their partner for their ideas."

Module 1 is an overview of how money is typically handled in a family context. Modules 2 through 8 reflect the sequence of many financial education curricula and include common topics, such as asset development, values toward money, goal-setting, budgeting, savings, banking and investment, and credit.

### **Module 1: Money Talk**

This module addresses how people within a family interact about issues of money and includes valuable tools and resources to help class participants discuss and work better together with their partners and children. The communication activities create an atmosphere of respect and caring that serve as a basis for the rest of the process and for life—integrating financial education, asset building and family strengthening.

### **Module 2: Family Assets**

This set of curricula demonstrates the importance of asset accumulation over generations. The exercises help families and couples join together to identify and celebrate the assets within their family.

### **Module 3: Money Values and Attitudes**

This module explores important money styles, money attitudes, and how these attitudes are formed. The featured activities also open the door to sharing money experiences and histories about the meanings family members attach to money.

### **Module 4: Family Dreams and Goals**

The modules in this section encourage families and couples to set goals together by prioritizing and clarifying their short- and long-term financial objectives.

### **Module 5: Family Budgeting**

These exercises help families and couples make spending and saving choices based on their combined values, goals, and available resources.

### **Module 6: Family Savings**

The curriculum in this module provides families and couples with strategies to spend less and save more.

### **Module 7: Banking and Investment**

These modules facilitate discussion on banking services and financial issues, such as choosing financial institutions, understanding their products, and avoiding financial traps.

### **Module 8: Credit and Debt**

This section includes modules that address the risks and responsibilities of joint credit while helping families and couples establish habits and guidelines for managing and reducing debt.

Many activities in these modules are designed to help individuals develop new insights about their relationships and improve family money-management practices and communications. The activities target participants of different ages, literacy levels, life stages, and backgrounds. Each activity offers a different opportunity to explore a financial concept within a family or couple relationship.

Some activities, while designed for families and couples, can also work well as small group activities in which class members play the roles of different family members. Some of the activities simply work best with a couple or family. In such cases, trainers can encourage class participants to do these activities at home with their families and report back on their experiences.

“Notes to Trainer” items describe the class setting and composition most amenable for the activity.

The modules highlight the work of six family and marriage education organizations: Better Together, Money Harmony, PAIRS, Power of Two, PREP, and Survival Skills for Healthy Families. Each organization offers “training of trainers” opportunities in family and marriage education.

For more information on using the modules, contact the AFI Resource Center at the Office of Community Services Telephone: (202) 401-4626; email: [AFIProgram@acf.hhs.gov](mailto:AFIProgram@acf.hhs.gov); and website: <http://www.acf.hhs.gov/assetbuilding>

# Table Of Contents

<b>Module1: Money Talk .....</b>	<b>40</b>
1. The ABCs of the XYZ .....	42
2. Parents Stick Together .....	49
3. Talking Tips .....	50
4. Know What You Want, Say What You Want .....	57
5. Love Letters .....	59
6. Family Money and more Meetings .....	63
7. Money-Mentoring Team for Kids .....	65
8. Does Love Equal Money? Love Accounts .....	67
9. Men, Women & Money .....	75
10. Family Charades .....	79
<b>Module2: Family Assets.....</b>	<b>80</b>
11. Family Assets Collage.....	82
12. Family Asset Tree.....	84
13. First Asset Goal .....	89
14. Where's the Strength in Your Family?.....	91
15. Filling the Family Resource Box.....	93
16. Sunshine or Storms? .....	94
<b>Module3: Money Values &amp; Attitudes.....</b>	<b>96</b>
17. Values Auction.....	98
18. Values Pyramid.....	103
19. Money Myths.....	105
20. Revolving Ledger.....	107
21. Opinions about Money.....	109
22. Sharing Your Money History.....	113
23. Uncovering the Meaning of Money.....	117
24. Money in Your Family of Origin.....	121
25. Money Personality Quiz.....	125
26. Opposites Attract .....	131
<b>Module4: Family Dreams &amp; Goals .....</b>	<b>134</b>
27. The Win-Win Waltz .....	136
28. Visualizing Common Goals.....	143
29. Creating a Priority Mobile.....	147
30. Create a Yellow Brick Road to Your Goal.....	149

<b>Module5: Family Budgeting .....</b>	<b>152</b>
31. Family Budgeting Analysis .....	154
32. Counting Your Pennies.....	161
33. Calender Corral .....	171
34. Allowances Aren't Just for Kids!.....	175
35. The Morales Family: A Case Study in Budgeting.....	177
36. The Day-to-Day Life of Money in Your Family.....	197
<b>Module6: Saving Together .....</b>	<b>218</b>
37. Savings Basket .....	220
38. Saving with Chocolate.....	221
39. Routines Help to Save Money.....	222
40. Rules and Consequences.....	225
41. My Village .....	231
42. A Family Problem-Solving Approach to Savings .....	232
<b>Module7: Banking &amp; Investment .....</b>	<b>236</b>
43. Opinions about Banking and Investment.....	238
44. Comparing Financial Products by Crunching the Numbers.....	241
45. Financial Traps and Financial Freedom.....	258
<b>Module8: Credit &amp; Debt .....</b>	<b>260</b>
46. Articulating Family Principles about Credit.....	262
47. Opinions about Credit and Debt .....	271
48. Love and Marriage Debt and Credit.....	275
49. Joint Credit.....	276
50. Family Credit Decisions Role Playing .....	283

# 17. Values Auction

**OBJECTIVE:** Individuals and couples explore the values most important to them.

**TIME:** 40 minutes

**MATERIALS:**

List of Values (cut up into pieces and preferably laminated)

Copy of List of Values sheet for each participant

Envelope with \$600 in play money for each participant: two \$100 bills, four \$50s, five \$20s, and ten \$10's

Auctioneer's gavel (optional)

**NOTE TO TRAINER:**

There are extra blanks at the bottom of the list of values for you or the class to add additional values of importance to them.

This is a great activity when done in combination with the Values Pyramid.

**ACTIVITY:**

Explain to the class that you will be auctioning off the values on the List of Values one at a time. You will auction off one of each value on the List of Values, so two people in the class can't buy the same value. Give the class a few minutes to look over the list and mark the values they want to buy.

Explain that participants can use their value sheet as the auction happens to mark down in each value square the results of the bidding at the end of each bid. Encourage them to note:

- If they purchased the value or not,
- Their highest bid for the value (\$0 if didn't bid), and
- The winning bid for the value.

The trainer will be the auctioneer as well as give out the cards and take the money. (If there is a second trainer, the auctioneer and bank tasks can be split up.) The trainer will auction off each value card one at a time.

The auctioneer starts by randomly choosing a Value Card, calling out the value on the card and asking for the bidding to begin.

When no one is willing to go higher, give the Value Card to the highest bidder. Continue until you have no more Value Cards left, or until everyone is out of money.

Once the auction is over, give participants time to think about their results. If there are couples or families in the class, give them a few minutes to talk together to discuss, compare, and share the values they purchased with their partners or families.

**GROUP DISCUSSION:**

- Did you have enough money to buy the values most important to you?
- Did you run out of money before you got what you wanted?
- In real life, how much do the values you want cost? How can this reality help you prioritize your spending?
- Did any couples or families work together to pool their money and purchase common values?



## HANDOUT: Value Cards

---

<b>WEALTH</b>	<b>CREATIVITY</b>
<b>LOOKING GOOD</b>	<b>JUSTICE</b>
<b>EDUCATION</b>	<b>ORDER AND ORGANIZATION</b>
<b>ENTERTAINMENT</b>	<b>RELIABILITY</b>
<b>SPORTS</b>	<b>RESPONSIBILITY</b>
<b>JOB</b>	<b>SELF-SUFFICIENCY</b>
<b>HEALTH</b>	<b>HOUSING</b>
<b>STABILITY</b>	<b>FREEDOM</b>
<b>SPIRITUALITY</b>	<b>FRIENDSHIP</b>
<b>TRANSPORTATION</b>	<b>HELPFULNESS</b>
<b>FAMILY</b>	<b>HONESTY</b>

---

Adapted, with permission, from Better Together of The Marriage Coalition. Copyright The Marriage Coalition 2003.

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# 22. Sharing Your Money History

**OBJECTIVE:** Explore and share personal details of past money experiences.

**TIME:** 30 minutes

**NOTE TO TRAINER:** This activity can work between couples and family members or among class members generally.

**MATERIALS**

Money History Questions Handout

**ACTIVITY:**

Ask participants to brainstorm as a group about situations when they usually talk about money with their family members. As a group, note how many of these experiences were conflicts or negative issues about money.

Introduce the rest of the activity by noting that talking about money does not have to be about exploring conflicts between you and your partner in the area of money.

Divide the class into pairs. Pairs can be couples, two family members, or unrelated class participants. Ask the pairs to take their two chairs and move away from the tables and others in the room. Encourage pairs to sit facing each other.

Distribute the Money History Questions handout and ask them to go through the list, asking each other the questions, and sharing their responses with their partners. It might be helpful to set up two ground rules:

- They take turns sharing each response; they do not interrupt the speaker,
- If an individual cannot or does not want to answer a question, she or he can skip over it for the time being; but try to come back to the question later.

Encourage your participants to take this activity home, find some quiet time with their partners and re-do the activity together. Ask them the following week what they learned and how they felt.

**GROUP DISCUSSION:**

How did you feel talking about money this way?

What did you learn about yourself? Your partner?

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Adapted, with permission, from an activity by Olivia Mellan published in her book Money Harmony.

# HANDOUT: Sharing your Money History

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1) This is how my parents handled money:

- They spent it on ....
- They saved it for .....
- They saved it in....
- They talked about it.....
- They dealt with allowances for me by....

2) Here are some of my childhood money memories:

- Of my parents....
- Of brothers, sisters, and other relatives...
- Of my friends ....
- Of school .....

3) Here are some of the money messages I received (either directly or indirectly):

- From my parents....
- From my friends....
- From my grandparents...
- From my schooling....
- From my religious training....
- From my culture.....

4) In my family, I think money symbolized (choose from the options):

• <b>Happiness</b>	• <b>Independence</b>
• <b>Love</b>	• <b>Self-worth</b>
• <b>Power</b>	• <b>Security</b>
• <b>Control</b>	• <b>Freedom</b>
• <b>Dependency</b>	• <b>Corruption</b>
• _____	

---

Adapted, with permission, from an activity by Olivia Mellan published in her book Money Harmony.

---

# 17. Values Auction

**OBJECTIVE:** Individuals and couples explore the values most important to them.

**TIME:** 40 minutes

**MATERIALS:**

List of Values (cut up into pieces and preferably laminated)

Copy of List of Values sheet for each participant

Envelope with \$600 in play money for each participant: two \$100 bills, four \$50s, five \$20s, and ten \$10's

Auctioneer's gavel (optional)

**NOTE TO TRAINER:**

There are extra blanks at the bottom of the list of values for you or the class to add additional values of importance to them.

This is a great activity when done in combination with the Values Pyramid.

**ACTIVITY:**

Explain to the class that you will be auctioning off the values on the List of Values one at a time. You will auction off one of each value on the List of Values, so two people in the class can't buy the same value. Give the class a few minutes to look over the list and mark the values they want to buy.

Explain that participants can use their value sheet as the auction happens to mark down in each value square the results of the bidding at the end of each bid. Encourage them to note:

- If they purchased the value or not,
- Their highest bid for the value (\$0 if didn't bid), and
- The winning bid for the value.

The trainer will be the auctioneer as well as give out the cards and take the money. (If there is a second trainer, the auctioneer and bank tasks can be split up.) The trainer will auction off each value card one at a time.

The auctioneer starts by randomly choosing a Value Card, calling out the value on the card and asking for the bidding to begin. When no one is willing to go higher, give the Value Card to the highest bidder. Continue until you have no more Value Cards left, or until everyone is out of money.

Once the auction is over, give participants time to think about their results. If there are couples or families in the class, give them a few minutes to talk together to discuss, compare, and share the values they purchased with their partners or families.

**GROUP DISCUSSION:**

- Did you have enough money to buy the values most important to you?
- Did you run out of money before you got what you wanted?
- In real life, how much do the values you want cost? How can this reality help you prioritize your spending?
- Did any couples or families work together to pool their money and purchase common values?

## HANDOUT: Value Cards

---

<b>WEALTH</b>	<b>CREATIVITY</b>
<b>LOOKING GOOD</b>	<b>JUSTICE</b>
<b>EDUCATION</b>	<b>ORDER AND ORGANIZATION</b>
<b>ENTERTAINMENT</b>	<b>RELIABILITY</b>
<b>SPORTS</b>	<b>RESPONSIBILITY</b>
<b>JOB</b>	<b>SELF-SUFFICIENCY</b>
<b>HEALTH</b>	<b>HOUSING</b>
<b>STABILITY</b>	<b>FREEDOM</b>
<b>SPIRITUALITY</b>	<b>FRIENDSHIP</b>
<b>TRANSPORTATION</b>	<b>HELPFULNESS</b>
<b>FAMILY</b>	<b>HONESTY</b>

---

Adapted, with permission, from Better Together of The Marriage Coalition. Copyright The Marriage Coalition 2003.

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# 24.

## Money in Your Family of Origin

**OBJECTIVE:** Learn and share their attitudes about money with each other.

**TIME:** 25 minutes

**MATERIALS:**

Money in Your Family of Origin Handout

**NOTE TO TRAINER:**

This activity can work in class between couples and family members or among class members generally.

**ACTIVITY:**

Divide the class into pairs. Pairs can be couples, two family members, or unrelated class participants. Ask the pairs to take their two chairs and move away from the tables and others in the room. Ask pairs to sit facing each other.

Distribute the handout and ask them to go through the list, asking each other the questions and sharing their responses with their partners. It might be helpful to set up two ground rules:

- They take turns sharing each response; they do not interrupt the speaker.
- If an individual cannot or does not want to answer a question, she or he can skip over it for the time being; but try to come back and share the answer later.

Afterwards, ask participants to write/journal for 5 minutes about their thoughts and feelings about this experience. Ask participants if they want to share with the class some of the ideas, thoughts, or feelings they wrote down.

## HANDOUT: Money in Your Family of Origin

---

### **YOUR PARENTS AND MONEY:**

- Who spent the most money in your family? What did they spend money on?
- What was considered a necessary expense? How was that decision made and by whom?
- What was considered a discretionary (or optional) expense? How was that decision made and by whom?
- Who made decisions about how much money to save? What was the money saved for?
- Did the family distinguish savings from investment? If so, how?
- What were your parents' fears about money?
- What was your parents' philosophy about money and wealth?
- What were your parents' habits about money?
- Did your parents fight about money? How did they make up?

### **YOUR PARENTS AND YOU:**

- What messages about money did your parents pass on to you?
- When did your parents give you money?
- Did you fight with your parents about money issues? What did you fight about? How did you make up?
- Was money used as part of discipline and punishment?
- Was money used to change your behavior?

### **YOU AND MONEY:**

- What are your earliest memories about money?
- What were your fears about money as a child? What are your current anxieties about money?
- How did you get money as a child? What did you do with it?
- What is the last thing you bought for yourself? How long did you think about buying it before you did?
- What have you not bought for yourself or your family that you would like? What circumstance would allow you to buy it? Is it something worth saving for?
- What is your current philosophy about money?
- Do you recall wanting something very much and getting it? Wanting something very much and not getting it? How did you react in each situation?

### **YOU AND YOUR CHILDREN:**

- How does your child get money? What does he/she do with it?
- When do you give your child money?
- When your child wants something very much, do you buy it for her or him? How does she or he react?
- When was the last time you talked to your child about money? What was the conversation?
- When you are saving for something big, do you discuss making money sacrifices with your children?
- What is the philosophy about money you would like your child to learn?

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Adapted, with permission, from Money Harmony by Olivia Mellan. Copyright Olivia Mellan 1994.

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# 40.

## Rules and Consequences

**OBJECTIVE:** Participants practice working together to make decisions about money.

**TIME:** 10 - 15 minutes

**MATERIALS:**

Cut out the topics on the handout and place them in an envelope or basket out of which class members can pick the topics.

*Six Guidelines for Making Rules Handout*

**NOTE TO TRAINER:**

This exercise works well with adults and children together.

**TALKING POINTS:**

Rules are important to help hold the family together. Rules guide the family by putting the values of the family into action. They help people to know what to expect so they can count on each other. When parents clearly say what they want and expect in the family by making specific rules, everyone can cooperate more easily and feel more in control.

**ACTIVITY:**

Distribute the handout on *Rules and Consequences*, and briefly explain the six guidelines for making rules that work well.

Ask everyone to get into groups of three to five. Mix men with women and children with adults. Ask one person from each group to come and select a topic from the envelope.

Ask each group to develop at least three rules, stated in the positive, for their topic.

Ask groups to report back to the large group. Then ask them to develop one reward or positive consequence for each rule followed.

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3. Adapted, with permission, from *Survival Skills for Healthy Families*, a family education program developed by Family Wellness Associates. Copyright George Doub 2001.

Then have them develop one negative consequence for each rule not followed. Remind them that the focus is on getting the job done and that part of the consequence is always to get the job done. Get reports back.

**GROUP DISCUSSION:**

Ask individuals to share any surprises or insights they had about what they did.

## HANDOUT: Rules and Consequences

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<b>ALLOWANCES</b>	<b>GAS LEVEL IN THE CAR</b>
<b>PEOPLE SELLING DOOR-TO-DOOR</b>	<b>BORROWING MONEY FROM OTHERS</b>
<b>SAVING MONEY</b>	<b>PLAYING THE LOTTERY</b>
<b>BUYING CANDY &amp; SNACK FOODS</b>	<b>KEEPING TRACK OF CASH SPENT</b>

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4. Adapted, with permission, from Better Together of The Marriage Coalition. Copyright The Marriage Coalition 2003.

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## HANDOUT: Six Guidelines For Making Rules

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**1. MAKE RULES FOR WHAT YOU WANT, NOT FOR WHAT YOU DON'T WANT.** For example, instead of “If you don’t do your chores each week, you won’t get your allowance,” say, “After you finish your chores each week, you will get your allowance.”

**2. MAKE THE RULES SPECIFIC.** Rules that are too general are confusing and harder to follow and enforce. What does “Spend money wisely” really mean? Perhaps it is, “When buying anything above \$20, always comparison shop in at least two other stores.” A clear, specific rule is a map to follow. It tells people what behavior you do want.

**3. FRAME THE CONSEQUENCE OF RULES IN THE POSITIVE.** Note the negatively stated, then positively stated consequence in #1 above. Reward yourself and others for good behavior. Remember, the purpose of a consequence is to teach rather than just to punish. People are more likely to follow the rule next time if the whole experience is a pleasant one and not the source of another fight.

**4. CHOOSE REWARDS AND CONSEQUENCES THAT YOU ARE WILLING TO ENFORCE.** It’s okay to take your time to decide on rewards and consequences. Consequences should be logical and reasonable outcomes of behavior. Consequences imposed in the heat of anger are usually the ones you won’t enforce or be able to live with; for example, “You’re grounded for a year!”

**5. INCLUDE YOUR CHILDREN IN MAKING RULES AND CONSEQUENCES WHEN APPROPRIATE.** You will teach cooperation and thinking skills, and they will more likely follow the rules they helped make. Even young children can be encouraged to think about what rules are needed. Avoid doing this just after a child has broken a rule. Instead, do it at a family meeting. Parents need to reserve final say in the matter, but you can show your children that you will think about their points of view, and you can have some of the decisions reflect their wishes. This is where you teach them about trades and compromises, give and take.

**6. TELL YOUR CHILDREN EACH RULE BEFORE THEY BREAK IT AND CHECK FOR THEIR UNDERSTANDING.** Say the rule, the reward for following it, and the consequence for not following it. Then, ask your children to say in their own words what you said.

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5. Adapted, with permission, from Survival Skills for Healthy Families, a family education program developed by Family Wellness Associates. Copyright George Doub 2001.