



I'm Worth It Lesson Plans

It's time to get together, talk about money, figure out your finances, and get on track. These five lesson plans are designed to get you thinking about values, spending habits, investments, and how money affects relationships.

These lessons can be used in a traditional educational setting by a facilitator, or women can complete the lessons on their own. Better yet, women can get together and work through the lessons and discussion questions collectively.

Each lesson plan is accompanied by a short conversational video featuring women from the *I'm Worth It* resource.

Women

You don't have to be experts to use these lesson plans. Try getting together with friends, trusted co-workers, or family members over five weeks (or longer if you need) and work through these lessons. You may be surprised how much you enjoy learning something new about yourself and your finances.

Facilitators

These lesson plans are formatted for use in any educational setting. They include participant learning objectives and outcomes (know-how and skills), discussion questions, and takeaways. You can use these lessons in a five-week financial education series.

Lesson Plan Sections

Think About It: This section sets the tone for the lesson and should get you thinking about the study topic in a particular light.

Know-how and Skills: These are the lesson plan objectives, the takeaways, and the skills you should gain by completing the activities and discussion questions.

Discussion Questions: Each lesson plan starts with discussion questions to get you thinking about the topic from different perspectives. These discussion questions should be done prior to completing the activities.

Activities



Think and Talk: These activities are conversation based. They are valuable when done in a group setting. Often, hearing about others' perspectives can make you think differently about your own financial situation.



Read and Research: These activities may require a bit of at-home work. They cover important investment and financial topics that may not be top of mind. They will help you learn terms and other important information necessary to help make smart investment decisions.



Track and Record: These activities require you to monitor your behaviours, track your spending and saving, and adjust the way you manage your money.

The *I'm Worth It* guide will help you through these lessons. Order or download your free copy at ImWorthIt.ca





LESSON 5: Money & Relationships – your significant other

Think About It

Whatever the issue, communication is key to any relationship. This is especially true when it comes to money.

Can you think of a time you and your partner had a disagreement about money? Oftentimes not communicating clearly on your financial values can cause unnecessary tension in a relationship. And sometimes just opening up the lines of communication can help correct this.

Know-how and Skills: This lesson will help you understand the importance of, and the difficulties associated with, initiating a money related discussion with your spouse, partner or significant other. You will discuss possible strategies to consider, or strategies that have worked for you in the past.

To begin, watch the *Money & Relationships* video at **ImWorthIt.ca** and answer the following questions by yourself, or discuss them in a group of friends or family members. Be sure to write down your responses.

Discussion Questions:

- Do you think it is important to speak to your partner about money and finances?
- Is it difficult to talk to your partner about money?
- What are some easy or safe ways to broach the subject? (A particular approach, time of day, with or without supporting materials, etc.)
- What topics would you suggest should be covered in a discussion about money and finances?

Activities:



Do you relate

Read the article **How to Tell if Your Partner is Lying about Money**¹ about couples and money. Do the ideas in the article seem realistic to you? Can you relate? How?



Positive initiation

Brainstorm positive ways to initiate a conversation about money with your partner. This may include the words you use, tone, timing, and non-verbal gestures.



Test the waters

Try working through the values activity in the *I'm Worth It* guide together. Have an open conversation and really listen to where you are both coming from. Do you think that your backgrounds influence what opinions you bring to the table? Take some time with this one and try to come at it openly and honestly. Write down how you think it went. If comfortable, feel free to share your thoughts with friends or family members, or encourage them to have similar conversations.

Helpful Links:

Finances & Your Relationship² – A video interview with Manisha Thakor, author of the books *Get Financially Naked*, and *On My Own Two Feet: A Modern Girl's Guide to Personal Finance*.

Links in this lesson:

1. <http://www.foxbusiness.com/features/2011/03/02/tell-partner-lying-money.html>
2. <https://youtu.be/iVarJuhqtyc>

