



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 3: Financial Professionals

Think About It

Do you have a financial adviser? Do you know what a financial adviser does and how they can help you? Do you know how to find an adviser?

Or, do you find all of this really confusing? Well, simply put, a financial adviser is a professional money manager. They provide you with sound investment advice and recommendations. Use their expertise and rely on them for support and information.

Know-how and Skills: You will learn about the different types of financial professionals that you could work with to help you manage your finances. You will compile a list of questions that you could ask prospective financial advisers. You will complete an online registration check. As a collective group you will list the red flags of investment fraud.

To begin, watch the *Financial Professionals* 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 currently have a financial adviser?
- What is the difference between a financial adviser and a financial planner?
- Is it necessary to have a financial adviser to help with your financial planning? What are the advantages or disadvantages?
- What is the role of a financial adviser?
- What should you expect from a financial adviser?
- How do financial advisers get paid?
- What is your role as a client?
- How often do you meet with your adviser and what does a meeting look like?

Activities:



Answering questions

By yourself or in a group, do some online research and find out the answers to the questions listed below. Look online or refer to **The Manitoba Securities Commission website¹** for a list of their variety of useful materials.

- What is the difference between a financial planner and a financial adviser?
- When looking for a financial adviser what are three questions you should ask them and why?
- What do you do if you have a complaint against your adviser? What can you do to protect yourself as a consumer of financial services?

- How can you determine whether or not a financial adviser is registered to do business in Manitoba? How can you check to see if there has been any disciplinary action taken against them in the past?
- What is an investment scam? What are some of the red flags of investment scams? How do you protect yourself against becoming a victim?



Enter the blogosphere

By yourself or in a group, research online to find a website or blog that provides educational information for women about money and finances. If you find one that is particularly helpful or interesting, feel free to share the link with your friends and family. Be sure to let everyone know why you liked the site and what you found to be helpful.



Find a financial adviser

If you do not have a financial adviser and think you would like to find one, try researching your options. To help you find one that meets your unique personal requirements here are some helpful resources:

- [Working with a Financial Adviser²](#)
- [Questions to Ask When Choosing a Financial Adviser³](#)
- [How to Choose a Financial Adviser⁴](#)
- [Is a Robo-Adviser Right for You?⁵](#)

For more books, brochures and resources, contact The Manitoba Securities Commission or your local library.

Links in this lesson:

1. <http://www.mbsecurities.ca/>
2. http://mbsecurities.ca/get-informed/pubs/choosing_advisers_brochure.pdf
3. <http://mbsecurities.ca/get-informed/pubs/questions.pdf>
4. <http://www.getsmarteraboutmoney.ca/en/managing-your-money/planning/financial-planning/Pages/Choosing-a-financial-planner.aspx>
5. http://blog.getsmarteraboutmoney.ca/what-is-a-robo-advisor-and-is-it-right-for-you?_ga=1.25498869.953703843.1462893426