

Life Skill Workshop

MONEY

**As we gather here today,
we acknowledge we are on
Treaty 6 Territory and the
Homeland of the Metis**

OUTLINE

- Discussion
- Learning
- Activity
- Take-away
 - Budget Worksheet

There will be scheduled breaks throughout the workshop but if you need to get up to move your body, go to the washroom, grab a snack or some water please do.

FASD & MONEY

- Impulse Control
 - Abstract Concepts
 - Ownership
 - Peer Pressure
 - Time
 - Vulnerability
 - Noise
 - Lights
 - Crowds
 - Sleep
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FASD

No two people are affected by FASD in
the same way!

**Money is an
abstract concept**

**What is your
money story?**

DISCUSSION

What are ways we can make
money?

DISCUSSION

- Employment: Working full-time, part-time, casual, or seasonally.
 - Employment Insurance
 - Social Assistance
 - Selling crafts and things we make
 - Saskatchewan Assured Income for Disability
 - Fund (Parental, trust fund, etc.)
 - Child-Tax
 - Family members help out
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DISCUSSION

What are things we
need money for?

DISCUSSION

- Bus Fare or Taxi
 - Car Insurance and Gas
 - Groceries
 - Rent
 - Registered Disability Savings Plan
 - Essentials: Clothing, toothpaste, shoes, soap
 - Gifts (birthdays, special occasions)
 - Laundry money
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BORROWING MONEY

- When you make money, that is for you.
 - When someone else makes money, that is for them.
 - People can choose to gift each other and will say things like “This is my treat” or “I’ll get it this time”
 - Finding someone you trust to help with your money is a great resource.
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DISCUSSION

When we go to a store, in what ways
can we pay?

DISCUSSION

- Debit
 - Credit
 - Cash
 - Peer Pressure
 - Giftcard
 - Coupons
 - Vouchers
 - If the place is cash only, we need to find an ATM to withdraw the money
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BUDGETING

- Use the Network's Budget Worksheet
 - Make a list of what we need to spend our money on, we're all different so this list will look different for everyone
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WAYS TO HELP

- Have a Trustee: Appointed by the government or someone who is a support person to you. Must be someone you trust.
 - Open and use a bank account. Find one with low fees.
 - Arrange for rent, phone and utilities to be paid directly
 - Make a monthly budget
 - Create a grocery list and buy only what is on that list
 - Having overdraft protection
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ROLE PLAY

You went to Walmart and bought a microwave, when you when to use it for the first time, it didn't work.

Role Play: Returning the microwave to Walmart

ROLE PLAY

You want to set up direct deposit so your phone bill is automatically paid every month.

Role Play: Going to the bank teller and explaining what you need

CAUSE & EFFECT

CAUSE:

Forgetting to pay your cell phone bill

EFFECT:

Can no longer make calls/text on cellphone

CAUSE & EFFECT

CAUSE:

Budgeting \$30 for groceries but spending it on a DVD

EFFECT:

Great movie but no food for the week

PLANNING FOR THE FUTURE

- Getting set up with a Registered Disability Savings plan
 - Saving up money for things that you want (New bicycle, microwave, CD's, Movies etc.)
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FAITH

ABILITY

STRENGTH

DETERMINATION

RECAP

This workshop discussed the ways of making an income, and what things you may need to budget that money for. We went over strategies for budgeting including helpful tips and a budget template.

Next Workshop: “Friendship”

October 15th, 2019

In the next workshop we will discuss the idea of friendships, and how to make and maintain those friendships.

SUPPORT

- One-on-one education
 - Discuss your challenges and strengths
 - Create strategies you can use in your daily life
 - You can access for as long as needed
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