



The Dibble Institute
Relationship Skills for Teens and Young Adults

Welcome!

Money Habitudes 2[®] For At-Risk Youth

What money means, and why it matters

We will begin promptly at 4 PM Eastern time.

Webinar Information

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The Dibble Institute

Relationship Skills for Teens and Young Adults

CHARLIE AND HELEN DIBBLE



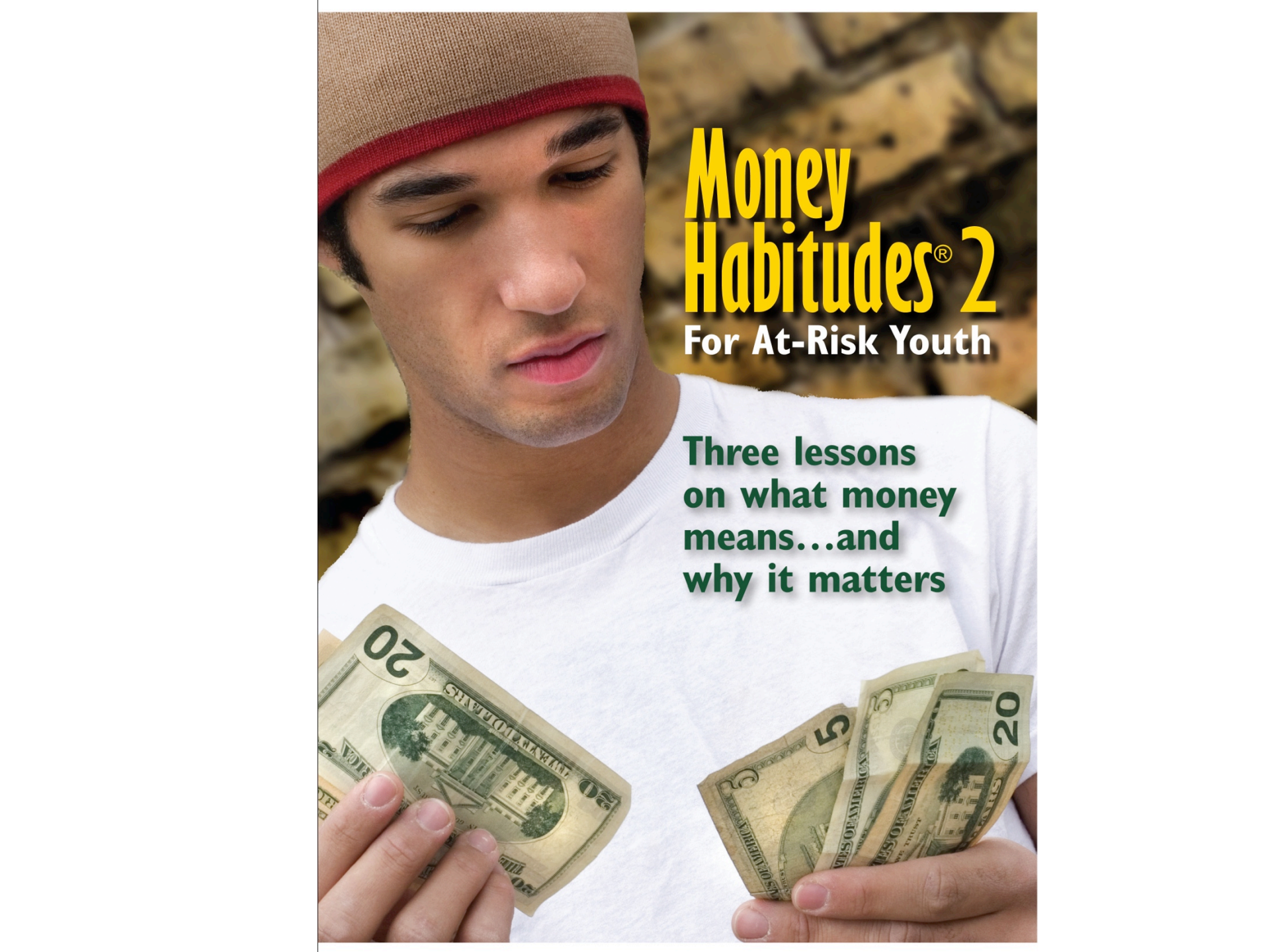
What the Dibble Institute believes ...





Presenter:
David Durand,
Leadership Development Manager
CCEO YouthBuild





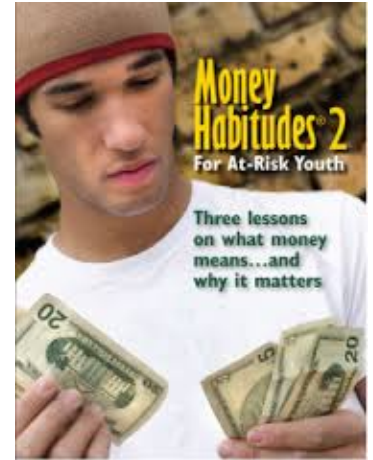
Money Habitudes[®] 2

For At-Risk Youth

Three lessons
on what money
means...and
why it matters

Session Agenda

Money Habitudes Content



Overview

Financial Philosophy vs. Financial Literacy

Curriculum tailored to financial behaviors of “at-risk” youth

Lesson 1

Why money matters and ways to identify how personal patterns are linked to money, relationships and decisions

Lesson 2

Delves further into a comprehensive understanding of the patterns we exhibit around money, helps identify dominant habitudes, and how they impact relationships with others.

Lesson 3

Reviews how money, relationships, and choices affect each other, as well as understanding and developing SMART Goals to create, plan, and act upon positive patterns.

Lesson 1

Why does money matter?

- Lesson Sections

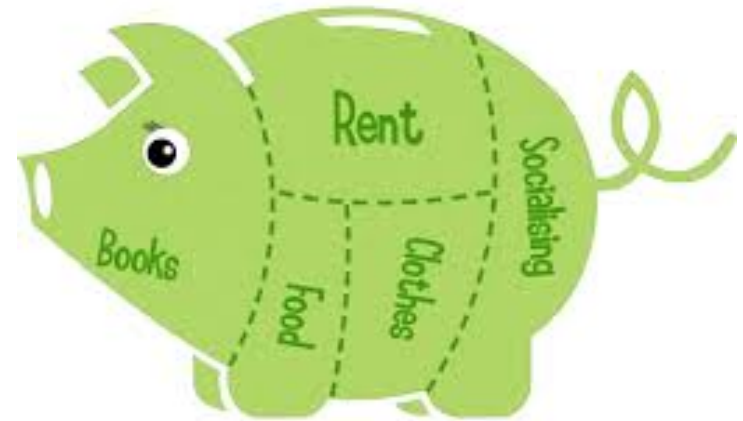
- 1.1 Where does the money go?
- 1.2 Steps to money
- 1.3 Are money issues really about money?
- 1.4 Want to be a millionaire?
- 1.5 Live and learn



Lesson 1 Section 1.1

Where does the money go?

- ☐ Understanding money = understanding what needs to be paid for
- ☐ Focus of this section explores areas where we commonly spend money and how to use a budget.
- ☐ Activity and content allow youth to face concerns and misconceptions about budgeting*



where does my money go?

(i.e. low confidence in committing to a budget, thinking that income is not high enough to use a budget, parents don't use one so it's not necessary, etc.)

Lesson 1 Section 1.2

Steps to money



- ☐ This section serves to help students learn about each other's experiences around money.
- ☐ Students are aligned shoulder-to-shoulder and asked to step forward or backward in response to varying prompts.
- ☐ Ending results position students along a spectrum of experiences (i.e. students are several steps in front/behind their original starting point).
- ☐ In debriefing this activity students begin to comfortably express their feelings about their financial experiences in that the activity allows them to nonverbally identify peers in similar situations.

Lesson 1 Section 1.3

Are money issues really about money?

- ☐ In this section students explore how financial behaviors intensify issues in relationships.
- ☐ Using the activity handout, students analyze real life scenarios and identify solutions
- ☐ Given the sensitive content, this activity provokes in-depth conversation and debate as students relate their own experiences to those of the youth in the scenarios.*



***(Role-playing the scenarios could be more engaging
And help further understanding the messages of each scenario.)***

Lesson 1 Section 1.4

Want to be a millionaire?

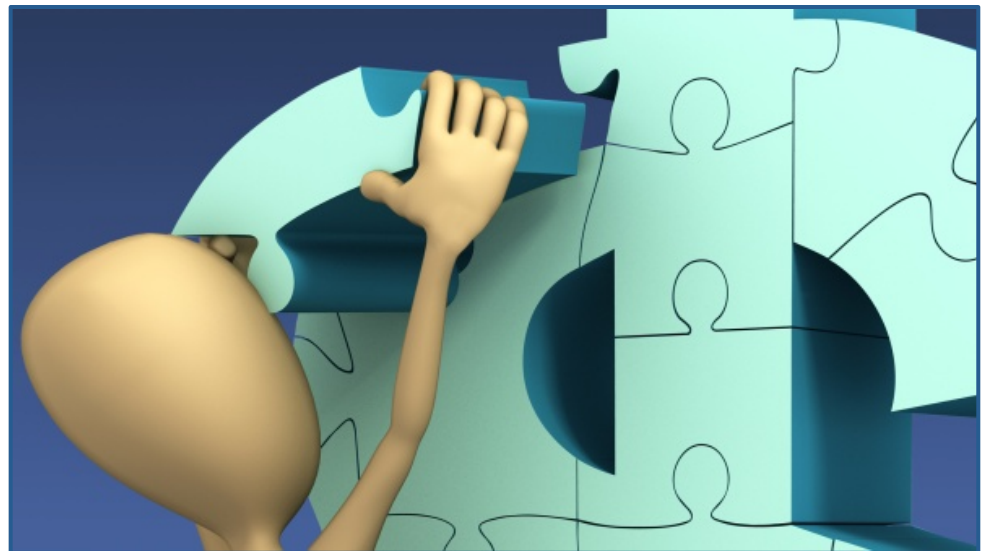
- ☐ Students explore the myths about becoming a millionaire in this section.
- ☐ Utilizing the list of true-or-false statements, students identify the truths about how people become millionaires.
- ☐ Given that many at-risk youth equate financial wealth to happiness, it is useful to discuss how doing what makes you happy will lead you to financial success (as opposed to the inverse).



Lesson 1 Section 1.5

Live and learn

- ❑ Similar to Section 1.3, this section explores how money can intensify relationship issues.
- ❑ This section differs from 1.3 in that the scenarios and writing prompts focus on what to evaluate after a given incident (as opposed to during an incident).
- ❑ Can be complimented by the additional scenarios in the back of the workbook.

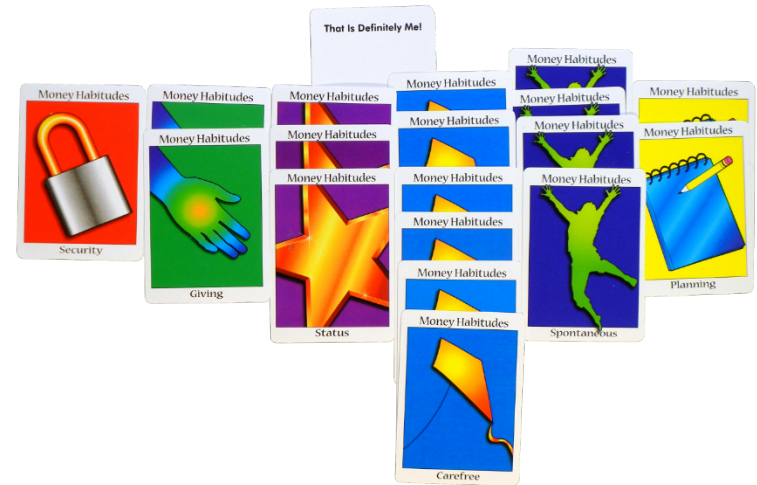


Questions so far?

Lesson 2

Money Habitudes card game

- Lesson Sections
 - 2.1 Money Habitude Card Sort
 - 2.2 Understanding Your Habitude



Lesson 2 Section 2.1

Money Habitudes card sort

- ❑ The Money Habitudes card game allows students to identify and further understand their personality traits and behaviors around money.
- ❑ It is ideal and encouraged for instructors to play the game before teaching it to students.



Lesson 2 Section 2.1

Sorting the cards

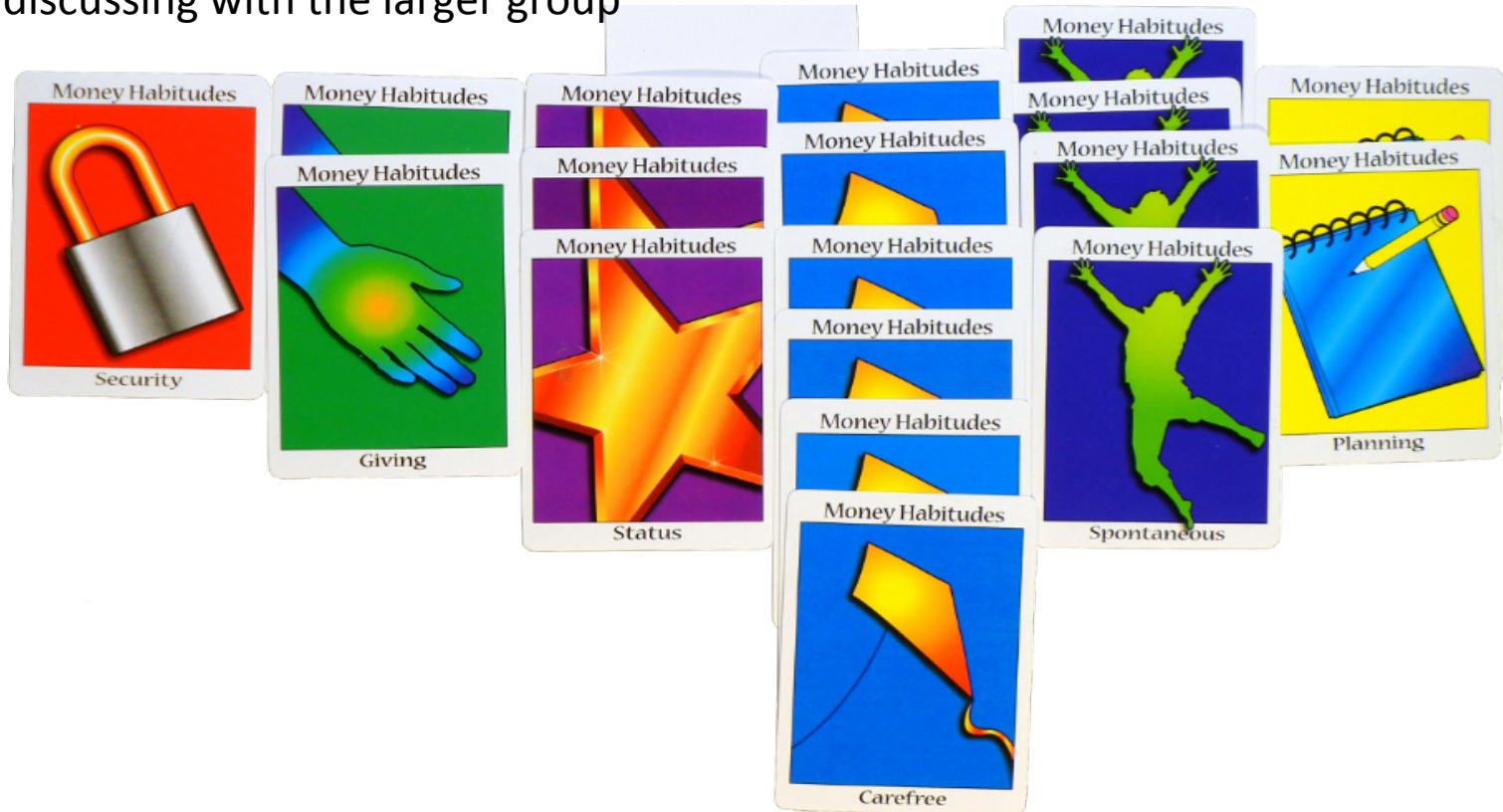
- ❑ There are several types of cards needed to do the card sort and identify one's money habitude.
- ❑ It is important that students do not think too deeply about their responses as their initial thoughts are the most sincere.



Lesson 2 Section 2.1

The 6 Money Habitudes

- ☐ 6 Money Habitudes
- ☐ Students can identify with multiple categories
- ☐ Beneficial for students to analyze personal results independently before discussing with the larger group



Lesson 2 Section 2.1

Group exploration

Having students group themselves by *Money Habitude* (or work in mixed groups) to discuss the information on the yellow cards fosters positive peer feedback and allows for constructive preparation for similar conversations with loved ones.



Lesson 2 Section 2.2

Understanding your *habitude*

- ❑ This short section allows students to explore the personal results from the *habitudes cards*, as well as allows students to outline their thoughts and feelings about the activity
- ❑ Section activity can be done independently, but would have a stronger impact if discussed in groups once complete.



Questions about the Lesson 1 or 2?

Lesson 3

What's Next?

- Lesson Sections
 - 3.1 How does my money affect my relationships?
 - 3.2 SMART Goals guide



Lesson 3 Section 3.1

How does my money affect my relationships?

- ❑ This section serves to outline the habitudes of those important to us, utilizes a handout to identify the positive and negative examples of those people, and analyzes how these examples affect our relationships with each given person.
- ❑ Conducting this activity in small groups (of 2 or 3) with students who trust each other, if possible, is most beneficial in that the section outlines the first steps to implementing what was learned from the curriculum in the students' personal lives.



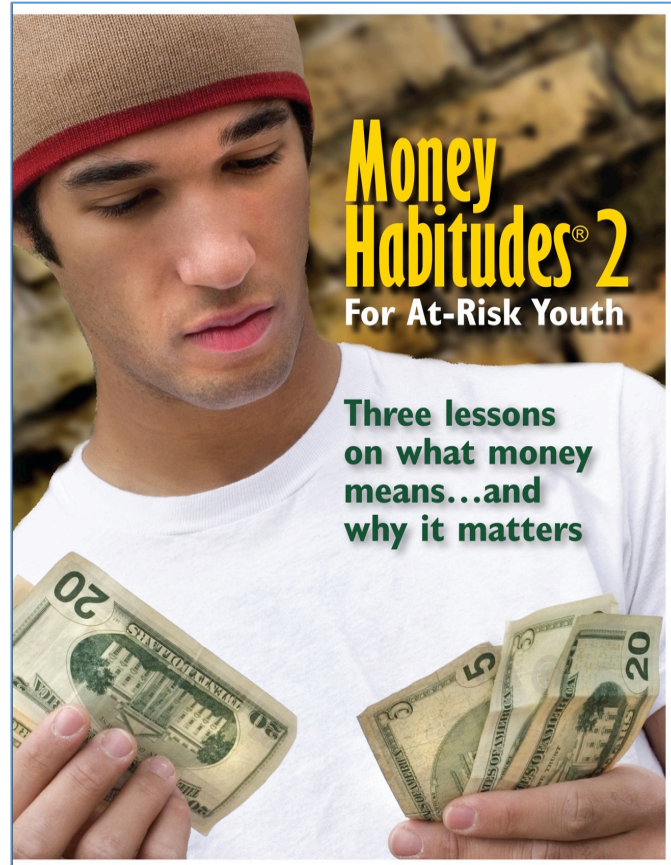
Lesson 3 Section 3.2

SMART Goals guide

- ❑ This section outlines an approach to setting objectives using SMART Goals and utilizes a handout to further understanding
- ❑ It is useful to conduct brief conversations after each subsection to assess students' thoughts and level of understanding.*
- ❑ Also, it is useful to identify a system for students so that they can hold themselves accountable in completing their objectives.



* It may be good to assess the students' general thoughts on goal setting through a brief discussion before attempting to complete the guide in order to assess the students' level of awareness and comfort around setting objectives. *



Questions?

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Cathy at Cathy@DibbleInstitute.org



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JUNE WEBINAR

“Doing the Best I Can: Fatherhood in the Inner City”

Author, Dr. Kathryn Edin

Wednesday, June 11, 2014 4:00-5:00 PM EST