

CYFAR Guiding Principles Crosswalk- [Money Habitudes](#)

Guiding Principles and Descriptors	Money Habitudes
<p>Physical and Psychological Safety</p> <ol style="list-style-type: none"> 1. Program emphasizes safe and health-promoting facilities and practices that increase safe peer group interaction and decrease unsafe or confrontational peer interactions. <ul style="list-style-type: none"> • Programs that teach skills related to conflict resolution, coping, managing feelings, healthy habits, health risk management, etc. 	<p>Understanding money is important for all teens. Even basic financial competence can improve their relationships as well as help them attain goals for lifestyle, education, career and family. But technical knowledge about money isn't enough. In real life, it is often hidden attitudes that dictate how people actually spend, save and think about money, regardless of financial skills or economic status. Money Habitudes for Teens focuses on exploring the "human side of money."</p>

<p>Appropriate Structure</p> <p>2. Program encourages limit setting, clear and consistent rules and expectations, firm enough control, continuity and predictability, clear boundaries, and age- appropriate monitoring.</p> <ul style="list-style-type: none"> • Programs that provide clear and consistent program structure and appropriate adult supervision. • Programs that provide consistent monitoring and enforcement of rules and expectations. • Programs that structure staffing patterns according to age appropriateness. • Programs that screen staff and volunteers according to state guidelines. • Programs where input from teens is sought on program development. 	<p>Lesson 4: Thinking About My Habitudes</p> <ul style="list-style-type: none"> • Examine your own money habitudes. • Describe how money habitudes affect our relationships, decision-making, and goals. <p>Lesson 5: Goals and Obstacles</p> <ul style="list-style-type: none"> • Explain how to set a SMART goal. • Be able to change a goal to a SMART goal. • Be aware of what motivates change and see possibilities of how to change a relationship with money. • Develop an action plan that meets your needs and includes steps to avoid or minimize predictable challenges.
<p>Supportive Relationships</p> <p>3. Program encourages and models warmth, closeness, connectedness, good communication, caring, support, guidance, secure attachment, and responsiveness.</p> <ul style="list-style-type: none"> • Programs where staff and volunteers have appropriate backgrounds and experiences related to the children with whom they will work. • Programs that utilize strategies to assure staff stability (low turnover). 	<p>Lesson 4: Thinking About My Habitudes</p> <ul style="list-style-type: none"> • Examine your own money habitudes • Describe how money habitudes affect our relationships, decision-making and goals. <p>Lesson 5: Goals and Obstacles</p> <ul style="list-style-type: none"> • Explain how to set a SMART goal. • Be able to change a goal to a SMART goal. • Be aware of what motivates change and see possibilities of how to change a relationship with money. • Develop an action plan that meets your needs and includes steps to avoid or minimize predictable challenges.

Opportunities to Belong

4. Program integrates opportunities for meaningful inclusion regardless of one's gender, ethnicity, sexual orientation, or disabilities; social inclusion; social engagement and integration; opportunities for socio-cultural identity formation; and support for cultural and bicultural competence.
- Programs that are designed to allow all teens to participate.
 - Programs that are easily adapted to special needs or diverse audiences.
 - Programs that fit the needs/interests of the target audience.
 - Programs that provide opportunities to recognize teens for accomplishments.
 - Programs that contain culturally appropriate activities and involve parents and community groups in programming.

In 5 lively lessons, *Money Habitudes*[®] for Teens explores how people behave around money, and why this matters to teens – especially in their own lives. For example:

- How money works and affects our lives.
- Different approaches to handling money – spontaneous, practical, carefree, security, generous, and more.
- The symbolism of money – as a sign of power, status, love, safety, independence, spontaneity, loyalty and more.
- The influence of family, media, culture, and life events on habits and attitudes.
- The advantages and challenges of different approaches to money.

A key goal is helping teens to understand their individual financial patterns. The *Money Habitudes*[®] for Teens card game, integrated into the lessons, offers a fun, engaging way to uncover this information. The game also helps build awareness of their values, and reveals new choices in many areas of their lives.

Money Habitudes[®] for Teens is designed for middle and high school classes, as well as community settings. The course is effective as a stand-alone introduction to money or a companion program for Financial Literacy programs.

Lesson 1: Why Does Money Matter

- Discover why money matters.
- List four barriers that keep teens from reaching financial literacy.

Lesson 2: Money Habitudes

- Define a habitude.
- Name the six sources of messages that influence how your money habitudes develop.

- Give at least one example of how these messages have influenced the way you manage your money

Lesson 3: Money Habitudes Solitaire

- Identify your own mix of money habitudes and if you have a dominant habitude (four or more cards in one habitude).
- Determine the messages that influence how you use money.
- Choose the words from the interpretation card that describe how others see you and how you see yourself.
- Identify which advantages and challenges best describe you.

Lesson 4: Thinking About My Habitudes

- Examine your own money habitudes.
- Describe how money habitudes affect out relationships, decision-making, and goals.

Lesson 5: Goals and Obstacles

- Explain how to set a SMART goal.
- Be able to change a goal to a SMART goal.
- Be aware of what motivates change and see possibilities of how to change a relationship with money.
- Develop an action plan that meets your needs and includes steps to avoid or minimize predictable challenges.

<p>Positive Social Norms</p> <p>5. Program provides rules of behavior, expectations, injunctions, ways of doing things, values and morals, and obligations for service.</p> <ul style="list-style-type: none"> • Programs designed to allow for appropriate interaction between staff and teens and between teens and group. • Programs in which activities are not stand-alone but fused with program outcomes. • Programs that offer service learning/civic engagement activities. • Programs that offer intergenerational activities 	<p>Understanding money is important for all teens. Even basic financial competence can improve their relationships as well as help them attain goals for lifestyle, education, career and family. But technical knowledge about money isn't enough. In real life, it is often hidden attitudes that dictate how people actually spend, save and think about money, regardless of financial skills or economic status. Money Habitudes for Teens focuses on exploring the "human side of money."</p>
<p>Support for Efficacy and Matting</p> <p>6. Program emphasizes support for efficacy and matting: youth- based empowerment practices that support autonomy, making a real difference in one's community, and being taken seriously. Program practices empower, enhance responsibility, and promote meaningful challenge.</p> <ul style="list-style-type: none"> • Programs that provide opportunities for teens to be self-directing, autonomous, empowered, or demonstrate self-worth. • Programs that include opportunities for self- selecting activities and events in which to participate. • Programs that provide opportunities for leadership in planning and conducting an event. • Programs that encourage youth-adult partnerships. 	<p>Lesson 1: Why Does Money Matter</p> <ul style="list-style-type: none"> • Discover why money matters. • List four barriers that keep teens from reaching financial literacy. <p>Lesson 2: Money Habitudes</p> <ul style="list-style-type: none"> • Define a habitude. • Name the six sources of messages that influence how your money habitudes develop. • Give at least one example of how these messages have influenced the way you manage your money <p>Lesson 3: Money Habitudes Solitaire</p> <ul style="list-style-type: none"> • Identify your own mix of money habitudes and if you have a dominant habitude (four or more cards in one habitude). • Determine the messages that influence how you use money.

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<p>Opportunities for Skill Building</p> <p>7. Program provides opportunities to learn physical, intellectual, psychological, emotional, and social skills; exposure to intentional learning experiences; opportunities to learn cultural and media literacy; communication skills; preparation for employment; and opportunities to be active citizens in the community.</p> <ul style="list-style-type: none"> • Programs that focus on developing life skills in teens and infusing diversity across the program. • Programs that provide opportunities for service learning and civic engagement that are teen directed. 	<p>Lesson 1: Why Does Money Matter</p> <ul style="list-style-type: none"> • Discover why money matters. • List four barriers that keep teens from reaching financial literacy. <p>Lesson 2: Money Habitudes</p> <ul style="list-style-type: none"> • Define a habitude. • Name the six sources of messages that influence how your money habitudes develop. • Give at least one example of how these messages have influenced the way you manage your money <p>Lesson 3: Money Habitudes Solitaire</p> <ul style="list-style-type: none"> • Identify your own mix of money habitudes and if you have a dominant

	<p>habitude (four or more cards in one habitude).</p> <ul style="list-style-type: none"> • Determine the messages that influence how you use money. • Choose the words from the interpretation card that describe how others see you and how you see yourself. • Identify which advantages and challenges best describe you. <p>Lesson 4: Thinking About My Habitudes</p> <ul style="list-style-type: none"> • Examine your own money habitudes. • Describe how money habitudes affect our relationships, decision-making, and goals. <p>Lesson 5: Goals and Obstacles</p> <ul style="list-style-type: none"> • Explain how to set a SMART goal. • Be able to change a goal to a SMART goal. • Be aware of what motivates change and see possibilities of how to change a relationship with money. • Develop an action plan that meets your needs and includes steps to avoid or minimize predictable challenges.
<p>Targeted Audiences</p> <p>8. Program customizes efforts to target audiences based on community demographics, needs, and assets.</p> <ul style="list-style-type: none"> • Programs that target high- priority community needs and audiences. • Programs that are initiated and developed on specific, identified community needs and assets. 	<p>Understanding money is important for all teens. Even basic financial competence can improve their relationships as well as help them attain goals for lifestyle, education, career and family. But technical knowledge about money isn't enough. In real life, it is often hidden attitudes that dictate how people actually spend, save and think about money, regardless of financial skills or economic status. Money Habitudes for Teens focuses on exploring the “human side of money.”</p>