Money Matters

Money Matters Facilitator Guide:
Facilitators supporting members of the 2SLGBTQ+ community

Money Matters is a program that helps build foundational financial literacy skills.

This introductory guide has been created to support facilitators using *Money Matters* resources with learners from the **2SLGBTQ+** community but who are not themselves members of the community. This guide can be used in addition to the free online training available for *Money Matters* facilitators.

As a facilitator, it's important to understand the perspectives and experiences that adult learners bring to the learning environment. When you take the time to listen to and get to know learners, you gain a deeper understanding of what they want and need to succeed. As you read through this introductory guide, take time to identify what your next steps for learning will be.

In this guide, you'll find information about:

- creating an inclusive learning environment
- common financial barriers faced by learners from the 2SLGBTQ+ community
- what to do if you make a mistake as a facilitator

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Creating an inclusive learning environment

An inclusive learning environment is one where everybody's needs and experiences are welcomed. Inclusivity encourages participation and collaboration. Learners are more likely to participate when they feel respected.

Here are some things to consider when using *Money Matters* resources.

Use inclusive language

The discussion-based framework in the *Money Matters* resources provides starting points for meaningful discussions about developing skills. When facilitating discussions with learners, be mindful of using inclusive language. Here are some tips.

- **Avoid making assumptions.** It is harmful to make assumptions about a person's identity, name, or pronouns. These assumptions are often rooted in **heteronormative** or **cisnormative** worldviews. When you make incorrect assumptions about a learner, they must either correct you or ignore the assumption, making them feel like they need to hide aspects of their life. Both situations are stressful and work against the goal of establishing an inclusive learning environment. If incorrect pronouns are repeatedly used, a learner can feel excluded. This can negatively impact engagement, participation, and learning. If you're not certain about someone's pronoun, you can use they/them until they have a chance to share their pronouns with you.

- **Provide opportunities to share pronouns.** When using the *Money Matters* resources with a new group of learners, share your pronouns. This demonstrates allyship by helping to normalize the practice of sharing pronouns. It can encourage learners to share their pronouns, too. Ensure learners understand that sharing pronouns or any other personal information is optional, and they can opt out if they prefer.

- **Provide opportunities to share names.** Some learners may not use their legal name. It is good practice to give everyone the chance to tell you their name, rather than reading from a registration list, which might only have legal names.

- **Use gender-neutral language.** Avoid using language such as *ladies and gentleman* or *sir/madam*. Alternatives to *ladies and gentlemen* include *folks*, *people*, *learners*, *students*, and *you all*. If you have reason to refer to a learner's partner, refer to them as a *partner* or *spouse*, rather than a *husband* or *wife*, or *boyfriend* or *girlfriend*, unless you are told differently.

Use trauma-informed instructional practices

Using a trauma-informed approach to facilitation is important, particularly when you are unsure about your learners' lived experiences. Many learners from the 2SLGBTQ+ community have experienced discrimination or violence in the workplace and other parts of their life. You should assume that at least one person in the room has experienced trauma.

- **Establish learning guidelines.** Provide opportunities for learners to share what they need for the learning environment to feel like a safer space. Co-create a list of guidelines with learners, including how to be respectful to one another during discussions and appropriate actions for violating the guidelines.

- **Build a trusting and collaborative learning environment.** The discussion-based framework used in the *Money Matters* workbooks supports this goal by using open-ended questions that allow learners to guide the discussions. Emphasize that there are no right or wrong answers. There are plenty of opportunities for active participation, but learners shouldn't be forced to participate or share.

  Support learners' autonomy by encouraging them to identify their learning goals. Use the information at the beginning of each *Money Matters* workbook about the content covered to prompt learners into considering their personal learning goals for the session. Provide examples of specific and achievable goals.

  Keep in mind that negative or limited prior experiences with education can impact a learner's willingness or ability to participate and engage in learning environments. If a workshop feels too much like a school environment, there's a risk of some learners disengaging entirely.

- **Be an active listener.** When you're an active listener, you respect other people's boundaries and preferences. Each learner has unique lived experiences. If learners feel comfortable sharing, it's important to take the time to listen respectfully and not offer opinions or judgement about their experiences. This will also help you identify what each individual learner needs to succeed. Make sure to thank learners if they choose to share.

- **Support a strength-based approach to learning.** Allow learners to focus on what they excel at. Each *Money Matters* workbook includes opportunities for learners to reflect on and discuss their experiences and consider their next steps for learning. Be aware that this approach can take time and some learners may need additional support to recognize their own strengths. For some learners, you may need to reiterate that showing up for the workshop was itself an act of courage.

- **Skip, adapt, or extend activities and discussions when appropriate.** Use the *Money Matters* resources in a way that works best for your learners. See the *Money Matters* facilitator online training or contact a Program Coordinator for more information about adapting materials.

Commit to continuous learning

This introductory guide has been written for facilitators who are not part of the 2SLGBTQ+ community. It's important for all Canadians to understand the truth of Canada's history and its current relationship with the 2SLGBTQ+ community. Seek opportunities to learn, listen, and reflect on the realities of Canada's history and how the institutions in place today continue to marginalize people in the community. As a facilitator, it's crucial to understand how this legacy and present-day reality impacts learners in multiple aspects of their lives, including educational settings.

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Get to know your learners

Invest time in developing relationships with learners to build trust and understand their unique strengths and challenges. Every learner is a unique individual and has a preferred learning style. If a learner seems hesitant to participate, it could be for any number of reasons.

Some learners may also have a different communication style than you. For example, some forms of non-verbal communication are not universal, and some learners may not be comfortable making eye contact. This doesn't necessarily mean the learner is not interested or engaged.

One aspect of getting to know your learners is learning about and respecting their lived experiences. When using *Money Matters* resources, this includes understanding some of the challenges learners have likely already faced in the workplace or may face in the future.

Common financial barriers

While everybody's lived experience is unique, members of the 2SLGBTQ+ community often face certain financial barriers. Some examples of barriers are listed below though they may not all be relevant to learners. Keep in mind that financial barriers can be due to multiple overlapping factors.

In being aware of these barriers, it's important to take the time to get to know the learner's individual story. That openness and curiosity can help nurture empathy, inclusion, and equity. Furthermore, we can help learners feel seen and understood, which is fundamental to their positive and meaningful learning experience.

Wage gap

Members of the 2SLBTQ+ community often make significantly less money than **heterosexual** and **cisgender** people.

When supporting learners who are members of the 2SLBTQ+ community, it's important to remember that they are still very vulnerable to discrimination in many areas, such as employment, contributing to the wage gap. Therefore, it's important to be mindful of assumptions about employment status, income level, or financial goals.

Cost of gender affirming care

There is often large costs associated with transitioning for **transgender** and **non-binary** individuals. **Gender affirming care** can include a wide range of purchases. Examples may include; hormone replacement therapy, gender-affirming surgeries, mental health support, and clothing. These costs are not always covered by public health and/or insurance providers.

When discussing budgets and spending plans in the classroom, it's important to recognize that what may be considered a "want" in the traditional financial education could be a critical "need" for someone seeking gender-affirming care. It's important to approach these conversations with empathy and avoid framing these expenses as optional or non-essential. Supporting learners means validating their lived experiences and making space for their priorities in their financial planning.

Debt and overspending

Members of the 2SLGBTQ+ community may carry debt or have a history of overspending for a variety of reasons. In many cases, these patterns are connected to systemic and personal challenges, not simply a lack of financial knowledge.

Some learners may not know where to find trustworthy, affirming financial advice that reflects their lived experience. Fear of discrimination or past negative encounters may also lead people to avoid seeking support altogether. For others, overspending may be linked to trauma, grief, or other mental health struggles.

It's important to recognize that money is deeply emotional, especially for learners from communities that have experienced systemic harm. Judgment-free conversations around dept and spending are essential. As a facilitator, your empathy, patience, and ability to create a safe and inclusive learning space can make a powerful difference in how your learners engage with financial literacy.

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What to do if you make a mistake

As a facilitator, you'll likely make mistakes from time to time. Perhaps you accidentally use an outdated term or incorrect pronoun. Think about your mistakes as opportunities to learn and grow.

Decide if you should address the mistake in front of the group or in private on a case-by-case basis. If the mistake occurs in front of the group, you may wish to openly acknowledge the error and take responsibility in front of the group. In some situations, it may be better to acknowledge your mistake and apologize privately and directly to the person involved to avoid embarrassing them.

Here are some suggestions for what to do if you make a mistake.

- **Take responsibility.** An important first step when you make a mistake is to acknowledge it. Don't be defensive. Explain that you understand why what you did or said is a problem. Avoid making excuses for why you made the mistake.

- **Apologize.** Be sincere and specific about what you did wrong, but don't over-apologize. Respectfully correct yourself or if you don't know the proper correction, thoughtfully and politely ask for clarification.

- **Learn from the mistake.** Every mistake is an opportunity to learn. Take time to reflect on the mistake you've made and what caused it. This will help you avoid making the same mistake in the future.

When you take the time to understand your learners and their unique needs and experiences, you have a better understanding of how to support their growth by choosing relevant instructional approaches and resources. Visit abcmoneymatters.ca for more information about resources in the *Money Matters* program that you can use with your learners to support the development of key financial skills.

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Glossary of terms

Here are some terms that are helpful to know when you're working with 2SLGBTQ+ learners. For more definitions, see The 519's Glossary of Terms.

2SLGBTQ+
An acronym that stands for Two-spirit, lesbian, gay, bi-sexual, trans, queer, and other identities.

Cisgender
A person whose gender identity matches the sex they were assigned at birth.

Cisnormative
The assumption that everyone's gender identity corresponds to the gender assigned to them at birth and that everyone accepts this as "the norm."

Gender affirming care
Care that supports individuals when their assigned gender at birth does not align with their gender identity. This can include medical interventions, as well as psychological, social, and behavioural supports.

Heteronormative
The assumption that all people are only attracted to people of a different gender than theirs and that everyone accepts this as "the norm."

Heterosexual
A person attracted to people of the opposite sex or gender.

Non-binary
A person who does not identify as just male or female. They may feel like both, neither, or somewhere in between.

Transgender
A person whose gender identity is different from the sex they were given at birth.

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