Money Matters

for People with Diverse Abilities

Workbook 7

Facing Challenges

ABC LifeLiteracyCanada

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TD READY COMMITMENT

Welcome to *Money Matters!*

What will you learn?

In today's workshop, you will learn about:

- Common challenges with money management
- Making a plan to solve challenges
- Resources that can help you solve challenges
- Building confidence so you're ready for future challenges

What are money management challenges?

Money management challenges are the things that can make it hard to manage your money, like depositing a paycheque.

You might have trouble:

- Reading information from your bank
- Finding a bank near your home
- Finding enough money for all of your needs and wants

What are money management challenges?

Activity

Money management challenges:

- Buildings without a ramp or elevator
- Hard-to-reach ATMs, or ATMs without braille or a headphone jack
- Websites or mobile apps that aren't **accessible**
- Forms written in confusing language
- Banks or offices that don't have **interpreters**

Meet Lucy

Lucy uses American Sign Language (sometimes called ASL) to talk. She wants to **withdraw** money from her **RDSP**.

Lucy's not sure how to withdraw money from an RDSP, or what she needs to bring to the bank.

But when Lucy goes to the bank to get more information, none of the **customer service representatives** know ASL. Lucy can't talk to them!

Facing challenges

As we learn more about money management challenges, you may remember other kinds of challenges you've faced in your life.

- How did those challenges make you feel?
- Do you think it's normal to feel sad or frustrated when you face a challenge?
- What are ways to feel better when you have these feelings?

Making a plan

A plan can help you know what to do next to solve your challenge.

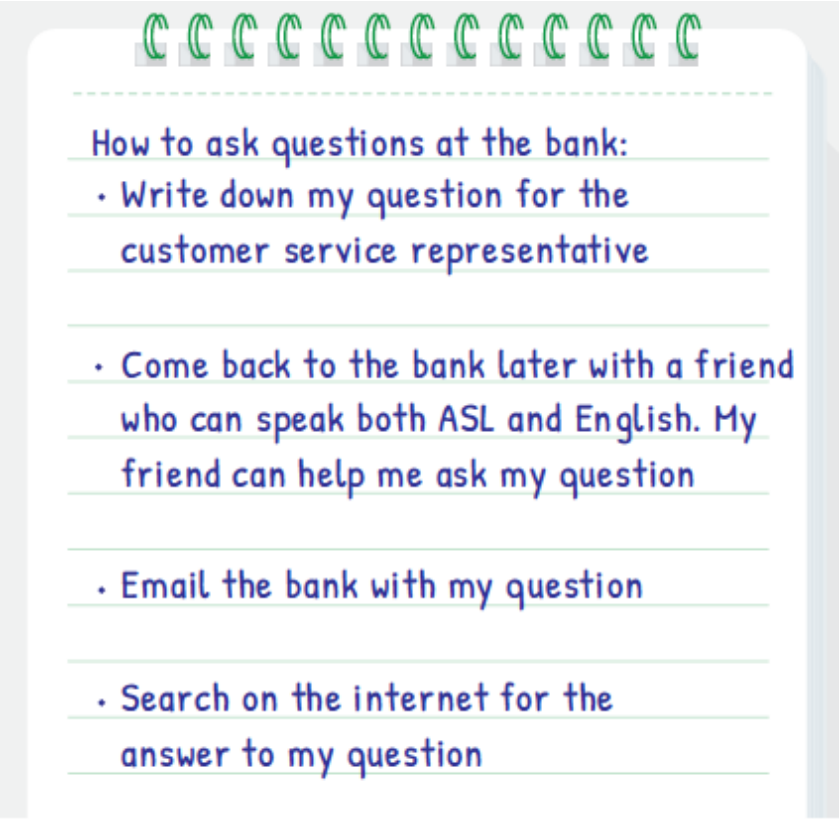
Step 1	Think about ways to solve the challenge
Step 2	Choose one idea to try
Step 3	Figure out what you need
Step 4	Try the idea
Step 5	Deal with a setback if your idea doesn't work
Step 6	Try something new

Step 1

Think about ways to solve the challenge

p.7

A plan usually starts with some thinking. Remember Lucy's challenge at the bank? When she gets home, she thinks, "How can I find the answers to my questions? How can I talk to my bank?"



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Step 2

Choose one idea to try

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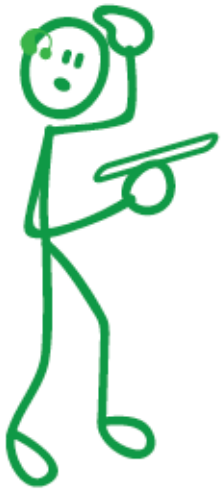
Sometimes, it's easy to think of lots of different ways to solve a challenge. You can pick the best one by thinking about:

- What's worked for you in the past
- What will solve your challenge the fastest
- What will cost the least money
- Who you can ask for help

Step 3

Figure out what you need

p.9



The next step is to figure out what you need to make your idea work. Sometimes, you need **resources** to try an idea or make it work.

We all face different challenges, so we all need different resources to help us solve our challenges.

Activity

Resources

Glasses or contact lenses

Hearing aids

Help from a friend

Wheelchair

Ramp or grab bar

Screen reader

Walker or cane

Other resource

Resources

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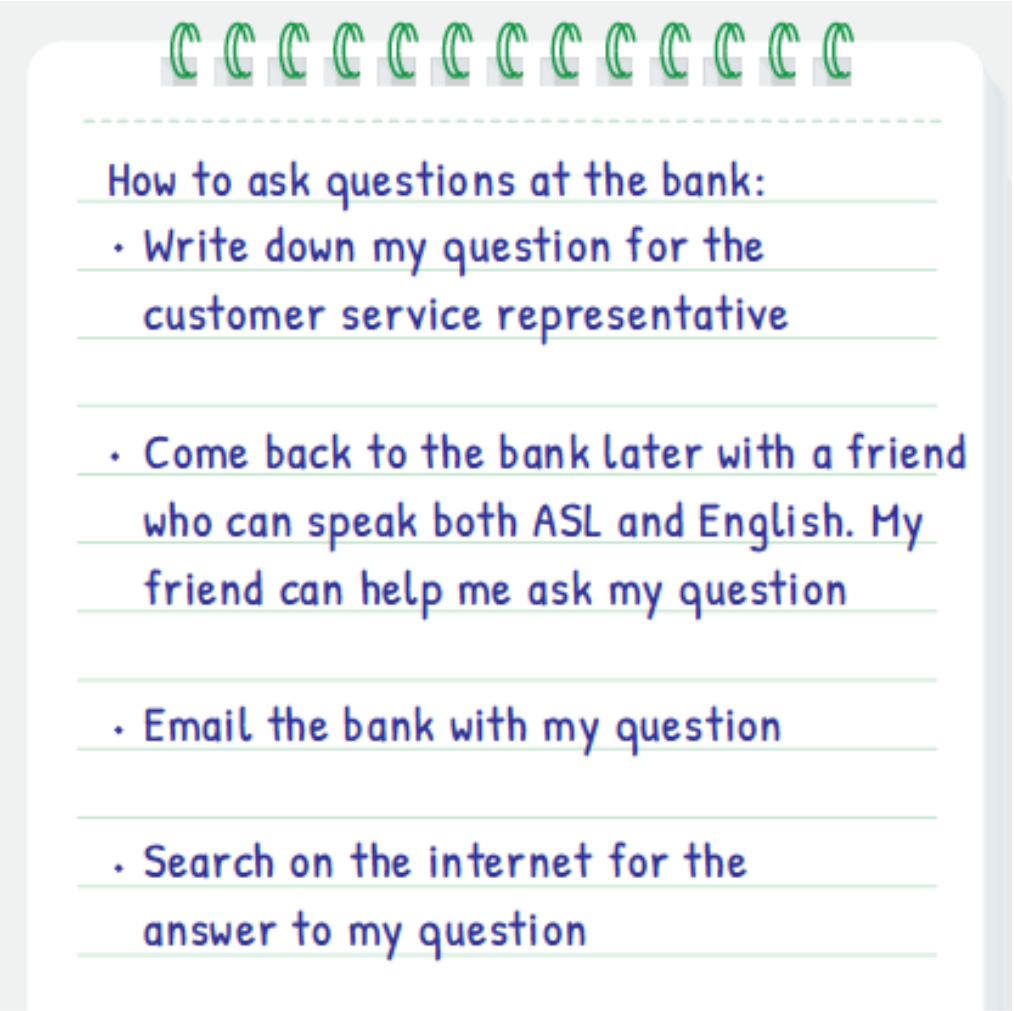
How many of Lucy's ideas need resources to work?



Asking for help

Who do you ask for help?

- A parent
- A brother or sister
- Your kids
- A social worker
- Someone else that you trust

It's important to trust the people you ask for help.

Activity

Asking for help

p.13

Who do you ask for help?

- If I need help opening a door, I could ask: _____
- If I need help filling out tax forms, I could ask: _____
- If I need help asking a question in a different language, I could ask: _____

Step 4

Try an idea

Once you've chosen an idea and figured out which resources you need, it's time to put your plan into action!

Sometimes, our first idea doesn't work out. It may take a few tries to find an idea that helps us meet our goal. That's why it's a good idea to make a list with lots of ideas.

Step 5

Dealing with a setback

p.15

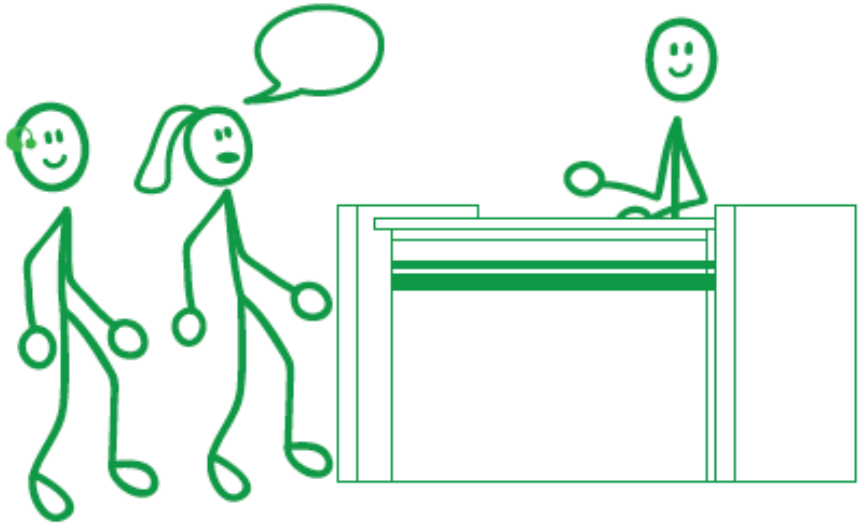
When our plans don’t work out, we might feel disappointed, frustrated, or angry.

It’s helpful to take a break and think about how we feel before we move on to our next idea.

Step 6

Try something new

Lucy decides to ask her friend Asha for help. Asha speaks English and ASL, so she can help Lucy ask the bank about her RDSP. Lucy makes sure to tell Asha what the problem is, and how Asha can help.



With Asha's help, Lucy asks the customer service representative about withdrawing money from her RDSP. Problem solved!

Building confidence

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Confidence is the feeling of believing in yourself. It means you know you can face challenges, either by yourself or with help from other people.

Activity

You can build your confidence by thinking about how you've solved challenges in the past. How did it make you feel?

- A challenge I faced:
- I solved the problem by:
- Solving the problem made me feel:

Facing challenges

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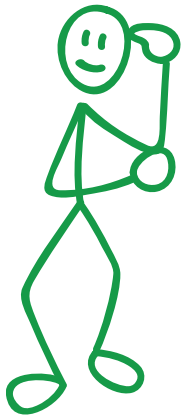
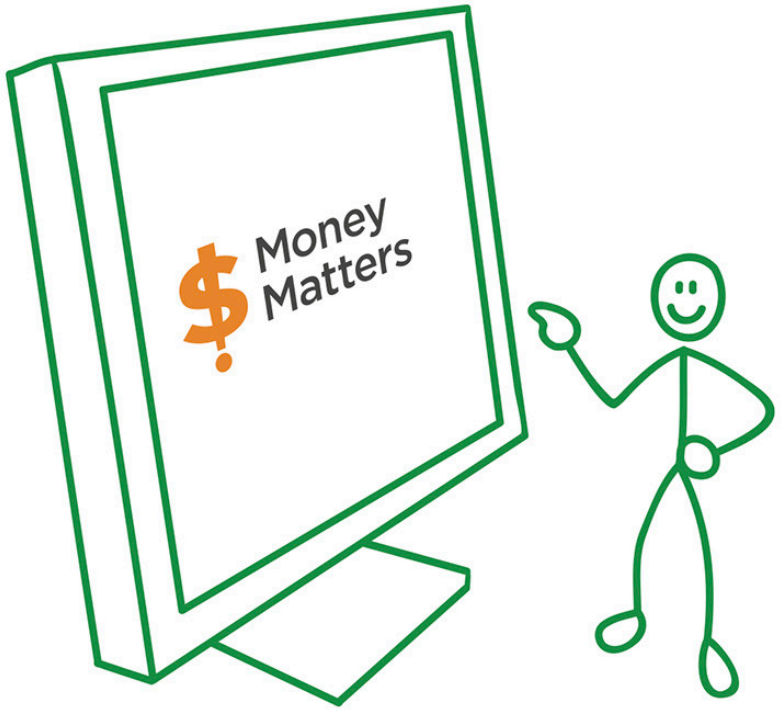
Today we learned about:



- Money management challenges
- How to make a plan to solve challenges
- Resources that can help you
- Who you can ask for help
- How to build your confidence

Remember:

When we face challenges, it can be hard to figure out what to do. Don't worry! Next time a challenge comes up, make a plan first and your problem might not seem so bad.



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