

Instructions for Workshop Leader

Use these slides (in order) with the sections of your session outline.

Welcome and Overview (Slides 2-4)

Activity (Slides 5-6)

Present (Slides 7-13)

Discuss (Slide 14)

Review and Evaluate (Slides 15-20)

Close (Slide 21)





Talk Well

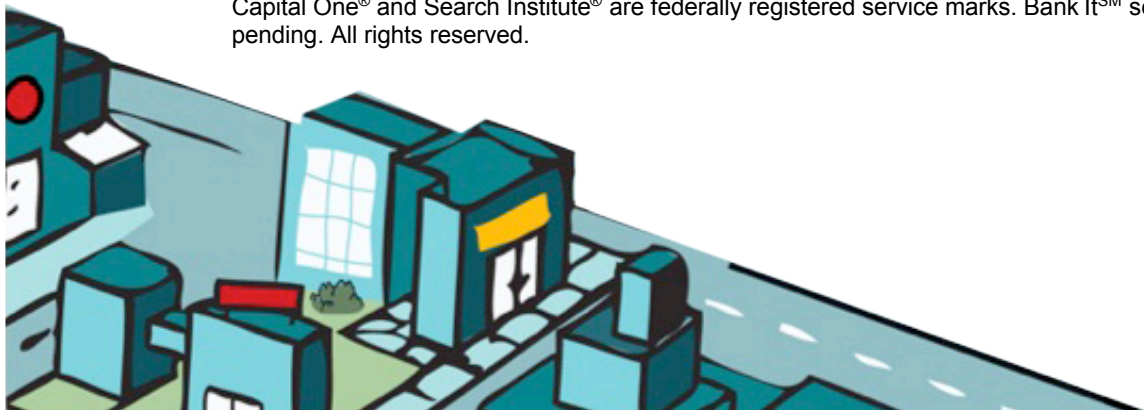
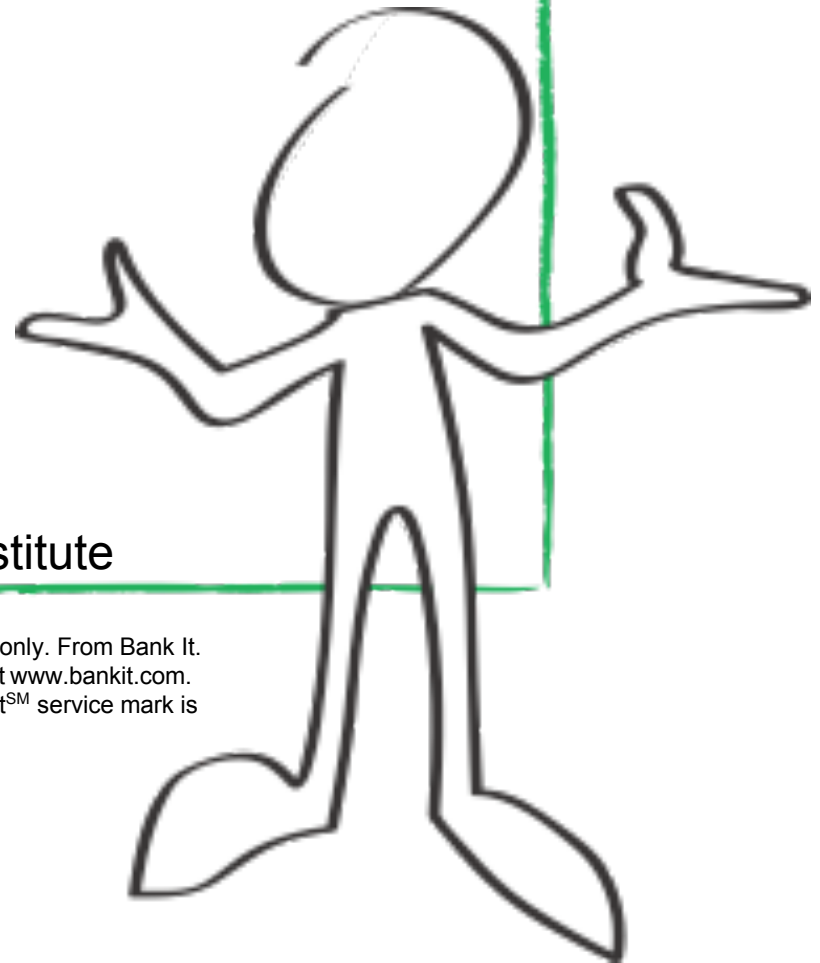
Welcome to Bank It

Talking to Parents about Money Stress

2-TA-T

Sponsored by Capital One and Search Institute

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Welcome and Overview

What is Bank It?

Bank It delivers real-world topics and tools to help you:

- Understand,
- Talk about, and
- Manage your money.

From Capital One and Search Institute



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Welcome and Overview

Three goals for today:

1. List at least two examples of money stress for teenagers.
2. Describe an example of money stress for adults.
3. Name an example of a good money choice to make during stressful money times.



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Activity

Bad or Not-So-Bad



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Activity

How do you feel when you're in a stressful money situation?



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Present

What's usually the first thing you do after you find out about a money problem?



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Present

What are healthy ways to calm down when you get upset?



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Present

A key Developmental Asset:

Talking together well with your family
(Asset #2: Positive Family Communication)

Source: Search Institute



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Present

The 40 Developmental Assets: What teenagers need to succeed

Source: Search Institute



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Present

How do you talk to your parent about stressful money situations?



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Present

How do you solve a money problem when you're having one?



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Present

Start talking about stressful money situations with your parents.



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Discuss

Turn to talk to someone near you.

1. Say your first name.
2. Talk about a time when you lost something— or had something stolen.



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Review and Evaluate

What are examples of money stress for teenagers?

- Having something stolen
- Breaking something
- Losing something



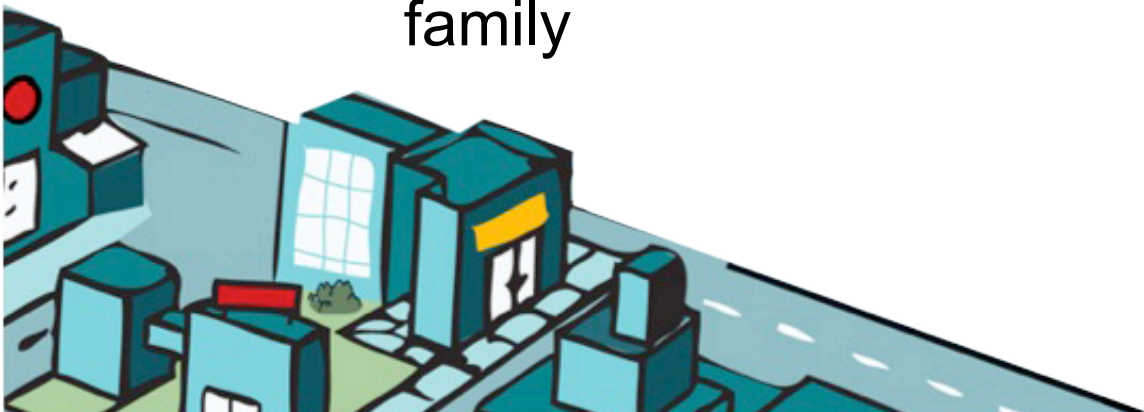
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Review and Evaluate

What are examples of money stress for adults?

- Having something stolen
- Getting sick
- Having something break
- Getting a pay cut
- Having something get vandalized or wrecked
- Losing a job
- Having a sick family member move in with the family



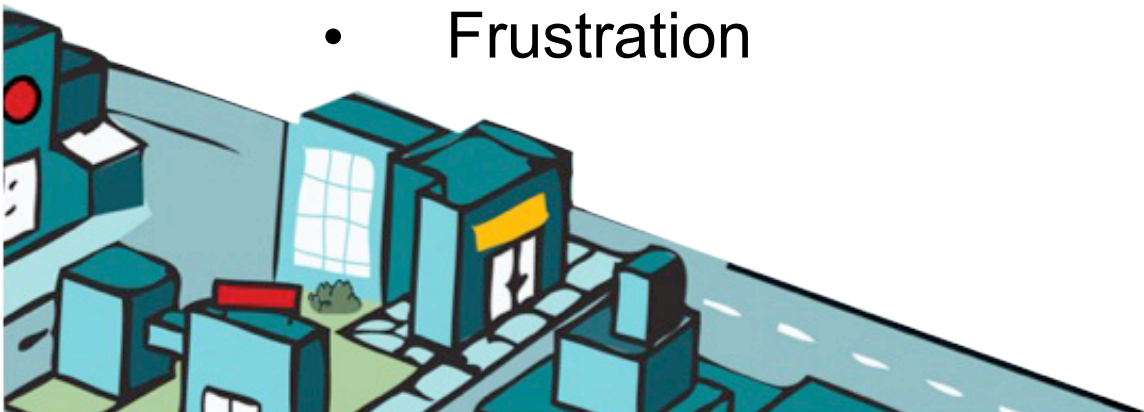
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Review and Evaluate

What are emotions you may feel when you're under money stress?

- Fear
- Anger
- Sadness
- Feeling overwhelmed
- Helplessness
- Frustration



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Review and Evaluate

What are healthy ways to cope with your emotions?

- Take a walk.
- Punch a pillow.
- Talk with a friend.
- Cry.
- Exercise.
- Take a bath.



Review and Evaluate

Why is it important to talk to your parents about money stress?

- Parents care about you.
- You can learn from your parents.
- Parents often have good ideas on how to solve problems.



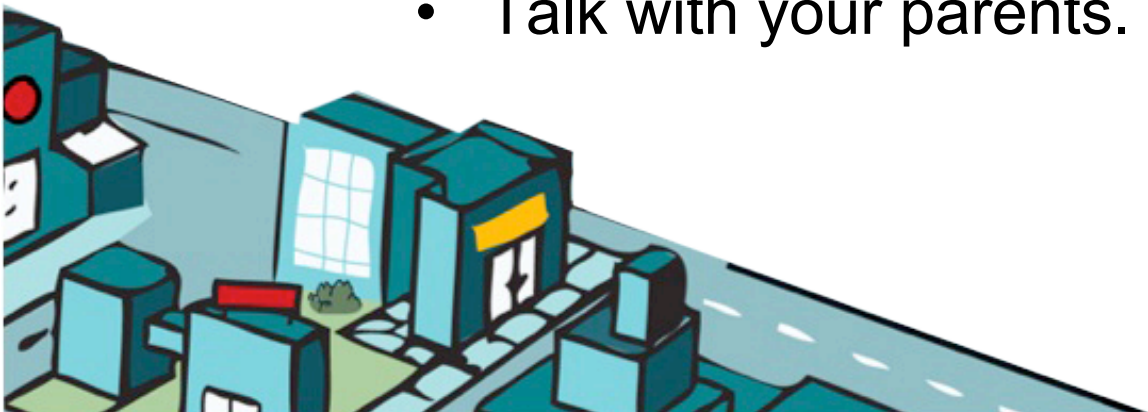
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Review and Evaluate

What are helpful ways to solve money problems?

- Cut back on spending.
- Start saving for a replacement of a broken or stolen item.
- Find small-paying jobs to earn money.
- Talk with your parents.



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Close

Everyone has stressful money times.
You can get through these times.



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