



**NO MONEY? NO WORRIES! Learn financial skills for creative minds**

### **Workshop 1: Saturday 17 August 2019 10am - 3pm: The Unleash Space**

**What is my money personality and can I change it? Where do I begin with managing my money?  
Why do I behave in the way I do with money?**

Change your money habits by learning more about WHY you spend the way you do, and what smart changes you can make to feel good about your bank balance.

In this workshop you'll work in a group to learn about your money personality and how that affects your approach to spending. Once you understand why you spend the way you do, we'll work together to look at the habits we hold, and what smart changes we can make to end up better off.

You'll come out with a handle on your budget, and a plan. Plus the support you need to stay on track!

### **WORKSHOP ONE // FACILITATION PLAN**

#### **Workshop materials**

1. Two white boards
2. White board markers - four colours
3. Plastic table clothes for covering the tables to write and draw on
4. Felt tips and pens etc.
5. 20-30 Post-it notes – all colours
6. Small note books for recording money diary
7. Notes books // A4 paper for writing on // Large envelopes (for keeping everything together)
8. Small bean bag / hacky sack to throw
9. Handout 1: *Types & Tips // UOA Money Personality Quiz*
10. Handout 2: *Managing Your Funds While Studying*
11. Handout 3: *Keeping a Money Diary - instructions*
12. Handout 4: *UOA Budget Template*
13. Handout 5: *Your Money Story Questionnaire*
14. Projector, screen and wifi
15. Link: [UOA Financial Quiz](#)
16. Link: [Sorted Money Personality Quiz](#)
17. Link: [Managing Your Funds While Studying](#)

| Time               | No Money? No Worries! Workshop One Outline                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Notes                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
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| 8.45am             | <b>Set-up room for workshop (including catering)</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Paris & Elisabeth                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| 9.40am             | <b>Participants begin to arrive: Coffee / tea offered</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Coffee available                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| 10.00am<br>20 mins | <p><b>Welcome</b></p> <ol style="list-style-type: none"> <li>1. Introduce ourselves</li> <li>2. Before we hear who you all are, some <u>housekeeping</u></li> <li>3. Icebreaker:           <ul style="list-style-type: none"> <li>• Facilitator invites participants to gather in a circle</li> <li>• A ball is thrown to a person in the circle and that person throws it to another until everyone has had the ball</li> <li>• When the ball comes to you, say your name and what you are doing at university</li> <li>• A second round in which the thrower of the ball says the name of the person they are about to throw to</li> <li>• Repeat this round if people are not sure of each others names.</li> </ul> </li> </ol>                                                                                                                                                                                                                                                                                                                                                                            | <b>Nadine</b><br><i>Resources</i> <ul style="list-style-type: none"> <li>• Bell (timekeeping)</li> <li>• PP Clicker</li> <li>• Tables covered plastic tablecloths</li> <li>• Range of pens, stickers etc.</li> <li>• Participant resources envelopes</li> <li>• Video screen</li> <li>• Wifi</li> <li>• Powerpoint</li> </ul> <i>Housekeeping</i> <ul style="list-style-type: none"> <li>• Loos</li> <li>• Moving around</li> <li>• Continuous refreshments</li> <li>• Lunch arrangements</li> </ul> |
| 10.20am<br>10 mins | <p><b>Setting the Context</b></p> <ol style="list-style-type: none"> <li>1. Money is still very much a taboo subject in many family and work places. Therefore it is very hard to learn about how money works.</li> <li>2. Everyone has different attitudes, understandings and practices. What you have learnt along the way may be accurate, inaccurate, helpful or unhelpful.</li> <li>3. This session and the one that follows in a fortnight are focused on two things:           <ol style="list-style-type: none"> <li>a) Having conversations about money, and</li> <li>b) Introducing some practical skills.</li> </ol> </li> <li>4. We will cover some important aspects of money management so you can gain a greater financial understanding.</li> <li>5. And with this knowledge and skills, putting you on the right track to make choices that will lead to financial sustainability rather than financial hardship.</li> <li>6. As future-makers, you will no doubt find yourselves in a freelance / contract / gig environment where understanding money is essential along with:</li> </ol> | <b>Nadine</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |

| Time               | No Money? No Worries! Workshop One Outline                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Notes  |
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|                    | <p>a) Being comfortable to set prices for your work</p> <p>b) Asking for what you are worth, and/or</p> <p>c) Determining what the market can pay.</p> <p>7. This session particularly offers opportunities for you to:</p> <ul style="list-style-type: none"> <li>a) Discover your money personality</li> <li>b) Learn a simple tool to get a grip on what is really happening with your money,</li> <li>c) Do a personal budget, and</li> <li>d) Get to better understand what drives your money behavior.</li> </ul> <p>8. You will learn what you can do to make the most of your money situation as well as temper aspects of your money habits that can lead to money issues.</p> <p>9. Talking and working with money can bring up all sorts of strange emotions so during this workshop be very easy on yourself.</p> <p>10. Allow what comes up and do share in the group if you feel like it because you can bet others will be feeling similar things.</p> <p>11. The important thing is that there's no judgment being made about your money experiences or situation.</p> <p>12. I also want to ask you as a group for total – 100% confidentiality about what is discussed by participants attending this workshop.</p> <p>13. That means we don't talk about anything anyone else has said in the workshop with others. You can share your own experiences and what you have learnt but not others private experiences.</p> <p>14. Do I have your agreement and word about that?<br/>(10 mins)</p> |        |
| 10.30am<br>20 mins | <p><b>Tuning in</b></p> <ol style="list-style-type: none"> <li>1. Ask for a show of hands to find out:<br/>When you hear the word <b>MONEY</b> – does it make you <ul style="list-style-type: none"> <li>a) Feel good</li> <li>b) Evoke judgments</li> <li>c) Want to stick your head in the sand</li> </ul> </li> <li>2. In the Arts there are all sorts of historic and present day attitudes surrounding money.</li> <li>3. <i>Group work</i> // Take 5 minutes in a small group of four to discuss some of these – and draw a collective picture of your conversation on the plastic table clothes – starting from the centre of the table cloth and working out from there.</li> <li>4. <i>Whole group</i> // Spend ten minutes as whole group sharing some of what has been discussed.<br/>(20 mins)</li> </ol>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | Nadine |

| Time               | No Money? No Worries! Workshop One Outline                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Notes    |
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| 10.50am<br>10 mins | <p><b>Money Personality Quiz</b></p> <p><a href="https://www.auckland.ac.nz/orientation/financialquiz/">https://www.auckland.ac.nz/orientation/financialquiz/</a></p> <ol style="list-style-type: none"> <li>1. Take your personal device and do the money personality quiz at the above address.</li> <li>2. (<i>The names of the different personalities in this quiz seem to have been made up by someone trying to be super hip so don't take them too seriously but the advice for your type is relevant and useful.</i>)<br/>(10 mins)</li> </ol>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Lorraine |
| 11.00am<br>20 mins | <p><b>Money Personality Quiz Debrief</b></p> <ol style="list-style-type: none"> <li>1. Form into groups with others in the room that shares the same personality as you.<br/>(2 mins)</li> <li>2. Facilitator hands out sheets with the money personality description relevant for each group to study and write on.</li> <li>3. <i>Group work //</i> <ol style="list-style-type: none"> <li>a) Look at and discuss the tips for your money personality type. What rings true in your experience?</li> <li>b) How does your personality type fit with being a freelancer in the future?<br/>(10 mins)</li> </ol> </li> <li>4. <i>Individual work</i> <ol style="list-style-type: none"> <li>a) Write an action you can take to put the tip into practice and share that with the group.<br/>(5 mins)</li> </ol> </li> <li>5. <i>Whole group</i> <ol style="list-style-type: none"> <li>a) Let everyone know that if further insights would be useful to understand your money personality, there's an even more in-depth quiz at Sorted // <a href="https://sorted.org.nz/tools/money-personality-quiz">https://sorted.org.nz/tools/money-personality-quiz</a><br/>(2 mins)</li> </ol> </li> </ol> | Lorraine |
| 11.20am<br>15 mins | <p><b>Last words about Your Money Personality</b></p> <ol style="list-style-type: none"> <li>6. <i>Whole group // Active exercise</i> <ol style="list-style-type: none"> <li>a) Have everyone form a circle or sit on or around the beanbags.</li> <li>b) Have a ball to throw around.</li> <li>c) "As the ball comes to you, share: <ul style="list-style-type: none"> <li>• "What is your most important key finding / takeaway or understanding from this exercise?"</li> </ul> </li> </ol> <br/>(12 mins) </li> <li>7. <i>Facilitator</i> <ol style="list-style-type: none"> <li>a) To know your money personality is essential to successfully paying off student debt and to managing life as a freelancer.</li> </ol> </li> </ol>                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Nadine   |

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|                    | <ul style="list-style-type: none"> <li>b) Unless you are a type that is good at saving and budgeting, you can end up trying to pay off your debt and trying to set money goals but your money personality takes you elsewhere.</li> <li>c) To know what to watch out for can help you modify unhelpful money behaviours.</li> </ul> <p>(3 mins)</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                |
| 11.35am            | <i>Short break as participants move back to their tables / seats</i>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                |
| 11.40am<br>60 mins | <p><b>Where do I begin with managing my money?</b></p> <ol style="list-style-type: none"> <li>1. Moving on now - the focus is on some practical skills for having more awareness of your money coming in and going out and how to organise that money.</li> <li>2. <b>Exercise 1 // Continuum</b> <ul style="list-style-type: none"> <li>a) Have participants place themselves on a scale of 0 to 10 re understanding the basics of money where 10 is having good grasp of managing money and personal budgeting and 0 being, "It's all a mystery to me".</li> <li>b) Invite each person to make a brief statement as to why they have placed themselves where they have.</li> </ul> </li> <li>3. <u>Facilitator to add:</u> <ul style="list-style-type: none"> <li>c) Often creative types feel they suck at understanding money matters.</li> <li>d) Neuroscience is discovering through the science of neuroplasticity just how amazing the brain is at reorganising itself to do things it was previously unable to do.</li> <li>e) The more you apply yourself to understanding money establishing practices to manage it better, the more neural pathways will form to enable you to understand and work with money.</li> <li>f) Therefore the more competent you will become.</li> <li>g) This goes for learning anything new. Some things are harder to learn than others but everything is learnable.</li> </ul> </li> </ol> <p>(10 mins)</p> <ol style="list-style-type: none"> <li>3. <b>Exercise 2 // Money Diary</b> <ul style="list-style-type: none"> <li>a) First show the video at <a href="https://www.auckland.ac.nz/en/study/fees-and-money-matters/managing-your-funds-while-studying.html">https://www.auckland.ac.nz/en/study/fees-and-money-matters/managing-your-funds-while-studying.html</a></li> <li>b) Introduce the money diary exercise and hand out "<i>Money Diary Instructions</i>"</li> <li>c) <u>Add:</u> Awareness of what comes in and what goes out is the first step in getting a grip on your money management.</li> </ul> </li> </ol> | <p><b>Lorraine:</b><br/><i>Exercises 1 &amp; 2</i></p> <p><i>continued</i></p> |

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|         | <p><b>Ways to track money in and out</b></p> <p>d) Use only your EFT Pos card and what you spend will all be recorded on your bank statement or in your internet banking</p> <p>Record manually in a notebook or on your device. <b>Starting . . .</b></p> <p>e) Start by having participants remember and record all that has happened with money so far today and record.</p> <p>f) Address the resistance to doing an exercise like this by asking who has great resistance to focusing on such detail.</p> <p>g) <u>Add:</u> Just do it as you will notice things you didn't realise and it will change things. Money awareness is personal power.</p> <p>(15 mins)</p> <p>4. <b>Exercise 3 // Budgeting</b></p> <p>a) Introduce a basic budget template and have people begin to fill it in.</p> <p>b) Hard copies available or do online at<br/> <a href="https://www.auckland.ac.nz/en/study/fees-and-money-matters/managing-your-funds-while-studying.html">https://www.auckland.ac.nz/en/study/fees-and-money-matters/managing-your-funds-while-studying.html</a></p> <p>c) Facilitator responds to questions from those who find it hard to understand grapple with doing a budget.</p> <p>d) Ask participants to take the template home to complete.</p> <p>e) Again address the resistance to doing budgets.</p> <p>(25 mins)</p> <p>5. <b>Completion and last words about budgeting</b></p> <p>a) Invite everyone to ask any questions that might have come up for him or her but have not been asked.</p> <p>b) Finish with everyone sharing with someone they don't know their response to starting a money diary and doing a personal budget.</p> <p>c) Invite one or two to share their responses in the form of one sentence to the whole group.</p> <p>d) Remind people that working with money can bring up all sorts of strange emotions so be gentle with yourself.</p> <p>e) Do something you enjoy when you leave the workshop.</p> <p>f) If working on the budget brings up strange feelings rather than put doing your budget aside completely, just do small bits at a time, even if it is only filling in one or two entries per day.</p> <p>(10 mins)</p> | <p>Nadine:<br/> <i>Exercise 3 Completion</i></p> |
| 12.40pm | <b>Lunch (45 mins)</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                  |

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| 1.25pm            | <p><b>Welcome back . . .</b></p> <p>1. Warm-up activity</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Nadine & Lorraine |
| 1.30pm<br>5 mins  | <p><b>Why do I behave in the way I do with money?</b></p> <p>1. This session particularly offers an opportunity to explore the family conditioning that has informed your relationship to money.</p> <p>2. Our conditioning runs us at a subconscious level and we cannot make changes unless we bring this conditioning into our conscious awareness.</p> <p>3. This is the focus of our session this afternoon and we'll be using a questionnaire and shared conversations to bring greater understanding of your money conditioning into your conscious awareness.</p> <p>(5 mins)</p>                                                                                                                                                                                                                                                                                | Nadine            |
| 1.35pm<br>10 mins | <p><b>Sociogram exercise</b></p> <p>1. Place a chair in the middle of the room to represent money as a person.</p> <p>2. Ask participants to consider the following:</p> <ul style="list-style-type: none"> <li>• If money were a person what would your relationship to that person be?</li> </ul> <p>3. Have people move around in the space around the chair and finally settle in a place in relation to the chair.</p> <p>4. Then ask everyone to say why he or she has placed himself or herself where they have.</p> <p>(10 mins)</p>                                                                                                                                                                                                                                                                                                                             | Lorraine          |
| 1.45pm<br>5 mins  | <p><b>Getting real around your relationship to money</b></p> <p><i>Facilitator</i></p> <p>a) We all have lots of conditioning on board about what money is and what it isn't - what the presence or absence of money may or may not mean or enable in our lives.</p> <p>b) Generally money is a very emotionally loaded subject and we all have very strong beliefs about it.</p> <p>c) Our beliefs come from our upbringing and our cultural and social conditioning.</p> <p>d) It is our beliefs about money that get in the way of making and managing money well.</p> <p>e) Our conditioning is largely invisible and yet it has a huge influence on the way we operate.</p> <p>f) When the influences on your money behaviour are brought out into the open you are able to make choices that will better support the kind of relationship you want with money.</p> | Nadine            |

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| 1.50pm<br>40 mins       | <p><b>"Your Money Story Questionnaire"</b></p> <ol style="list-style-type: none"> <li><b>Exercise:</b> Hand out and introduce the <i>Your Money Story Questionnaire</i> and have people complete it<br/><i>Facilitator</i> <ol style="list-style-type: none"> <li>Answering the following questions as a way of revealing your conditioned relationship to money<br/>(20 mins)</li> <li><b>Sharing in pairs</b> <ol style="list-style-type: none"> <li>Have everyone pair up and spend 10 mins each sharing their key findings</li> <li>"Because of time, share only those things that were most surprising, or until now unrealised or with the present insight seen as most influential"</li> <li>Let people know when 10 mins is up and time to swap to the other if not already done so<br/>(20 mins)</li> </ol> </li> </ol> </li> </ol> | Lorraine          |
| 2.30pm<br>15 mins       | <p><b>Sociogram revisited</b></p> <ol style="list-style-type: none"> <li>Place the chair representing money as a person out in the space again</li> <li>Invite participants to consider the awareness they have gained from exploring their relationship to money in this session</li> <li>Ask each participant to place his or her self in relation to the chair (being money as a person) where they would like their relationship with money to be, going forward</li> <li>Each person states why they have placed themselves where they have and if there is a change from where they placed themselves when the exercise was first done, what awareness brought them to making that change<br/>(15 mins)</li> </ol>                                                                                                                     | Lorraine          |
| 2.45pm<br>Up to 15 mins | <p><b>Completion</b></p> <ol style="list-style-type: none"> <li>Hold an open space for any discussion, questions, sharing of insights, observations or dialogue of any kind</li> <li>Ask how everyone is feeling as that was quite a big session on a subject that can stir up a lot<br/>(Up to 15 mins)</li> </ol>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Nadine            |
| 3.00pm                  | <p><b>Last words . . .</b></p> <ul style="list-style-type: none"> <li>Canvas opportunity</li> <li>Introduce workshop to be held in a fortnight</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Nadine & Lorraine |
| 3.10pm                  | <b>Finish</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                   |