

# 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

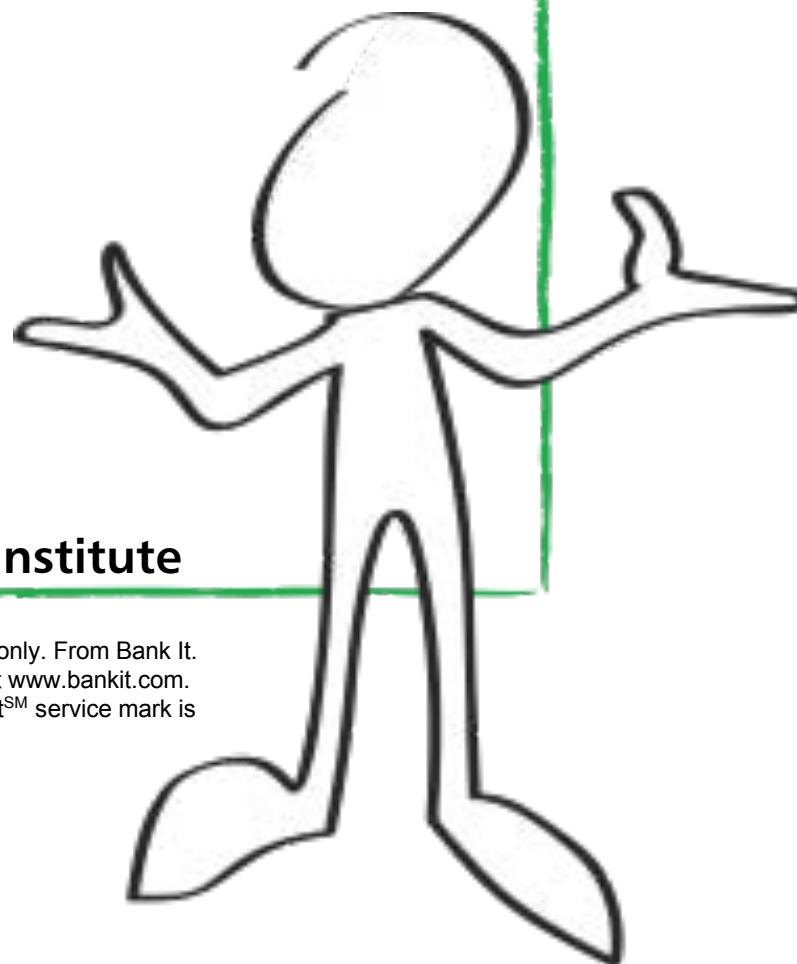
# Welcome to Bank It

## Talking to Teenagers about Money Stress

2-TA-PT

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.
2. Describe helpful ways to solve money problems.
3. Name an example of a good money choice to make during stressful money times.



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# Activity

## The Stress Meter



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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 that happens 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 teenager 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 teenager.



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# Discuss

Turn to talk to someone near you.

1. Say your first name.
2. Name one good money choice you made when you were in a stressful money situation.



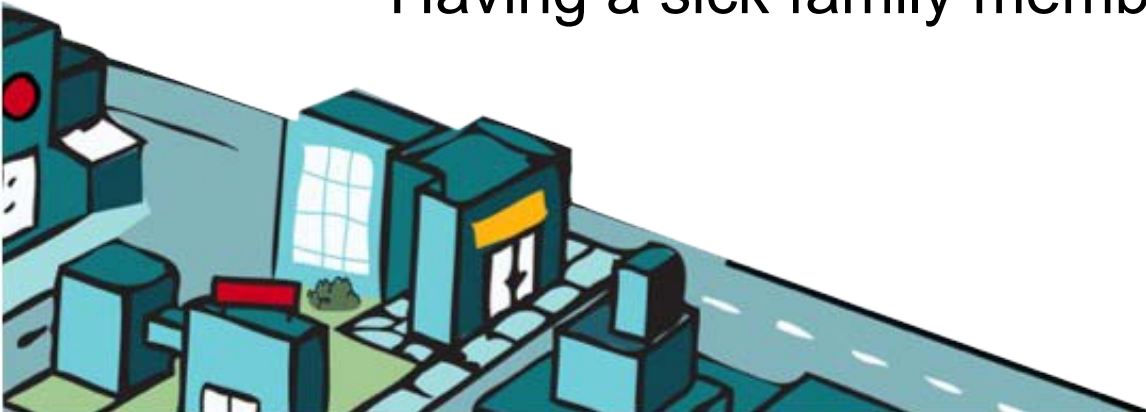
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# Review and Evaluate

What are examples of money stress?

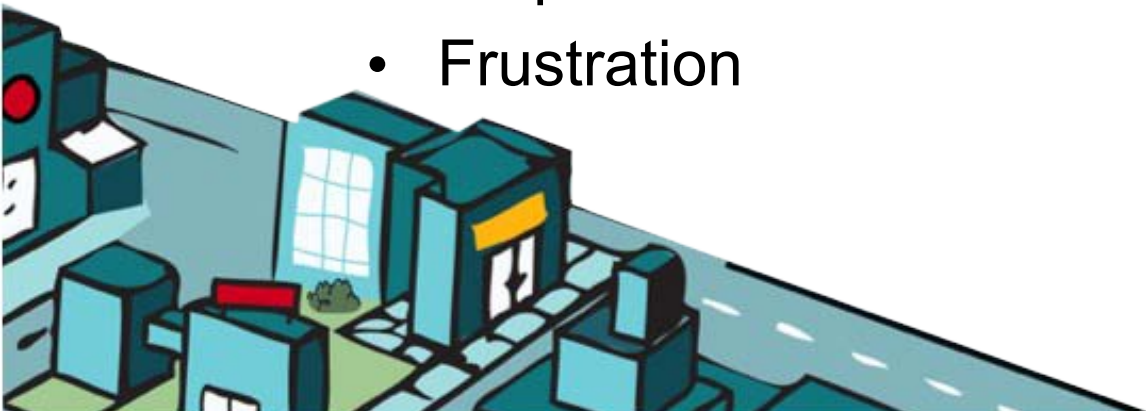
- Having something stolen
- Getting sick
- Having something break
- Getting a pay cut
- Having something get vandalized or wrecked
- Losing a job
- Having a sick family member move in with you



# Review and Evaluate

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

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





# 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 teenager about money stress?

- Teenagers can learn from their parents.
- You can reassure your teenager.
- Teenagers sometimes 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.
- Seek help from others.
- Find other resources.
- Talk with others.



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# Review and Evaluate

What is a good money choice to make during stressful money times?

- Don't go shopping to feel better.
- Make a plan to solve your money problem.
- Ask others for advice.
- Calm down and then think carefully.



# Close

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



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