



# Braiding Mind, Body, and Spirit:

## A Financial Wellness Bundle

A resource to help Indigenous individuals, families,  
and communities make confident money choices with  
settlement funds





## Braiding Mind, Body, and Spirit: Acknowledgment

The creation of *Braiding Mind, Body, and Spirit: A Financial Wellness Bundle* was made possible through the dedication and collaboration of many individuals and organizations.

We extend our sincere gratitude to the working group and partners from AFOA Canada, whose expertise and commitment shaped this resource. Our working group members included:

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We respectfully acknowledge the contributions of **Simon Brascoupé**, *Kitigan Zibi Anishinabeg*, whose leadership, cultural guidance and deep knowledge of Indigenous financial wellness were central to the successful development of this bundle.


We gratefully acknowledge the creative contributions of **Claire Brascoupé**, *Kitigan Zibi Anishinabeg*, for the design and illustrations featured in this bundle. Her visual work reflects cultural strength, identity, and intergenerational knowledge, helping to bring the teachings of this bundle to life in a meaningful and accessible way.

We extend our appreciation to **Clayton Brascoupé**, of *Kitigan Zibi Anishinabeg*, for providing the photo of Simon's traditional bundle, which inspired the illustration featured on the front cover. While the original photo is not included in the bundle, its spirit guided the visual design and helped honour the cultural integrity of this resource.

Together, their work strengthens the cultural foundation and visual storytelling of this resource, reinforcing the importance of Indigenous knowledge and representation in financial wellness education.

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# Braiding Mind, Body, and Spirit:

## A Financial Wellness Bundle

*Braiding Mind, Body, and Spirit: A Financial Wellness Bundle* is designed to help Indigenous peoples create their own bundle to support their financial well-being. Just as a traditional bundle carries items of personal and spiritual significance, a financial wellness bundle is meant to carry teachings, tools, and values that support one's journey toward financial well-being. The individual can select the items they wish to include, using the bundle as a meaningful resource throughout their life.

Bringing together essential teachings, tools, and guidance, this resource bundle connects knowledge, cultural values, and useful skills around money. It carries wisdom from Elders, traditional teachings, and modern money skills to support individuals and communities in making strong financial choices for the future.

This bundle includes many interactive activities; you are welcome to adapt them or complete them with someone you trust, such as a friend, family member, or community support worker, if any present barriers.

### Purpose

This bundle was created to support you, your family, and your community to make informed and confident money choices. It focuses on settlement payments – sometimes known as lump sum, per capita, or settlement money – and includes activities and resources around financial and personal wellness.

### A collaborative and inclusive approach

This resource is a collaboration between Prosper Canada, AFOA Canada, and Simon Brascoupé.

**Simon Brascoupé**, from *Kitigan Zibi Anishinabeg*, wrote this bundle. He started many years ago working with Indigenous communities, researching, writing, and teaching about money in a way that respects culture, values, and traditional teachings.

**Prosper Canada** has been an important partner in helping Indigenous people build financial wellness by creating tools that respect Indigenous values and ways of knowing.

**AFOA Canada**, as a national leader in Indigenous financial management, supports training and learning to help strengthen Indigenous communities and leadership.

The three partners formed a working group that consisted of subject matter experts, frontline practitioners working within Indigenous communities, and recipients of settlement payments. The group identified topics and resources needed in their communities. Simon brought these ideas to life incorporating Indigenous knowledge, financial education, and useful tools to help manage settlement money and plan for a strong, healthy future.

You will find a survey QR code throughout this bundle. We invite you to scan it and share your thoughts. Your voice can help shape future resources that support your financial wellness and your community.

Watch a short video from Simon Brascoupé introducing this bundle and how it can support your financial wellness journey.





## Braiding Mind, Body, and Spirit: A Financial Wellness Bundle

The decisions we make about money impact our entire well-being: personal, family, and future generations. This resource follows the teachings of our ancestors, who remind us to balance our mind, body, and spirit in all that we do, including handling money. Elders share stories throughout the bundle, helping connect financial wisdom with Indigenous ways of knowing.

Throughout this bundle, Simon tells a story about his mother, Norma, and his daughter, Sarah. One day, Norma braided Sarah's hair and shared teachings about life and money. In many Indigenous communities, braiding hair is sacred. It's a time to share stories and reflect on life. This bundle is like that braid. It weaves together our minds, bodies, and spirits to build financial strength and balance.

Each section of the bundle starts with a part of Simon's story and provides financial information and activities related to either mind, body or spirit.

- 1. Mind** – The first section of the bundle focuses on the mind – teaching you to plan, set goals, and learn about money.
- 2. Body** – The second section focuses on the body – helping you to protect your money by opening a bank account or avoiding scams.
- 3. Spirit** – The third section speaks to the spirit – reminding you that money can support your heart, your culture, and your community

Balance is key to financial wellness, just as it is in all aspects of life. Our ancestors teach us that maintaining balance between our mind, body, and spirit helps us make strong and thoughtful financial choices. Whether it's saving, sharing, or spending, creating harmony in our financial decisions ensures that we support our well-being, our families, and our future generations.

### How to use this bundle

There are many ways to use this bundle. Know that your journey is unique and what activities you choose to do and keep is up to you – it is your own personal bundle. You can walk through the bundle step by step or skip to sections that are more relevant to your current needs or situation.

Be sure to take things at your own pace. Give yourself time to reflect in the space provided for your personal notes, and if you want to, you can share with others along the way.

Choose the path that works best for you:

- **As an individual:** You can go through the guide at your own pace. Use the worksheets to plan your financial future and set personal goals.
- **With family and friends:** Money decisions often involve loved ones. Work together on a spending plan, setting financial goals, and making decisions that benefit everyone.
- **In a community setting:** Educators, community groups, and financial advisors can use this guide to lead discussions and workshops on financial literacy.
- **With Elders and Knowledge Keepers:** Learn from their wisdom and stories about managing resources wisely and balancing financial decisions with traditional teachings.
- **With a financial educator:** Get support and guidance to better understand money.

## Braiding Mind, Body, and Spirit: A Financial Wellness Bundle

### What's inside

Within the bundle you will find activities, stories and resources to help you:

- Plan your spending and saving
- Avoid risks
- Think about the emotional side of money
- Stay true to your culture
- Make informed choices for the next seven generations

### Additional resources

To help you continue your learning and support your financial wellness journey, there is a large resource section with information on a variety of topics including:

- Financial literacy resources
- Tips for frontline service providers
- Indigenous family law and rights
- Additional information on opening a bank account
- How to get government benefits

If working through this bundle makes you feel sad, worried, or need help, you can talk to someone right away.

### Hope for Wellness Help Line

**1 855-242-3310**

This is a free, Indigenous, 24/7 phone and chat online service. If you feel sad, worried, or need help, you can talk to someone right away. Support is available in English, French, Cree, Ojibway, and Inuktitut.

### Next steps

Whether you're planning for your own future, helping someone you care about, or teaching others how to handle settlement funds, this bundle can offer support.

Money is like the land. If we care for it with respect, it can support us and those we love. This bundle is here to walk with you, as you braid your own path toward balance, healing, and financial wellness.

### Remember:

There is no right or wrong way to use this resource – follow the best path for you.

Below is a list of activities in this bundle. When you finish one, check it off using a symbol that has meaning for you:

### My activity checklist

- ☐ Activity 1: Colouring your dreams
- ☐ Activity 2: My goals
- ☐ Activity 3: Planning your settlement pie
- ☐ Activity 4: Monthly spending plan
- ☐ Activity 5: My financial wellness journal
- ☐ Activity 6: My money is medicine
- ☐ Activity 7: Picture your money goals
- ☐ Activity 8: My future investment plan
- ☐ Activity 9: Sharing your dreams with family and friends
- ☐ Activity 10: Create your money medicine bundle

“Use this bundle to weave a strong braid of financial wisdom – bringing together knowledge, protection, and balance. You can create a strong future for yourself, your family, and your community.”



## Braiding the first strand: Preparing the mind



Not too long ago, a grandmother named Norma was braiding her granddaughter Sarah's hair on a quiet afternoon. Sarah was about to receive a large sum of money, and Norma saw a perfect moment to teach her some important life lessons.

As she divided Sarah's hair, she explained, "This first strand is all about your mind, preparing it to handle money wisely. It's about understanding finances and the laws that go with it. You need a bank account to keep your money safe and learn how to plan for the things you want in life. Just like we watch the sky to know when to plant, you must learn to see opportunities and risks in money matters." Norma taught Sarah that being smart with money means being organized and setting clear goals.

Watch a short video from Simon Brascoupé introducing Strand 1 and how it can support your journey with money.





## Braiding the first strand: Preparing the mind

### Setting the stage

Money is more than just dollars and cents – it's about understanding how to use it wisely to create a strong future for yourself, your family, and your community.

This first strand, Preparing the mind, helps you build financial knowledge by exploring goal setting, financial visioning, creating a spending plan, and making informed money decisions. Just as our ancestors planned for each season, learning how to manage money ensures long-term stability and success.

As you move through this strand, you will find different activities that can help you follow a step-by-step personal journey – starting with visioning your future, then setting goals, and finally creating a financial plan. Or you can choose each activity based on your current needs. If you're ready to start making a spending plan, you can jump straight to *Activity 4: Monthly spending plan*. If you'd rather reflect on your financial goals first, begin with *Activity 1: Colouring your dreams* and *Activity 2: My Goals*.

#### Braiding the first strand: Preparing the mind

This strand contains:

- Activity 1: Colouring your dreams
- Activity 2: My goals
- Activity 3: Planning your settlement pie
- Activity 4: Monthly spending plan

#### Remember:

There is no right way to use this resource – follow the best path for you.



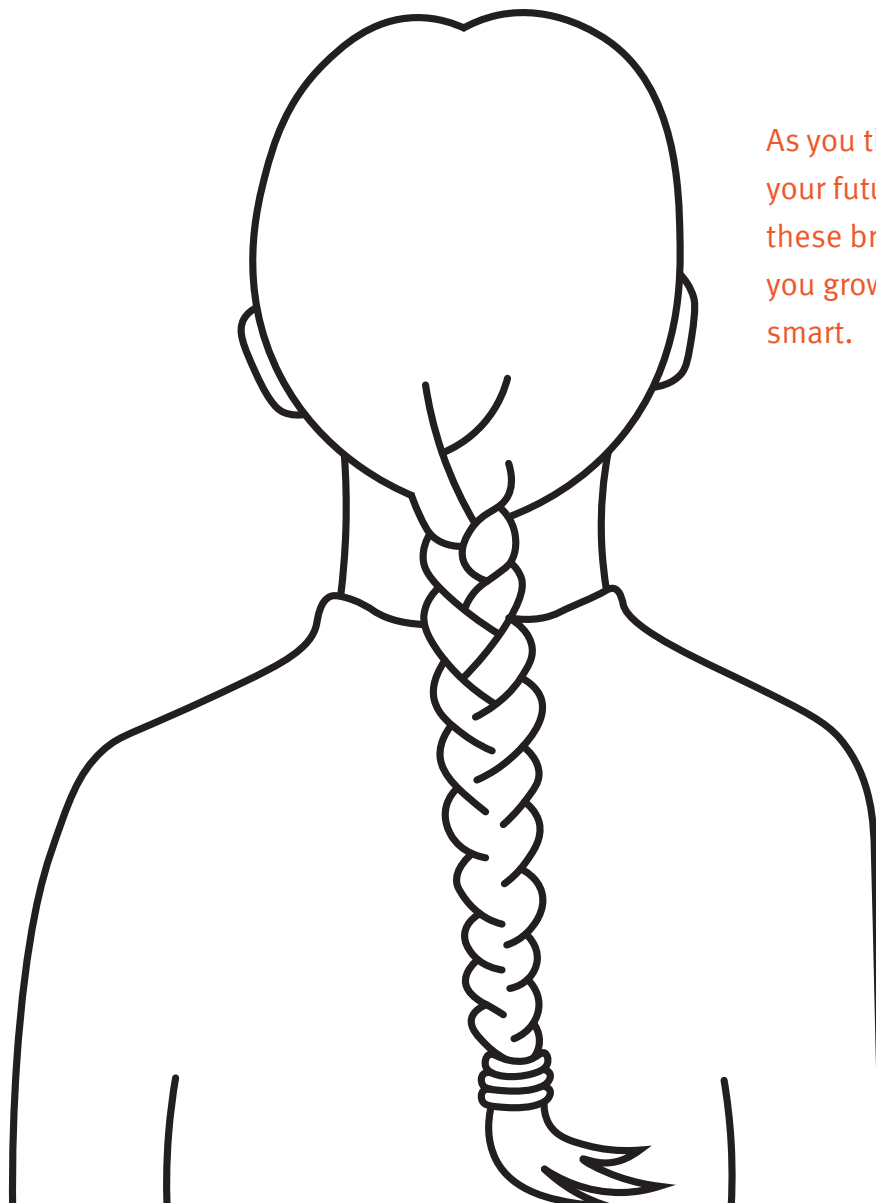
## Braiding the first strand: Preparing the mind

### Activity 1: Colouring my dreams

This activity will help you get creative. As you colour in the picture, reflect on your hopes and dreams.

Imagine someone is braiding your hair, and each strand of the braid represents a special part of you: your mind, body, and spirit. The first strand, for your mind, is all about preparing and planning for what's

ahead. The second strand, for your body, represents the people and things that support you, like your family and friends. The third strand, for your spirit, is your path to managing money wisely.



As you think about your future, picture these braids helping you grow strong and smart.



## Braiding the first strand: Preparing the mind

### Activity 2: My goals

This activity will help you think about the goals you have for your settlement money.

#### What is a goal?

A goal is like a dream or a wish, but it's one that you make a plan to achieve. It might be something personal, financial, or related to your family or community. Goals give direction to your decisions and help you focus your energy. Whether you are saving for your children's future, paying off debt, or planning a trip, setting goals helps turn your vision into action.

#### Setting your own goals

When you receive a settlement, you have many choices on how to use it. You might decide to pay off any debt you have first, so you have less worry around money. Or you may use the money to help you reach your goals, such as continuing to learn in different ways – by going to school, training for a trade, learning from Elders, or gaining skills to support your family and community.

Your goal might even be to start your own small business, like a store or a restaurant or to share some money with your family or community to help others. Or think about teachings your grandparents or Elders may have given you about money, gifts, or wealth.

Take a moment to imagine your life two years from now. What does it look like? What brings you happiness and fulfillment? Your goals are like stepping stones that guide you toward this vision.

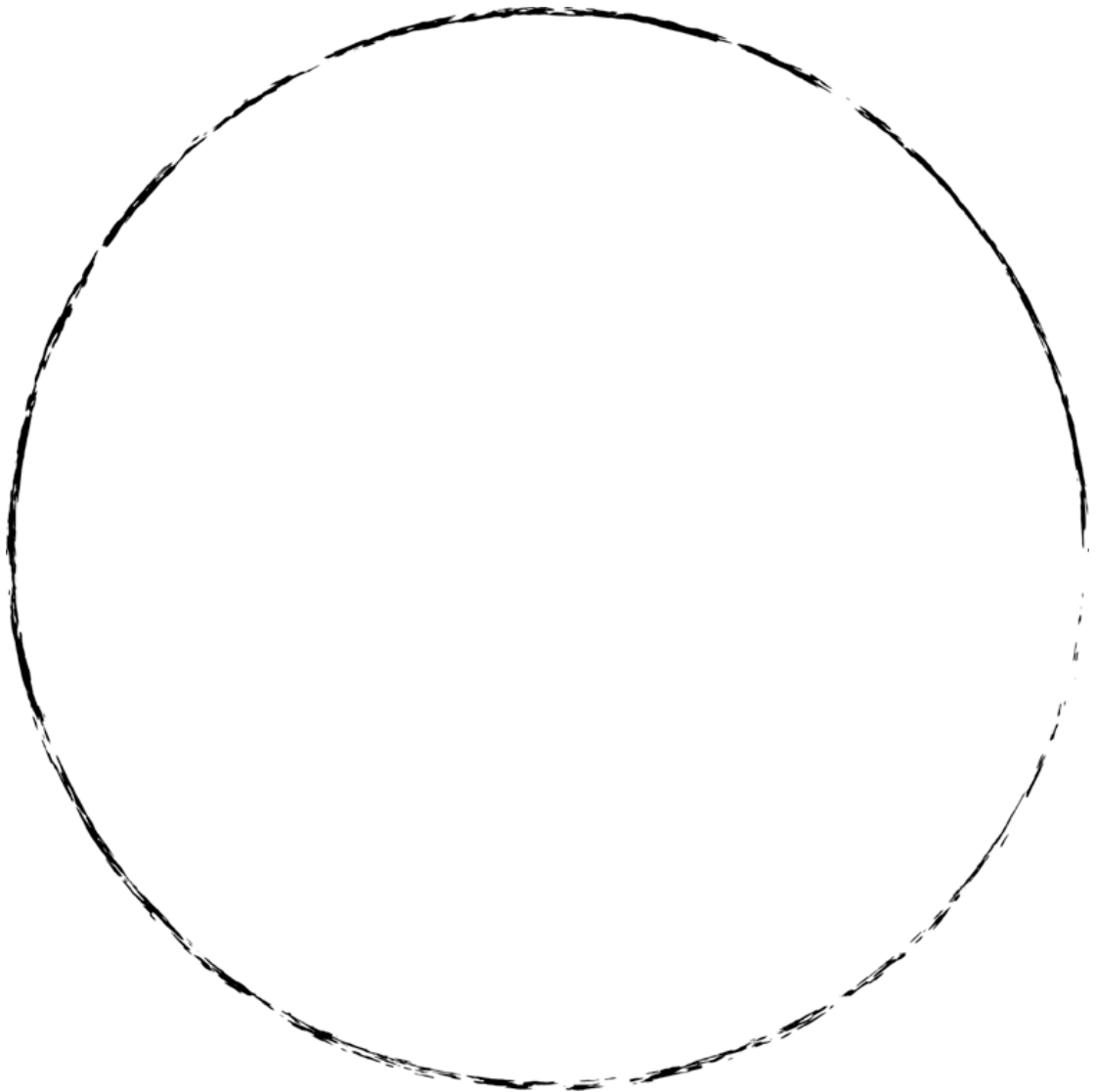
Think about how your financial choices can help you grow in each of these areas: Spirit, mind, emotions, and body.

Elders teach that your feelings come from your heart and help you make good choices, stay balanced, and stay connected to your spirit, your family, and your community.

Braiding the first strand: Preparing the mind

## Activity 2: My goals (Cont'd)

Draw or write your goals inside the sacred circle below. Your dreams will help shape the steps you take today to create the future you want.





Braiding the first strand: Preparing the mind

## Activity 3: Planning my settlement pie

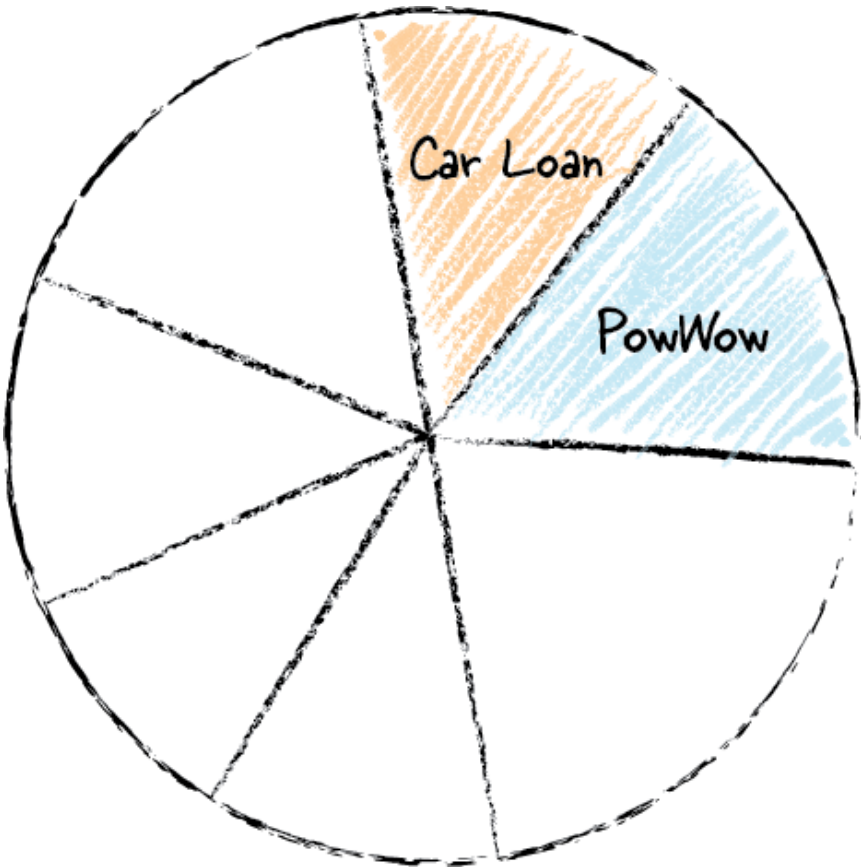
This activity will help you think about the different ways you may want to use your settlement money.

Remember your dreams, vision, and goals as you begin to plan how to use your settlement money. Think of your money like a pie. Each slice represents a different way you can use your money. Some slices will go toward things you need, like budgeting for home expenses, education, or paying off debts, while others might be for things you want, like buying something special or giving gifts to family and community. Different things will require different amounts, so the size of each slice might be different.

Sarah's settlement pie

Total \$10,000

Car loan	\$ 500
Pow wow	\$ 250
Saving	\$ ?
Family: Helping brother	\$ 1,000
Home	\$ ?
Community	\$ ?
Other	\$ ?
Total	\$ ?



## Braiding the first strand: Preparing the mind

### Activity 3: Planning my settlement pie (Cont'd)

Sarah discovered that she will be receiving a settlement of \$10,000. She wants to use her settlement money in a balanced way that will help her improve her financial well-being. Here's how she is thinking about using her money:

- 1. Paying off debt:** Sarah has a \$500 loan. She wants to pay this off first. This will help reduce her worry.
- 2. Attending a pow wow:** She wants to go to a pow wow with her cousin and needs \$250 for gas and food. The pow wow will allow her to visit with family and friends while experiencing her culture.
- 3. Helping her brother:** Her younger brother is starting college, and she wants to give him \$1,000 to help with his school supplies. This makes her feel good about setting her brother up for his future.

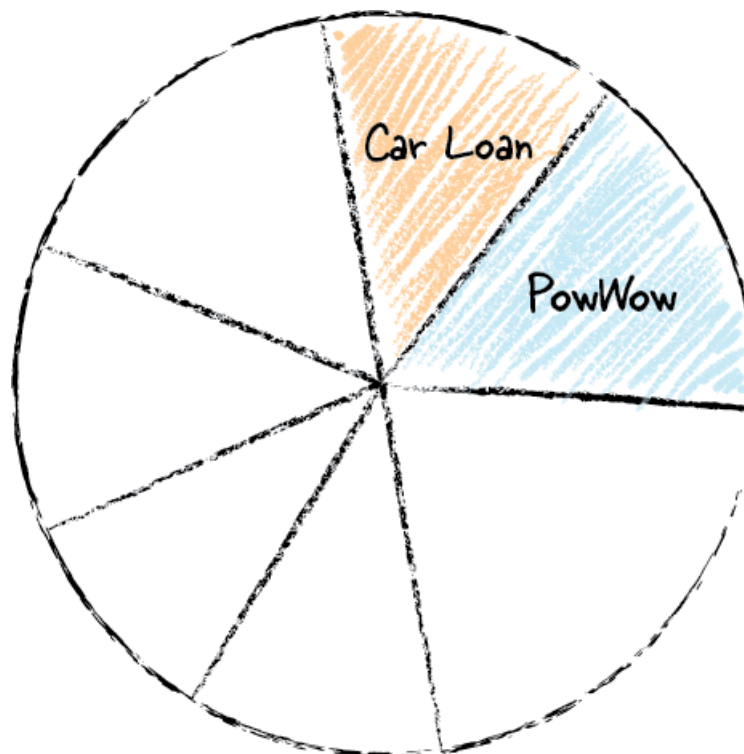
After these important things, Sarah still has \$8,250 left.

She also wants to:

- Keep some money safe for emergencies.
- Give some money to Indigenous youth, as she loves to help others just like her grandmother.
- Start a small online Indigenous crafts business, which she enjoys.

Complete the settlement pie above with the amounts you think Sarah might want to set aside to reach her goals. There is no right or wrong answer, but it can help you to start thinking about how you might want to use your own settlement.

Now, take a moment to picture how you might like to use your money.



## Braiding the first strand: Preparing the mind

### Activity 3: Planning my settlement pie (Cont'd)

Draw your settlement pie and plan how to use your money.

Creating a settlement pie and filling in the table will help you visualize exactly how you plan to use your money. It will help you spend intentionally and save for important things. The list of items is only a suggestion; it's up to you to decide the items and amounts.



1. Write how much you think you will get at the top of the circle and in the table below.
2. Divide your circle into sections – or slices.
3. Use the table below to write down the amounts you want to use for each slice of your settlement pie. Add all the items to make sure your total matches your settlement amount.

Settlement amount: \$ \_\_\_\_\_

Loan	\$
Travel	\$
Saving	\$
Family	\$
Home	\$
Community	\$
Other	\$
Other	\$
Other	\$
Total	\$

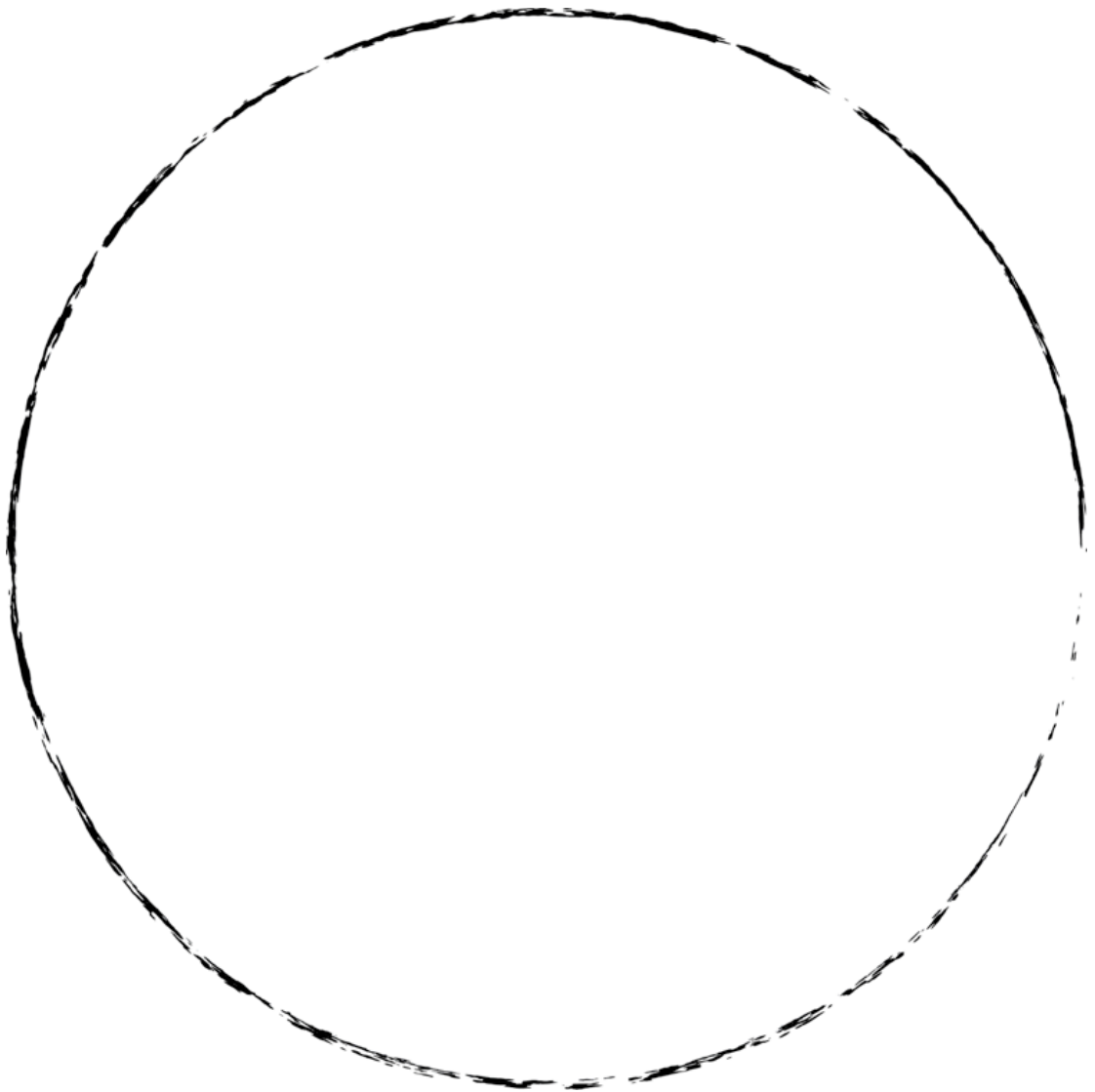


Braiding the first strand: Preparing the mind

## Activity 3: Planning my settlement pie (Cont'd)

4. Use the amounts in the table to label and colour each slice. Keep your settlement pie somewhere visible so you can see it and refer to it.

Settlement amount: \$ \_\_\_\_\_







Braiding the first strand: Preparing the mind

## Activity 4: Monthly spending plan

This activity will help you create a spending plan and think about how your settlement money can support your day-to-day expenses.

Creating a monthly spending plan helps you to spend your money wisely. Here is how you can get started in creating your plan:

- 1. Label the months in the columns.
- 2. Add up how much money you receive each month.
- 3. List what you need to buy, like groceries and household items, and how much they cost.

- 4. Subtract the total cost of these expenses from your total income to see your balance. If you have some money left over, you may want to save some of it for larger purchases or emergency expenses.

When creating your spending plan, you may want to look at your settlement pie and put some of the settlement money in places that can help support your family and your goals. For example, the money you receive may help you pay off your car loan or allow you to pay for a family celebration.

### Monthly spending plan

My income	Month 1	Month 2	Month 3
Employment income			
Self-employment income			
Government assistance (i.e., EI, social assistance)			
Government benefits (i.e., Child benefit, GST/HST credit)			
Disability benefits			
Community payments			
Other income			
Total income (Add all your income)			

## Braiding the first strand: Preparing the mind

### Activity 4: Monthly spending plan (Cont'd)

#### Monthly spending plan

My expenses	Month 1	Month 2	Month 3
Housing (rent or mortgage)			
Home insurance			
Transportation (gas, bus fare, vehicle payment & insurance)			
Utilities (heat, electricity, water)			
Phone, TV, internet			
Groceries			
Dining out (take-out, coffee, snacks)			
Personal items (clothing, haircuts, soap)			
Household items and supplies			
Entertainment, leisure, hobbies, subscriptions			
Sports (equipment, fees, camps)			
Debt payments			
Savings (money you set aside)			
Seasonal expenses (firewood, winter expenses)			
Travel (visiting family, travelling for school, pow-wow)			
Childcare			
Gifts/holidays			
Savings			
Other expenses:			
Other expenses:			
<b>Total expenses</b> (Add all your expenses)			
<b>Your balance</b> (Total income minus total expenses)			

- Making a spending plan will help you use your money in a way that helps it to last and supports your goals, family, and community.
- To create a **yearly plan**, think about some of the expenses or income that might occur seasonally, like additional firewood needed to heat your home, or extra money that you might earn during the summer months.
- There may also be times when you receive extra government benefits, like a tax refund.

## Braiding the first strand: Preparing the mind

### Activity 4: Yearly spending plan (Cont'd)

#### Yearly spending plan

My income	Per month
<b>Employment income</b>	
Self-employment income	
Government assistance	
Government benefits	
Disability benefits	
Other income	
<b>Total income</b> (Add all income amounts above this line)	
<b>My expenses</b>	
Housing (rent or mortgage)	
Home insurance	
Transportation (gas, bus fare, vehicle payment & insurance)	
Utilities (heat, electricity, water)	
Phone, TV, internet,	
Groceries	
Dining out (take-out, coffee, snacks)	
Personal items (clothing, haircuts, soap)	
Household items and supplies	
Entertainment, leisure, hobbies, subscriptions	
Sports (equipment, fees, camps)	
Debt payments	
Savings (money you set aside)	
Seasonal expenses (firewood, winter expenses)	
Travel (visiting family, travelling for school, pow-wow)	
Childcare	
Gifts/Holidays	
Savings	
Other expenses:	
<b>Total expenses</b> (Add all expense amounts above this line)	
<b>My balance</b> (income minus expenses)	

## Braiding the first strand: Preparing the mind

### Activity 4: Seasonal spending plan (Cont'd)

To create a yearly plan, you can print out this page and add other months.

#### Seasonal income and expenses

Our ancestors planned according to the seasons, preparing for what each time of year would bring. You can do the same with your finances by thinking ahead to seasonal needs and celebrations. This activity will help you reflect on the year ahead and set aside money for important cultural events and responsibilities.

Some examples might include:

- Ceremony travel and offerings
- Back-to-school supplies or tuition
- Harvest season preparations

- Winter clothing or heating expenses
- Feast foods for gatherings and community events
- Pow wow season travel or regalia repairs
- Seasonal income like craft sales or fishing/hunting harvests

Take a moment to think about your seasonal needs and use the chart below to begin planning. You can add this information to your monthly or yearly spending plan.

Other income during the year		
What	When	How Much
Example: Income tax refund	April	\$1,000

Other expenses during the year		
What	When	How Much
Example: Gift giving	December	\$500

## Activity 4: Seasonal spending plan (Cont'd)

[illegible]

## Braiding the first strand: Preparing the mind

### Adding to my bundle

Write or draw something you learned or want to remember.  
This is something to carry with you in your bundle.



“Set goals that are important to you and your community. Take small steps, be patient, and keep going even when it’s hard. Just like the seasons change, reaching your goals takes time and effort.”

**This first part of the braid has helped you think about money and set some goals.**

- In the second part, you will learn how to keep your money safe and make smart choices.
- You can pick the topics that are most important to you and add them to your bundle.
- You might also want to talk about them with friends or family.
- You will learn more about how to have these talks in the third part of the braid.



We'd love your feedback.  
Scan here to share your thoughts on Braiding Mind, Body, and Spirit.

## Braiding the second strand: Protecting yourself



**Norma is braiding her granddaughter Sarah's hair and sharing stories and life lessons around money. While braiding the first strand she spoke to her about understanding finances and setting goals.**

As she took the second strand of the braid, she shared, “This strand is about protecting yourself and what you own. Long ago, our ancestors guarded our communities, and now you must guard your resources from those who might deceive you.” She advised Sarah to be cautious of scams and to always seek advice from trusted people within their community. “You have rights as a buyer and user of money,” Norma said. “Stay connected to our people and always ask for help if something about your money worries you.”

Watch a short video from Simon Brascoupé introducing Strand 2 and how it can support your journey with money.





## Braiding the second strand: Protecting yourself

# Setting the stage

Just as our ancestors protected their families and communities, we must protect ourselves financially.

This second strand, **Protecting yourself**, provides practical knowledge and skills to keep your money safe. It explores financial risks, how to avoid scams, the importance of banking and how to make informed financial decisions. Learning how to navigate these areas helps you build confidence and security in handling your finances.

Chart your own course as you focus on the sections that apply to your current situation. If you're opening a bank account for the first time, start with Opening a bank account. If you're more concerned about avoiding scams and financial risks, skip ahead to Avoid scams, fraud and financial abuse.

### Remember:

This strand is designed to help you make informed, safe financial choices – use it in a way that supports your journey.

## Strand 2: Body – Protecting yourself

This strand contains:

- Opening a bank account
- Opening a bank account without a standard identification
- Accessing government benefits and other help
- Avoid scams, fraud, and financial abuse.
- What to do if you've been victimized
- Ways to manage risks

## Braiding the second strand: Protecting yourself

### Opening a bank account

“Keep your money safe. Choose what works best for you – like a bank, a credit union, an Indigenous financial service, or saving within your community.”



We know that accessing financial institutions and government services can be challenging, especially given the history of barriers and past harms faced by Indigenous communities. Some people may feel frustrated or uncomfortable dealing with banks, government programs, or institutional services. These feelings are valid. While banks and financial institutions are taking steps toward reconciliation and improving services for Indigenous clients, challenges may still exist. This section provides guidance to help you navigate banking services if you choose to access them: but remember that financial wellness is about making choices that feel right for you. There are also community-based financial supports and Indigenous-led organizations that can help.

#### Bank accounts

A bank account is a safe place that helps you to manage your spending and saving. Banks offer various services, such as bill payments, internet banking and overdraft protection, sometimes for a fee. Bank accounts make it easier to receive government benefits on time and helps you avoid cheque-cashing fees. Savings accounts

can help you save for big purchases, such as a vehicle to get to work, tools for a trade, or regalia for ceremonies.

#### Let's learn how to open a bank account.

##### 1. Deciding where to open an account

When deciding where to open a bank account, you have several options.

- **Banks:** Banks offer different types of accounts and services. If you live in a city or town, there may be different ones to choose from. Shop around to see which one is most convenient for you or where you feel most comfortable.
- **Credit unions and co-ops:** Credit unions and co-ops are owned by members. They often provide more personalized services or special rates and programs, especially for local community members.
- **Other options:** Community savings programs or online banking services might be an option if you live in a remote or rural area.



## Braiding the second strand: Protecting yourself

# Opening a bank account

### 2. Finding the right account in different areas

- **Urban areas:** If you live in an urban area, there may be multiple banks or credit unions available. You can choose based on services, fees, or proximity to your home.
- **Rural areas:** In rural areas, you may find local credit unions that offer tailored services to support specific community needs.
- **Remote or isolated areas:** If you live in a community with no bank or credit union, you may want to do your banking online. If you have access to the internet, you can manage your finances from anywhere.

### How to open a bank account

#### Step 1:

**Visit a bank with proper identification (ID)**  
Bring two pieces of identification, such as a driver's license or passport, to the bank. This will verify your identity as part of the account setup process. There are suggestions for other forms of identification that may be acceptable in the next section and in the *Additional resources*.

#### Step 2: Fill out application forms

Complete the necessary paperwork to open your account. This typically includes providing personal information and agreeing to the bank's terms.

#### Step 3: Initial deposit

You do not have to deposit money to open a bank account, but it may be encouraged.



## Braiding the second strand: Protecting yourself

# Opening a bank account without standard identification

Opening a bank account without standard ID can be challenging, but there are options for First Nations individuals.

Canadian banking rules allow for flexibility, making it possible to open an account with alternative identification. Here's how:

### 1. Acceptable forms of identification

To open a bank account in Canada, you usually need ID that shows your full name, date of birth, photo, and signature. Banks typically accept:

- Indian status card (Certificate of Indian Status)
- Secure Certificate of Indian Status (SCIS)
- Treaty card
- Inuit beneficiary identification cards
- Métis citizenship or status cards

### 2. Alternative documents

If you don't have the above ID, banks may accept:

- Letter of Confirmation of Residence (from your First Nations band office)
- Birth certificate and Social Insurance Number (SIN)

### 3. Banking with First Nations friendly institutions

Some banks and credit unions understand the needs of First Nations individuals and may be more flexible with ID requirements.

### 4. Opening a bank account online: Resources and services

Opening a bank account online is quick and convenient, with many banks offering step-by-step guidance to help you complete the process. Government and bank websites provide resources on required identification and account options making it easier to manage your money securely. See *Additional Resources* for information and links to opening a bank account online, resources, and services.

### 5. Talk to banks directly

Contact the bank to ask about ID requirements. Some banks even have Indigenous banking specialists which you can find out about on their website or by asking at a local branch. Many will work with you to find a solution. When talking with the bank, you might ask: "I understand under the Bank Act that these IDs are acceptable – can we explore this together?"



## Braiding the second strand: Protecting yourself

# Accessing government benefits and other help

Benefits are financial supports provided by the government to help you with living costs.

### Benefits can:

- **Support specific needs:** Benefits may provide financial help for healthcare support, housing options, or special programs for children, students, seniors, or people with disabilities. There may be programs or benefits (money that is transferred to you regularly) that apply to you.
- **May increase your household income:** If you are looking for ways to increase your income, you may want to check if there are any benefits you are eligible for but not receiving. Use an online tool (provided in the *Additional resources* section) to search through benefits that may be relevant to your situation.

### Be aware that receiving benefits:

- **May require you to file taxes:** Some benefits require tax filing. Filing your income tax can ensure that you receive all the benefits and income support you are entitled to. Even if you have no income, it is important to be up to date with filing your taxes.
- **May change depending on your situation:** Regularly reviewing available benefits ensures you and your family are not missing out on financial support that could help with daily needs, education, healthcare, and future planning.
- **Can be affected by receiving a settlement:** Receiving a settlement may affect your eligibility for benefits, so it is important to check (ask your band office, a tax accountant, or the Canada Revenue Agency).

## Braiding the second strand: Protecting yourself

# Avoid scams, fraud, and financial abuse

“I want to remind you to always be wise with your money, just like our ancestors taught us. Let’s keep sharing what we know and look out for each other, making sure everyone in our community does well money-wise.”



### Checklist to recognize frauds and scams

Many people who receive settlement payments are pressured to spend their money quickly. They may come across salespeople who encourage them to buy big-ticket items such as trucks and hot tubs or to buy high-risk investments such as cryptocurrency. Indigenous Peoples in Canada who receive settlement funds are often targeted by scams. Some people are pressured into bad loans, fake investments, or high legal fees. Other people may come across scammers who try to steal their money by pretending to be from the government or a bank. It’s important to remember that financial pressures and scams can sometimes come from unexpected places, even from people you know. Be cautious about financial advice or opportunities presented by family or friends, especially if they involve urgent decisions, high-pressure tactics, or requests for a share of your settlement. It’s important to stay aware to protect your settlement funds. Take your time, seek advice from trusted Elders or financial mentors, and make decisions that match your long-term goals and community values. For more information on common scams, review the *Additional resources* section.

Be careful of:

- **Unexpected offers:** Be careful with surprise offers that ask you to act fast or pay right away.
- **Pressure to make decisions:** If someone is rushing you to make a decision, sign a paper, or share personal info, that’s a warning sign.
- **Offers that sound too good to be true:** If something sounds perfect or super easy, it might not be true. Always ask more questions.
- **Strange ways to pay:** If someone asks you to pay with a wire transfer, gift cards, or other ways that don’t seem normal, be cautious.
- **Deals that are not clear:** Stay away from deals that are hard to understand or where they don’t tell you all the details.
- **People asking for personal information:** Watch out if someone asks for your personal information like your bank account number or password.
- **High fees or interest:** Be aware of loans or credits that have very high costs or hidden fees.
- **Concern from family and friends:** If your family or friends are worried about how you’re dealing with your money, listen to them.



## Braiding the second strand: Protecting yourself

# Avoid scams, fraud, and financial abuse

### What to do if you have been victimized

If you have experienced financial fraud, scams, or financial abuse, you are not alone, and there are steps you can take to protect yourself and recover. Acting quickly can help prevent further harm and improve your chances of getting support and financial justice.

#### 1. Seek support from trusted people

- Talk to a trusted Elder, Knowledge Keeper, or community leader for guidance.
- Reach out to a family member or friend who can help you find a solution.
- If you feel pressured or unsafe, find a safe place and take your time to make decisions before responding to financial demands.

#### 2. Report the incident

- **Fraud or scams:** Contact the Canadian Anti-Fraud Centre (CAFC) 1-888-495-8501 or report online at [www.antifraudcentre-centreanti-fraude.ca](http://www.antifraudcentre-centreanti-fraude.ca).
- **Financial abuse or exploitation:** If you suspect financial abuse from a caregiver, service provider, or family member, contact your Band Office, social services department, or community financial wellness program for support.
- **High-interest loans:** If you were trapped in a loan with unfair or illegal terms, speak with a credit counselor or Indigenous financial advocacy group to explore options for relief.

#### 3. Protect your money

- If you think someone is using your bank account without your permission, call your bank right away. They will check your account and start to investigate the issue. They will send you a new debit or credit card if needed.
- If you shared personal banking information, update your bank passwords, personal identification number (PIN), and security questions immediately.
- Check your credit report for suspicious activity (you can request a free report from Equifax or TransUnion).

#### 4. Explore legal financial advocacy

- Some Indigenous legal services can help victims of scams, bad loans, or money problems after getting settlement payments. However, these services are not the same everywhere, and no one organization helps with this across the country.
- Community organizations that provide financial coaching or counselling support can help by connecting people to local legal services, watching for warning signs, and working with groups that understand trauma and culture. Check out the *Additional resources* section for more information.

#### Reminder:

You have the right to financial security and to seek help without shame. Many people have faced financial fraud, and seeking support is a sign of strength.





## Braiding the second strand: Protecting yourself

# Avoid scams, fraud, and financial abuse

### Ways to manage risks

You can learn how to keep your money safe by joining workshops, helping each other, checking your finances often, and using technology.

- Host or attend workshops in your community to learn about money and share what you know.
- Create groups in your area that can share advice and talk about big money decisions.
- Older people should have someone they trust to check in on their finances to keep things safe.
- In remote areas, search online or use the local moccasin telegraph to learn about scams, trustworthy financial options, and secure banking services.

### Places for help and more information

If you need help or more information about managing your money safely, you can visit community organizations, consumer protection offices, banks or get legal help.

- **Community organizations:** Often have workshops about managing money.
- **Consumer protection agencies:** Tell you about recent scams and what you can do about them. Check the *Additional resources* section for more information.
- **Banks or credit unions:** Can give advice on how to keep your money safe.
- **Legal help:** If you run into financial abuse, or frauds and scams, they can help you figure out what to do next.

### Big life events

Sometimes, special situations can affect money decisions, like marriage, separation, trusts, or handling money for children or loved ones who have passed away. There are laws made to protect Indigenous families and communities. While we don't cover these topics in detail, you can find more information by visiting the *Additional resources* section, or by speaking to a trusted legal or financial expert. Knowing your rights and having support is important when making big financial decisions.

## Braiding the second strand: Protecting yourself

### Adding to my bundle

Write or draw something you learned or want to remember.  
This is something to carry with you in your bundle.



“Our ancestors taught us that true wealth is not just in what we have, but in how we care for each other – so always walk with wisdom and help protect those around you from harm.”

**This second part of the braid – your body – helped you learn how to keep your money safe, find support, and manage risk.**

- If you haven’t looked at everything yet, you can still explore more.
- The first part of the braid – your mind – helps you set goals for your money.
- The third part of the braid will help you stay true to your values and culture as you work on your money journey.
- Use the ideas and activities in all three parts in the way that feels right for you.



We’d love your feedback.  
Scan here to share your thoughts on Braiding Mind, Body, and Spirit.

## Braiding the third strand: Supporting health and well-being



**Braiding hair gives Norma the time to continue to share lessons with her granddaughter, Sarah. For the first strand of the braid, she shared life lessons around money and setting goals. For the second strand, she spoke about how to protect yourself, your money, and what you own.**

As she starts the third strand of the braid she speaks of deeper things, “This braid represents your spirit and your heart. It’s about keeping your emotions healthy as you handle money, which can sometimes be stressful.” She reminds Sarah of their family’s teachings and the importance of remembering where she came from. “Money is a tool to help achieve your dreams but remember to take care of your heart and spirit too. Make choices that make you happy and peaceful, not just rich.”

Watch a short video from Simon Brascoupé introducing Strand 3 and how it can support your journey with money.



## Braiding the third strand: Supporting health and well-being

# Setting the stage

Money affects our emotions, relationships, and overall well-being. This third strand, supporting health and well-being, explores the connection between financial decisions and mental, emotional, and spiritual balance. It helps you build a healthy relationship with money while staying true to your values and cultural teachings.

As you move through this strand, you may choose to explore the emotional side of financial wellness in *Activity 5: My financial wellness journal*. Reflecting on Elder teachings in *Activity 6: My money is medicine* may help you find balance in your financial life. You may choose to do *Activity 9: Share your dreams with family and friends* or *Activity 10: Create your money medicine bundle* to guide you in your financial wellness journey.

### Remember:

Your financial wellness is about balance, not just numbers – follow the sections that feel most meaningful to you.

### Braiding the third strand: Supporting health and well-being

This strand contains:

- Understanding sudden wealth syndrome
- Activity 5: My financial wellness journal
- Activity 6: My money is medicine
- Traditional teachings and advice
- Activity 7: Picture your money goals
- Plan for your future
- Activity 8: My future investment plan
- Activity 9: Sharing your dreams with family and friends
- Activity 10: Create your money medicine bundle
- Solving problems together
- How to identify and overcome obstacles

## Braiding the third strand: Supporting health and well-being

# Understanding sudden wealth syndrome

Imagine suddenly getting a lot of money, like winning the lottery or receiving a large amount of money. Getting a lot of money quickly can be exciting, but it can sometimes make people feel unsure or stressed about what to do next. This feeling is known as **sudden wealth syndrome**.

When you come into a lot of money suddenly, your emotions can change. You might feel extremely happy one moment and quite anxious the next. While managing new wealth may allow you to live out your financial dreams, it may also bring you unexpected feelings, such as guilt about the windfall. This may leave you feeling isolated from friends and family.

It is important to realize that these feelings are normal. To help you through this change, try to do things to stay healthy and remain true to who you are. This will help you feel better overall and make wise decisions with your new wealth.

Remember to look for balance between:

**1. Mind:** It's important to talk about your feelings with people you trust, like family or friends. Sharing what's going on in your head can help you feel more at ease.

**2. Body:** Continue to do activities that keep you physically healthy, such as walking, cycling, or any exercise you enjoy. Staying active helps reduce stress and keeps your body strong.

**3. Spirit:** Keep in touch with what makes you happy and fulfilled, like hobbies, volunteering, or spending time with loved ones. Doing things that enrich your spirit will help you enjoy your wealth without feeling overwhelmed.

By looking after your mind, body, and spirit, you can enjoy your newfound wealth without letting it overpower you. This approach ensures you use your money in a way that brings genuine happiness and long-lasting satisfaction.

“When you get a lot of money, think before you act. Live as you always have, seek advice, and care for your life. Support your community, save for later, and cherish what matters to you and your family.”





## Braiding the third strand: Supporting health and well-being

# Activity 5: My financial wellness journal

This activity will keep track of your financial wellness journey and encourage you to reflect on how you will achieve your goals and dreams.

Our Elders remind us that caring for our whole self is as essential as saving money. Keep your money, heart, and spirit balanced by writing in a journal about your feelings and dreams.

It's okay if you don't always feel good about how you spend your money. We all have those moments. Use your journal as a safe space to share your thoughts, even the hard ones. Writing things down can help you feel better and make new choices.

### 1. My money, my heart, my spirit:

Write down how you feel about your money.

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Write about your dreams for the future.

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### 2. How I feel today:

What is one good thing about your money today?

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How do you feel in your heart and spirit?

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Braiding the third strand: Supporting health and well-being

Activity 5: My financial wellness journal (Cont'd)

3. My dreams:

What do you hope to do with your windfall? (For example, start a business, go to school, or save for a home?) You may find *Activity 3: Planning your settlement pie* in Strand 1 helpful to complete this section.

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What is one dream you have for your future?

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4. My plan for balance:

Write one step you can take today to balance your money, your heart, and your spirit.

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## Braiding the third strand: Supporting health and well-being

# Activity 6: My money is medicine

This activity will help you to reflect on ways you may want to connect Elder Teachings to your financial wellness plan.

Creating a financial wellness plan is a journey that begins with understanding the wisdom of our ancestors and applying it to our money choices.

This activity encourages you to see money as a tool for balance, much like our traditional teachings show us how to care for ourselves, our families, and our communities. By drawing your Medicine Wheel, you can reflect on key areas of financial wellness – Planning and saving, Decision making, Community and sharing, and Observation and gratitude – to guide your financial path.

**Before you begin, you may wish to smudge, say a prayer, or sit quietly to invite your heart and mind into the process. This can help you feel grounded and supported as you do the activity.**

You might also take your reflection outside – walk the land or sit by the water. The land holds wisdom, too, and it can guide your thinking in a gentle and grounded way.

### Step 1: Draw your Medicine Wheel

In the section below, draw a big circle and divide it into four equal sections.

### Step 2: Label each section

Use the following titles:

- Planning and saving
- Decision making
- Community and sharing
- Observation and gratitude

### Step 3: Fill in each section

Use the Teachings from our Elders on the next page and either write, draw or paste magazine clippings on how you will action them to achieve balance in your financial wellness plan.

### Step 4: Use your Medicine Wheel

- Look at your Medicine Wheel regularly and add new ideas or check your progress.
- Share your Medicine Wheel with family or community members and talk about your money plans together.

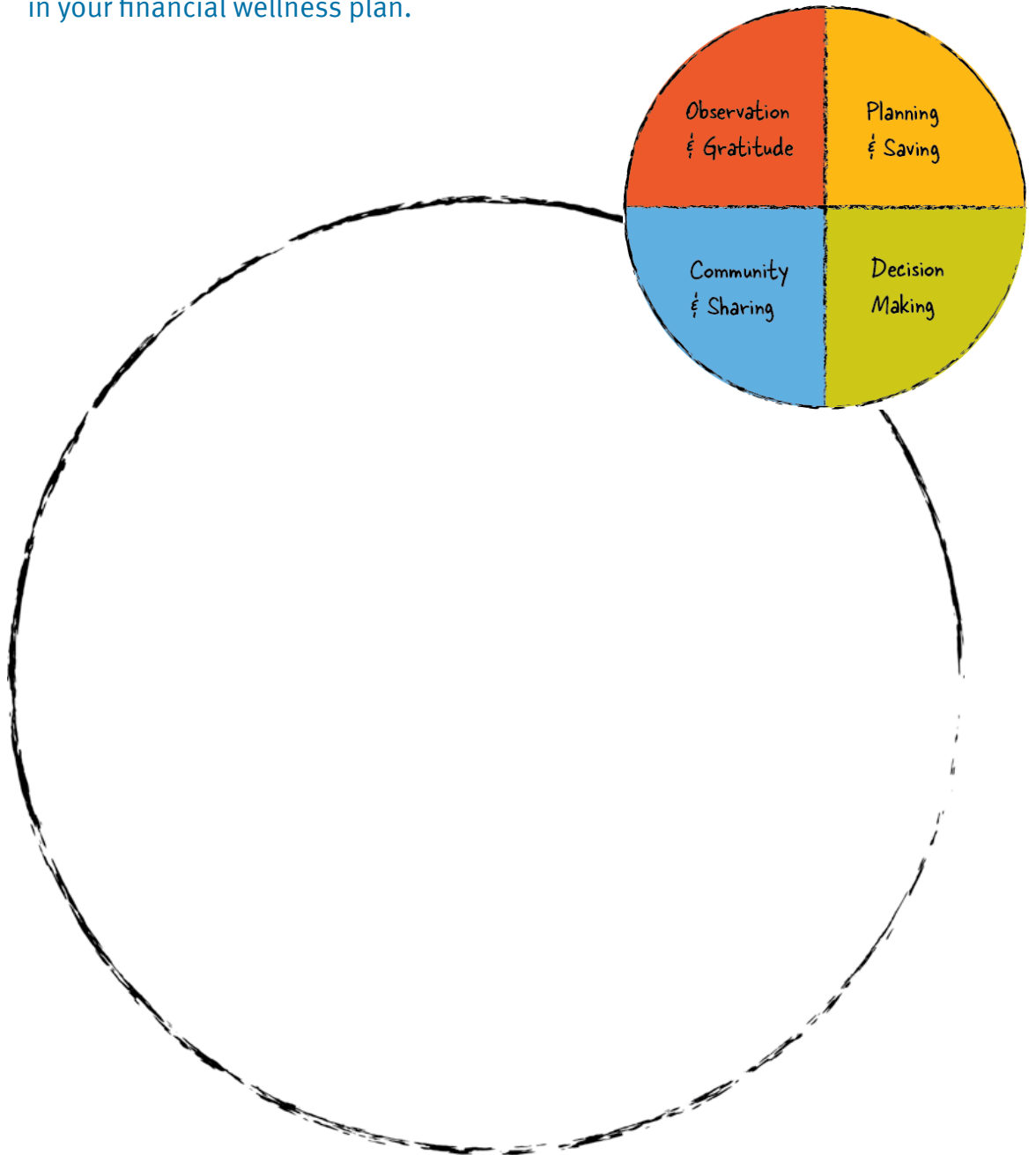




Braiding the third strand: Supporting health and well-being

## Activity 6: My money is medicine (Cont'd)

Fill in each section. Use the Teachings from our Elders and either write, draw or paste magazine clippings on how you will action them to achieve balance in your financial wellness plan.





## Braiding the third strand: Supporting health and well-being

# Traditional teachings and advice

Just as we learn from those before us, planning ahead helps us build a strong future. Elders teach us that thinking about tomorrow and working together can bring success. Sharing ideas and seeking guidance keeps us on a balanced path. Use the teachings below to help you fill in each section of your Medicine Wheel.

### Observation and gratitude

- **Respect the gift, honour its source:** Write or display one thing you are thankful for about your money.
- **Balance is the key to longevity:** Write one way to keep a good balance between spending and saving.
- **Every decision affects the seventh generation:** Write or draw a goal that helps future generations.
- **Give thanks for what you receive:** Show in words or pictures one thing you are grateful for today.

### Planning and saving

- **Plan for the next season:** Write or draw what you need to save for your future.
- **Take only what you need and leave the rest for others:** List your needs versus wants.
- **Waste nothing, use everything:** Write or draw one way to use your money creatively.

### Community and sharing

- **Share what you have and strengthen the circle:** Write or draw one way to share your money with your family or community.
- **The web is stronger than a single thread:** List ways to ask for help and work with others.
- **Take only what you need, leave the rest for others:** Describe in words or pictures how you can help others with your extra money.

### Decision making

- **Don't pick the first thing you see; it may be the last:** Show in words or pictures how you will compare choices before buying.
- **Observe before you act:** List steps to carefully check your choices.
- **Listen to the land, and it will provide:** Write how you can be patient and wait for the right time.

#### Remember:

Money is medicine when we use it in a way that brings balance, helps us feel secure, and supports our future. Creating a vision helps you make smart choices that match your values and needs.

## Activity 7: Picturing my money goals

This activity helps you to take the teachings that spoke to you in *Activity 6: My money is medicine* and use them to help visualize your financial goals.

Money can help us take care of ourselves, our families, and our future. Use pictures to create a vision of how you want to use your money to connect to Elder Teachings and your goals for your future.

### Gather your materials

- A piece of paper or notebook
- Magazines, newspapers, or printed pictures
- Scissors and glue or tape
- Markers or pens

### Find and arrange your pictures

- Look through magazines or printed images and find pictures that align with your hopes and dreams for the future.
- Cut out pictures representing the ways you want to use your money such as:
  - A home for your family
  - Food, clothing, or family gatherings
  - Education, skills, or a job
  - Helping your community or giving back
  - Saving or protecting your future
- Glue or tape the pictures onto your paper to make your money plan.

### Talk about your vision

- Share your pictures with a trusted friend, family member, or Elder.
- Ask yourself:
  - What do these pictures tell me about what's important to me?
  - How can I start working toward these goals?
  - What steps can I take to save and protect my money?
- If you want, take a picture of your vision board to remind yourself of your goals.



## Braiding the third strand: Supporting health and well-being

# Planning for my future

Thinking about your future is important. Whether you want to start a business, go to school, buy a home, or retire, having a plan helps. Here are some ideas to get you thinking.

### Starting a business

1. Think about what kind of business you want to start.
2. Make a simple plan with your ideas, costs, and goals.
3. Talk to people who have experience and ask for guidance.
4. Save money and find support to help you get started.

### Education

1. Choose what you want to learn.
2. Look for schools, courses, or training programs that fit your needs.
3. Ask for advice from teachers, Elders, or family.
4. Keep learning and never be afraid to try new things.

### Buying a home

1. Think about where you want to live and what kind of home you need.
2. Save money and plan your budget carefully.
3. Learn about home loans and programs that can help.
4. Ask trusted people for advice before making big decisions.

### Retirement

1. Think about how you want to live when you stop working.
2. Save money little by little to help you in the future.
3. Talk to Elders or family members about their experiences.
4. Plan for health care, housing, and things you enjoy doing.

#### Remember:

Dream big and plan carefully, just as our ancestors prepared for each season of life.



## Braiding the third strand: Supporting health and well-being

# Activity 8: My future investment plan

This activity will help build your savings step by step and work toward a bright future.

Investing is like planting a seed that grows into a tree. You can choose to save your money in a bank, invest in starting a small business, or invest in yourself by learning new skills. Just like our ancestors planned for the future, let your money grow slowly and steadily.

### 1. My goal:

I want to save for:

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I need this for:

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I want to have this by:

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### 2. My plan:

How much money do I need? \_\_\_\_\_

Break my goal into small steps: (For example, reduce my spending on eating out)

Step 1: \_\_\_\_\_

Step 2: \_\_\_\_\_

Step 3: \_\_\_\_\_

### 3. Learning my options:

I will learn about ways to grow my money by:

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I can ask: (family, community group, trusted friend)

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## Braiding the third strand: Supporting health and well-being

### Activity 8: My future investment plan (Cont'd)

#### 4. Saving regularly:

I will save: (\$ per month)

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I will put my money in: (savings account, safe investment, etc.)

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#### 5. Tracking my progress

I will check my savings every:

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My progress:

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#### 6. Asking for help:

I can talk to: (a trusted person or group)

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When I need advice, I will ask:

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## Activity 9: Sharing my dreams with family and friends

This activity will guide you as you prepare to share with family and friends your financial goals and the steps you plan to take to achieve them.

Sharing your dreams strengthens your plan by inviting trusted loved ones to support and inspire you. When we share our goals and learn together, we build stronger, more resilient communities that can thrive for generations.

### Step 1: Identify your goals

Think about your financial goals (*Refer to Activity 7: Picture your money goals*). Write down your main financial goals.

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Now think about three specific things you hope to achieve soon that will help you move towards these larger goals. (These could be initial steps or milestones.)

1. 

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2. 

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3. 

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### Step 2: Prepare to share

- Think about who you want to talk to (family, friends, or community members).
- Choose a good time and place to have the conversation where you can talk openly.

### Step 3: Talk clearly and listen well

- Clearly explain your main financial goals (from Step 1).
- Share some of the activities you have completed in this bundle. You might want to refer to ideas you had in *Activity 2: My goals*, or *Activity 8: My future investment plan*.
- Listen to what others have to say and be open to their ideas. Keep notes of what they share.
- Ask questions if you don't understand something or if you want to learn more about others' experiences or suggestions.
- Who else could you invite into this journey? Think about other friends, Elders, or community members who can walk alongside you and support your financial wellness goals.

## Activity 9: Sharing my dreams with family and friends (Cont'd)

### Step 4: Work together

- Reflect on and talk about the different options and suggestions that were offered to reach your money goals.
- Ask yourself: How might your choices ripple out to others you care about?
- If you are sharing with multiple people, discuss and try to make a plan that feels fair and works for everyone involved.

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### Step 5: Take action

- Set small steps to follow your plan.
- Check in with your family or friends regularly to see how it's going.

### Reflection and notes

How did it feel to share your dreams, goals and plans for your settlement with others?

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What advice did you find most helpful?

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“Like sharing stories around the fire, talking about our goals, dreams and plans for our money helps us learn, grow, and make better choices together.”







## Braiding the third strand: Supporting health and well-being

# Adding to my bundle

Write or draw something you learned or want to remember.  
This is something to carry with you in your bundle.

## Braiding the third strand: Supporting health and well-being

### Solving problems together



Just as we gather around the fire to share stories, sharing your money plan with others can bring wisdom and support. Elders teach us that working together and respecting different voices leads to better decisions. When we walk the path together, we find success. However, sometimes we have different views and may disagree on the right path to take.

#### How to handle a money disagreement

If you have a money disagreement, take a deep breath and stay calm. Find a good time and a quiet place to talk where everyone feels comfortable. Listen carefully to each other and try to understand different points of view. Work together to find a fair solution that respects everyone's needs. Remember, the goal is not to win but to find balance and fairness for all.



## Braiding the third strand: Supporting health and well-being

# Solving problems together

### How to identify and overcome obstacles

Your financial journey – especially when receiving a settlement or other large amounts of money – may have challenges. It is easy to get drawn into others' spending choices and lose sight of your own goals and dreams. True financial wellness means making choices that align with what is best for you, your family, and your future.

### Common barriers to financial wellness and how to overcome them.

#### 1. Difficult to set aside money for savings

- Make saving automatic so that every month some of your money goes in your savings.
- Look for ways to reduce spending, such as shopping at a thrift store instead of buying new.
- Find extra ways to earn money, like small jobs or selling handmade goods.

#### 2. Unexpected expenses

- Set aside a little money each month for emergencies.
- Plan ahead for costs like repairs, medical bills, or school fees.
- If you receive extra money, like a small lottery win or tax refund, tuck some away to pay for unexpected expenses.

#### 3. Not knowing how to plan your money

- Make a simple household spending plan to track income and expenses. (Refer to *Activity 4: My monthly spending plan*).
- Use a notebook or phone app to keep track of spending.
- Talk to someone with experience about smart money management.

#### 4. Feeling overwhelmed or stressed

- Take small steps instead of trying to fix everything at once.
- Ask for support from family, Elders, or a mentor.
- Celebrate small wins to stay motivated.

#### Hope for Wellness Help Line: 1 855-242-3310

This is a free, Indigenous, 24/7 phone and chat online service. If you feel sad, worried, or need help, you can talk to someone right away. Support is available in English, French, Cree, Ojibway, and Inuktitut.

## Activity 10: Creating my money medicine bundle

This activity will support you as you think more about your relationship with money and how it can be used in a balanced way.

Money can be a tool for healing and balance. Keeping a money medicine bundle can help to remind you of your journey and how you can stay focused on your dreams and goals.

### Find a bundle

Get a small pouch, envelope, or container. This will hold symbols of your financial healing journey.

### Reflect and collect

Choose a small item, drawing, or note to place in your bundle for each of the Seven Steps of Healing. The Seven Steps are inspired by Edgar Villanueva (Lumbee), who uses these steps to bring healing and restore balance, showing how money can be used as medicine.

1. **Grieve** – Write down a past money struggle and place it in your bundle to acknowledge and let it go.
2. **Apologize** – Write a letter to yourself or someone else to forgive past financial choices.
3. **Listen** – Find a quote or teaching from an Elder or mentor about money and add it. (You can look at *Activity 6: My money is medicine* for some teachings)

4. **Relate** – Draw or find a picture that shows a healthy relationship with money. (Refer to *Activity 7: Picture your money goals*).

5. **Represent** – Write down the name of an Indigenous business or cause you want to support.

6. **Invest** – Set a financial goal (like saving or starting a business) and place it in your bundle. (Refer to *Activity 2: My goals*)

7. **Repair** – Write down one way you can give back to your community and help others.

Is there a shared dream you could add to your bundle – one that you hold with others?



Braiding the third strand: Supporting health and well-being

## Activity 10: Creating my money medicine bundle (Cont'd)

Money can become medicine when it weaves our paths together.

Write or draw a collective goal that brings healing and support to your family or community.



Braiding the third strand: Supporting health and well-being

## Activity 10: Creating my money medicine bundle (Cont'd)

Our ancestors taught us that patience, persistence, and working together help overcome challenges and build a secure future.



### Honouring your bundle

- Hold your bundle and think about your financial journey.
- Share your thoughts with a family member or friend.
- Keep your bundle as a reminder that money can be used in a positive way.

### Healing questions

1. How did this activity change how you think about money?

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2. Which step was most important to you?

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3. How can you use money to help your community?

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## Braiding the third strand: Supporting health and well-being

# Adding to my bundle

Write or draw something you learned or want to remember.  
This is something to carry with you in your bundle.

**Learning to take care of your money takes time and patience, but every small step helps you move toward your goals.**

- The three parts of the braid – mind, body, and spirit – can help you anytime you want to think about your money.
- If you haven't looked at all the parts yet, there are more helpful tools waiting for you.
- Keep your focus on what matters most to you. Ask for help when you need it. Be proud of the progress you make.
- This braid brings together knowledge and support to help you. Use what you need.

**Your money is like medicine – use it in a good way to build a strong future for yourself, your family, and your community.**




We'd love your feedback.  
Scan here to share your thoughts on Braiding Mind, Body, and Spirit.



## Braiding Mind, Body, and Spirit: Additional resources

This section contains information and resources on the following topics:

- A. Financial literacy resources
  - B. Indigenous legal services organizations across Canada
  - C. Opening a bank account
  - D. How to get government benefits
  - E. Tips for frontline service providers:  
Supporting financial wellness in communities
- 

### A. Financial literacy resources

#### [“Guiding Your Journey: A Toolkit for Lump Sum Payments.”](#)

2025. Prosper Canada.

This toolkit provides essential guidance for individuals receiving lump sum payments, helping them navigate financial decisions, avoid common pitfalls, and plan for long-term financial security. It includes practical tools, budgeting strategies, and insights tailored to support informed financial choices.

#### [“Indigenous Financial Wellness.”](#)

2025. AFOA Canada.

This program offers various initiatives, including tax clinic training, financial literacy workshops for youth, and resources like the “Money Smarts” podcast, all aimed at promoting financial wellness in Indigenous communities.

#### [“Dollars and Sense.”](#)

2025. AFOA Canada.

A suite of financial literacy workshops tailored for Indigenous youth, offering modules for elementary, middle, and high school students to enhance their understanding of financial management.

#### [“Tools for Building Financial Well-Being in First Nation Communities.”](#)

2023. Prosper Canada.

A collection of financial empowerment tools and resources intended to support both Indigenous and non-Indigenous organizations working to build financial wellness in First Nation communities.





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### [“Managing your money worksheets.”](#)

2018. Prosper Canada.

Seven worksheets to help Indigenous individuals and families to set and work towards financial goals, featuring culturally relevant teachings and artwork.

### [“Navigating Financial Empowerment for First Nations.”](#)

2025. First Nations Market Housing Fund.

This resource empowers First Nations individuals to navigate financial systems, build credit, budget, manage settlements, and plan for future generations while honouring Indigenous values and traditional teachings.

### [“Sixties Scoop Settlement Resources.”](#)

2018. AFOA Canada.

Provides essential resources and support for survivors of the Sixties Scoop, including details on compensation processes and access to various support services.

### [“The Little Black Book of Scams.”](#)

2018. Innovation, Science and Economic Development Canada.

This resource will help increase your awareness of the many kinds of fraud that target Canadians.

### [Free Credit report](#)

Equifax Canada: To request your free credit report.

### [Consumer Disclosure](#)

TransUnion Canada: To request your free credit report and for information on fraud protection.

### [Financial Consumer Agency of Canada \(FCAC\)](#)

Offers information on your rights and responsibilities when dealing with financial institutions and provides resources on fraud prevention.



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### B. Indigenous legal services organizations across Canada

Some Indigenous legal services organizations offer support for fraud, predatory lending, and financial abuse, including cases for residential school, 60s Scoop, or day school settlements. There is no national legal organization dedicated to supporting around these issues, so services may differ depending on your province or region.

Issues around family law and rights may also need to be addressed when receiving settlement payments.

#### **Supports available:**

##### [Aboriginal Legal Services \(ALS\) – Toronto](#)

Provides legal help and advocacy for Indigenous people, including financial exploitation and abuse. Offers public legal education and connections to legal aid and social supports.

##### [Native Court Worker and Counselling Association of BC \(NCCABC\)](#)

Supports clients involved in the justice system and may refer or support clients experiencing financial abuse or fraud, especially if criminal charges are involved.

##### [Mi'kmaq Legal Support Network \(Nova Scotia\)](#)

Provides restorative justice and victim services, which may include financial abuse cases.

##### [Nishnawbe-Aski Legal Services Corporation \(NALSC\)](#)

Helps low-income persons, with certain legal matters related to criminal law, family law, child welfare.

##### [Specialized services for Indigenous Peoples](#)

Offers information on family justice services specifically designed for Indigenous peoples undergoing separation and divorce.

##### [An Act Respecting First Nations, Inuit, and Métis Children, Youth, and Families](#)

Legislation that affirms the rights of Indigenous peoples to exercise jurisdiction over child and family services.

##### [Rights of Indigenous Peoples in Canada](#)

Provides an overview of the inherent rights of Indigenous peoples, including those related to family and community well-being.

##### [Wills for First Nations Estates for First Nations](#)

Explains how estate planning and wills work for First Nations individuals, including those living on reserve.

##### [Provincial and territorial family law resources](#)

Family law varies by jurisdiction. Check your province or territory's government website for laws regarding marriage, common-law partnerships, separation, divorce, and asset division.



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### C. Opening a bank account

The following resources can help with opening a bank account. (Note that Section 2 of this resource has more information on this topic.)

#### [Government of Canada](#)

##### [– Opening a Bank Account](#)

Provides guidance on how to open a bank account, including required identification and customer rights.

#### [Government of Canada](#)

##### [– Account Comparison tool](#)

Provides a comparison of features for different chequing and saving accounts, including interest rates, monthly fees and transactions.

#### [Acceptable ID under the Bank Act](#)

Under the Access to Basic Banking Services Regulations of the Bank Act, banks must offer account services if you provide an acceptable ID.



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### D. How to get government benefits

Applying for some government benefits happens automatically when you file your taxes. For example, the government uses the information in your tax return to decide if you are eligible for the Goods and Services and Harmonized Sales Tax Credit. Applying for benefits, such as the Disability Tax Credit, are more complicated and you may need to fill out a form and provide additional information. Look into local social services offices that can help. Offices in First Nations that help with social assistance are usually called “Income Assistance Offices” or “Social Development Offices.” These offices help members of the community with income, housing, and other social services. The names of these offices may be different depending on the community or the region that you are in.

If you require help with tax filing, you can search for a [Community Volunteer Income Tax Program \(CVITP\)](#) clinic for support.

#### Benefits Wayfinder

The [Benefits Wayfinder](#) is a free online tool that helps people find and access government benefits they may be eligible for.

#### Benefits and income tax filing

Filing your income tax return is important because it helps you access many benefits and credits. By filing your income tax return every year, you make sure you receive the financial support you are eligible for.

Here are some government programs and payments you may qualify for that require you to file your taxes.

#### For individuals and families

- **Canada Child Benefit (CCB)** – Monthly payments for parents to help with the cost of raising children.
- **GST/HST Credit** – A tax-free quarterly payment to help low- and moderate-income individuals and families.
- **Canada Workers Benefit (CWB)** – A refundable tax credit for low-income workers to help make life more affordable.
- **Canada Dental Benefit** – A temporary benefit to help eligible families cover dental costs for children under 12.

#### For seniors

- **Old Age Security (OAS) Pension** – Monthly payments for seniors aged 65 and older.
- **Guaranteed Income Supplement (GIS)** – Extra financial support for low-income seniors receiving OAS.
- **Allowance for the Survivor** – A benefit for low-income widows or widowers aged 60 to 64.
- **Provincial senior benefits** – Some provinces offer additional supports based on tax return information.



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### For students

- **Canada Training Credit (CTC)** – A refundable credit to help with tuition and training costs.
- **Tuition Tax Credit** – A credit for students to reduce taxes owed on tuition fees.
- **Student Loan Interest Deduction** – A deduction for interest paid on eligible student loans.

### For Indigenous individuals

- **Indigenous benefits and tax credits** – Some benefits are tailored for Indigenous Peoples, such as additional education funding and tax exemptions. Filing taxes ensures eligibility for all programs.

### For people with a disability

- **Canada Caregiver Credit (CCC)** – A credit for those supporting a spouse, partner, or dependent with a disability.
- **Canada Student Grant for Students with Permanent Disabilities** – Helps students with disabilities pay for each year of study
- **Child Disability Benefit** – Provides a monthly, tax-free benefit for families who care for a child under age 18 with a severe and prolonged physical or mental disability.
- **Disability Tax Credit (DTC)** – A credit for individuals with disabilities or their caregivers to reduce the amount of tax owed.

### For housing and support

- **Canada Housing Benefit** – A program to help low-income renters.
- **Provincial/Territorial Housing Benefits** – Additional housing assistance programs based on tax return information.



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### Benefits that do not require tax filing

Benefits and tax credits may vary by province, territory, or Indigenous government. Some programs are offered at the federal level, while others are specific to where you live. Always check with your local government or tax office to see what benefits you qualify for in your area.

Here is a list of federal benefits that do not require you to file taxes to be eligible for them.

- **Employment Insurance (EI)** – Provides temporary financial assistance if you lose your job, take maternity/parental leave, or need sickness/disability benefits.
- **Canada Pension Plan (CPP)** – Retirement, survivor, and disability benefits for seniors and eligible individuals.
- **Guaranteed Income Supplement (GIS)** – Extra financial help for low-income seniors receiving OAS.
- **Registered Education Savings Plan (RESP) Grants** – The Canada Education Savings Grant (CESG) and the Canada Learning Bond (CLB) help families save for a child's post-secondary education.
- **Canada Learning Bond (CLB) for 18- to 20-year-olds** – Money from the government to help pay for post-secondary education
- **Repayment Assistance Plan** – A financial support program to help people having financial difficulty making payments towards their student loan.
- **Veterans Benefits** – Financial support for Canadian Armed Forces veterans, including pensions, healthcare, and rehabilitation services.
- **Housing Assistance Programs** – Includes rent subsidies, affordable housing, and homeownership programs (e.g., First-Time Home Buyer Incentive).
- **Employment & Skills Training Grants** – Federal funding for job training and skills development, such as the Canada Training Credit.
- **Childcare Subsidies** – Programs like the Canada-Wide Early Learning and Child Care Plan help lower childcare costs.

### E. Tips for frontline service providers: Supporting financial wellness in communities

This guide is for community members, families, organizations, and frontline workers who want to support Indigenous financial wellness. Many communities already have small groups that talk about money, and this bundle can help by providing useful tools, discussions, and activities that respect culture and traditions.

By working together, we can create safe spaces to learn, share traditional knowledge and modern money skills, and help people feel confident in managing their finances. Whether through group talks, one-on-one help, or sharing trusted resources, this guide offers practical ways to support community members on their financial journey in a way that honours their values and goals.

#### 1. Host community discussions

- Organize small groups where participants can share their financial goals and experiences using the activities in the bundle.
- Use storytelling and discussion circles to connect financial wellness to traditional teachings.

#### 2. Provide one-on-one support

- Help individuals set financial goals in *Activity 2: My goals* or use *Activity 4: Monthly spending plan* to organize finances
- Support community members in identifying trusted resources for financial decision-making such as opening a bank account.

#### 3. Engage Elders and Knowledge Keepers

- Invite Elders, Knowledge Keepers, or financial mentors to talk about traditional financial practices and share their wisdom.
- Integrate the *Activity 6: My money is medicine* as a way to balance financial, emotional, and spiritual well-being.

#### 4. Hands-on learning activities

- Encourage participants to use visuals – such as *Activity 7: Picture your money goals* to set financial goals.
- Have participants role-play handling financial decisions, avoiding scams, or saying no to financial pressure.

#### 5. Connecting to services & resources

- Guide individuals to Indigenous-led financial wellness programs, credit counseling services, and community supports.
- Share trusted websites (e.g., AFOA Canada, Prosper Canada, Indigenous banking resources).

#### 6. Encourage community-based financial practices

- Promote peer support, such as learning circles where people can share financial lessons and challenges.
- Explore collective approaches to financial security, such as community savings groups or cooperative investments.