



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:

- **Amy Black**, Program Coordinator
Financial Wellness in First Nations
Communities, Community Financial
Counselling Services
- **Anna Jordan**, Financial Empowerment
Facilitator, Momentum
- **Crystal Michaud**, Special Projects
Administrator, AFOA Canada
- **Helen Bobiwash**, FCPA, CAFM
- **John Cockburn**, Financial Empowerment
Coordinator, Sudbury Community
Service Centre
- **Millie Acuna**, Manager, Asset
Building Programs, SEED Winnipeg
- **Natalie Wynn-Dempsey**, Indigenous
Engagement Coordinator, Momentum
- **Pam Quart-McNabb**, Vice President,
Education and Training, AFOA Canada
- **Sam Dill**, Independent consultant

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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:

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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

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.