

## 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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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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## 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

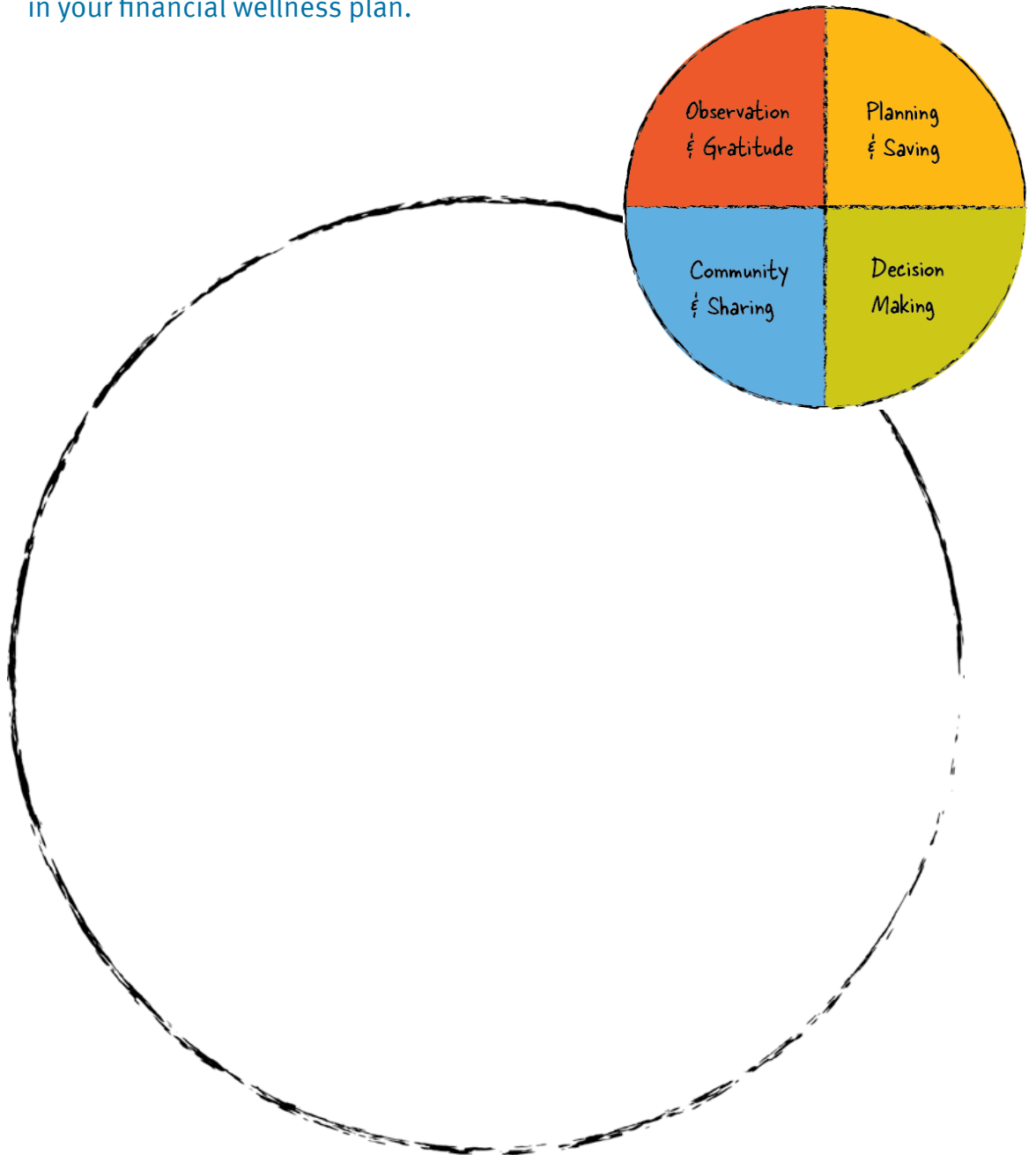
- Look at your Medicine Wheel regularly and add new ideas or check your progress.
- Share your Medicine Wheel with family or community members and talk about your money plans together.



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## 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.





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# 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.



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

4. Saving regularly:

I will save: (\$ per month)

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:

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.)

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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?



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## 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.



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## 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.