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**MODULE 2, FAMILY ASSETS**, demonstrates the importance of asset accumulation over generations and helps families join together to identify and celebrate the assets within their family.

There are six activities in this chapter:

- **Family Assets Collage** gives families an opportunity to work together and rejoice in each others' assets.
- **Family Asset Tree** shows how assets are developed and passed through generations.
- **First Asset Goal** asks people to share their experiences from the first time they bought something for themselves.
- **Where's the Strength in Your Family?** is an arm-wrestling game to demonstrate the power of working as a financial team.
- **Filling the Family Resource Box** is a reminder of how everyone has a role in contributing to strengthening families and family resources.
- **Sunshine or Storms?** lets people take stock of the sunshine (or positive resources) that they are bringing into the home.

# 11. Family Assets Collage

**OBJECTIVE:**

Families work together to identify their assets and represent them in a concrete format.

**TIME:** 50 minutes (over two class sessions) to create collage in class

**MATERIALS:**

**Poster board, scissors, and glue for each family**

It is also suggested that the trainer create her or his own Family Asset Collage to show when presenting this activity.

**NOTE TO TRAINERS:**

This activity requires time in at least two separate class sessions since participants will need time to collect and bring in their own photos, pictures, and small objects representing family assets. During the first class, you will want to introduce the concept of assets—both financial and non-financial assets—and explain the purpose and logistics of creating a Family Assets Collage. Then, depending on how much class time you want to devote to this activity, you can either send people home to collect photos, pictures, etc., and bring them back to the following class to make the collage; OR you can assign the making of the collage to be done at home. The second scenario is nice if families don't attend the classes together. In either scenario, encourage participants to have the entire family participate in collecting the asset pictures.

This activity will probably take 10 minutes in the first class to introduce the concepts and the activity. In the follow-up class, set aside 20 minutes to create the collages and 20 minutes for families to discuss their displays. Alternatively, collages can be created at home and participants could spend class time presenting their work. You can designate 20 minutes in the follow-up class or spread this out over several follow-up classes, asking one or two families to present their collages each class.

Think about hosting a special Family IDA Asset training workshop! You can ask families to come to the workshop prepared with the asset photos to make their collages.

**ACTIVITY:**

**Session One:** Lead a class discussion on assets. Ask the class participants to define assets. Ask them to devise a list of assets. Analyze the list. Discuss how assets are things with value that people have; that some assets may have a clear dollar value, like a home, a car and even the IDA savings account; that other assets may not have a price tag, but can be valuable. Examples of nonfinancial assets are family, skills, education, work ethic, etc. Nonfinancial assets are often very valuable in helping obtain financial assets.

Let them rejoice in the assets they own and think about new assets they hope to achieve. Demonstrate that making a display of their assets is a fun and helpful way to take stock of the positive things in their family's life. It is also an activity they can continue to create and expand with their family over the years.

Ask families to create a Family Asset Display, either during this class or at home before the next class. Ask that each participant work with his or her family to draw or collect pictures, take photos of family assets, or find small objects to represent the assets. Have each family spend time thinking about and collecting representations of their assets for a collage before the next class.

You can also encourage the families to be creative and find a format that works best for them. While a collage can be a nice format to put on a wall or on the fridge, families may also find other ways to display their assets. For example, to make a mobile doesn't take much extra work, just a few extra materials such as wire clothes hangers or paper clips as well as string or yarn. Another fun format is a photo album or asset book. This is also nice because families can continue to add pages as they accumulate new assets, such as their IDA savings goals!

**Follow-up Session(s)**

If participants will create the collages in class, give families about 20 minutes to put together their collages. After they have done their collage, ask families to show and explain their finished products to the class. Ask them to describe why each element is an important asset to their family. Encourage them to go back and add some of the stories to their display.

Also, encourage families to leave space on their collage for new assets they obtain particularly the IDA asset they are saving for!

# 12.

## Family Asset Tree

**OBJECTIVE:** Introduce the concept of assets and how they are developed over time.

**TIME:** 30 minutes

**MATERIALS:**

Family Asset Tree Handout (2 pages)

**TALKING POINTS:**

Introduce the concept of assets—both financial and nonfinancial assets. Have a discussion about how assets are accumulated over time and through generations.

**ACTIVITY:**

Distribute the Asset Tree Handout to the class. Ask participants to fill in the tree by writing their answers to the questions for each generation on the corresponding section of the tree. For example, for each generation they can write the assets on the left side of the tree and how their family acquired the assets on the right side. At the end, they will have a nice list of their family's assets through the generations, starting from the roots. Give participants 10 minutes to fill in their trees.

Break the class into small groups to share the story of their trees with each other for about 10 minutes. If families or couples are in the class, ask them to join the same group.

**GROUP DISCUSSION:**

- What did they learn about other family or group members?
- What are some similarities or differences among group members' trees?
- Which historical events (i.e., wars, migration patterns, changes in law, and social or economic transformations) influence similarities or differences?
- How do differences of race, ethnicity, age, or gender affect the stories?
- How do you expect the stories to continue for the next generation?
- How did the group members feel while discussing their own assets or lack of assets?
- What kinds of assets are represented by the members of your group?
- Which assets are not owned by the group members?
- What kinds of assets do you see on a daily basis?
- Does your group value some assets more than others?
- How does having assets make it easier to accumulate more assets?

## HANDOUT: Family Asset Tree

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### The Roots: Your Grandparents

What kinds of assets did your grandparents have?

How did they obtain these assets?

How did the experiences of earlier generations affect your grandparents?

### The Trunk: Your Parents

What kinds of assets did your parents have?

How did they obtain these assets?

How did your grandparents' assets (or lack of assets) affect your parents' ability to build assets?

### The Branches: Yourself

How did your family's economic situation affect you, your goals, your education, and your expectations of work and assets?

What assets do you have?

What assets will you contribute to the next generation?

### The Fruit: Your Children

How will your family's economic situation affect your children, their goals, their education and their expectations?

What assets will they have?



Fruit:  
Your Children

Branches:  
You

Trunk:  
Your Parents

Roots:  
Your  
Grandparents





# 13. First Asset Goal

**OBJECTIVE:** Demonstrate the importance of saving for what you want.

**TIME:** 40 minutes

**MATERIALS:**

One large sheet of paper (i.e., flip chart paper) for each participant

Multi-colored markers that participants can share

Masking tape

**NOTE TO TRAINER:**

Setup the room with a flip chart page for each participant taped around the walls of the classroom at a height where people can draw and write on them.

Write the following three questions on a flipchart or blackboard:

1. What was the first big purchase you remember buying with your own money?
2. How old were you?
3. How did you earn or save the money?

It is helpful as the trainer to prepare a sheet with your first asset goal to present to the class as an example. Across the top, write down the asset you purchased, for example, blue bicycle. Now draw a big line down the middle of the page. On the left draw a picture of the asset. Write down how old you were under the asset you purchased. Now, on the right half of the page, draw a picture of how you earned or saved the money. Maybe you earned the money from your first part-time job (i.e., babysitting, mowing lawns, delivering newspapers). Maybe you saved your allowance in a piggy bank or bank account. Or maybe you remember not spending money on other things, like clothes. You could represent this by drawing a shirt with a big X through it.

This is also a great introductory activity for microenterprise training.

**TALKING POINTS:**

Many of us have fond memories of the first time we bought something for ourselves –something we really wanted and something we saved to buy. In addition, this experience was often associated with our first job or first entrepreneurial experience as we found creative ways to earn the money we needed to purchase the asset.

Do people know their partner or parents' first income-earning experience? We are going to spend a couple of minutes revisiting

those memories of the first time we saved and bought something for ourselves!

**ACTIVITY:**

Show the class the page picturing your first asset purchase. Describe your first purchase with enthusiasm. Show the class what you bought, how old you were, and how you saved or earned the money.

Ask each person in the class to take a marker and go to one of the sheets taped to the walls around the classroom. Ask each participant to create a depiction of their first asset purchase. Have them write the asset at the top and draw a line down the middle of the page. On the left hand side, ask them to draw the first asset they bought for themselves. Ask them to write their age under the asset. Now, on the right side of the page, ask them to draw or describe what they did to save the money: Did they find a job or stop buying or doing other things in order to save the money? Give participants about 5 minutes to think about their first asset purchase and to draw the diagram and pictures described above.

Have participants tell the other class members about their first savings achievements.

**GROUP DISCUSSION:**

- Where did you earn the money to save?
- How long did it take you to save for the asset before you bought it?
- How did you feel about working hard to buy this asset?
- Where did you save your money? (i.e., Piggy Bank, Bank Account)
- What are some obstacles or competing priorities you remember that made it difficult to save?

# 14. Where's the Strength in Your Family?

**OBJECTIVE:** Demonstrate that a family working together as a team can accomplish and save more.

**TIME:** 5-10 minutes

**MATERIALS:**

A fistful of play \$100 bills

**NOTE TO TRAINER:**

When introducing this activity, it is better not to talk about teamwork but to talk in terms of “who wants to learn how to make more money!” The fun part of the activity is seeing the class participants figure out the “trick.”

**ACTIVITY:**

Ask two couples to come to the front to learn how to make more money by arm wrestling. Set up chairs at a table (or the corner of a table) so they can sit face to face and put their elbows on the table in a typical arm wrestling position.

Explain the rules of the game:

Every time the man wins (makes the woman's hand touch the table), he'll get \$100. Every time the woman wins (makes the man's hand touch the table), she will get \$200. Ask if anyone has questions. Give the couples one minute to earn as much money as they can.

OK, contestants, GO! Create and keep high energy here. Yell encouragement to the men, then the women. Encourage others in the class to yell, too. Whip down the bills as individuals win them.

At some point, the contestants will discover that allowing the woman to win quickly, over and over, can greatly increase their earnings. Using two couples to arm wrestle at the same time increases the competition and also the chance of this discovery. If the couples do not discover this on their own, ask the group if they see how the couple could earn more money. If no one discovers this, whisper the message in one couple's ears and let them demonstrate.

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**GROUP DISCUSSION:**

- Did it take long for couples to work as a team?
- What did participants learn about themselves during this activity?
- How does this activity relate to money management with a partner or family members?
- How can participants work better with their families or partners as a team to increase family wealth? Ask people to give specific examples.

**CONCLUDING TALKING POINTS:**

It takes a committed couple or family to trust each other to share money and to make this team work. If not, family members will be more worried about protecting their own interests. In real life, families and couples who pool their resources accumulate more wealth.

# 15.

## Filling the Family Resource Box

**OBJECTIVE:** Identify and appreciate the assets that each member contributes.

**TIME:** 10 - 15 minutes

**MATERIALS:**

A box for each couple or family (shoe box or comparable size)  
Slips of colored paper and pens

**NOTE TO TRAINER:**

If you have time, you can cover the boxes ahead of time to look more attractive.

**TALKING POINTS:**

Discuss how we all take from our family's resources for breakfast, bus money, attention, help, and so on. Point out, too, that we all must keep putting resources into it. It is important for everyone in a family to bring good things home. This does not mean just money and objects. We don't mean that kids need to go out and get jobs. Family members contribute many different kinds of resources. Everyday, each of us can contribute many small things that make it nice to be together. For example, think about giving a smile, a thank you, a flower, a helpful attitude, a helpful act, or a chore. Contributing your good feelings helps the family. Sometimes, you may think that what you do and how you act in a family doesn't make much difference, but it does.

**ACTIVITY:**

Hold up a family box and ask each person to imagine it contains all their family's resources: home, car, money, food, hugs, cooperation, fun together, and so on.

Ask the couples or families to take a few moments to begin thinking of resources of all kinds that they individually put into the family's resource box. Have them write words or draw pictures on colored slips of paper. Then, they should take turns naming their contributions and putting their papers in the box. They should keep the turns going, offering appreciative responses to each other's contributions and helping others generate ideas. They should be sure that every person appreciates every other person in the family for at least one contribution. Encourage families to do this activity again from time to time.

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Adapted, with permission, from Survival Skills for Healthy Families, a family education program developed by Family Wellness Associates. Copyright George Doub 2001.

# 16. Sunshine or Storms?

**OBJECTIVE:** Help the family bring more sunshine and good feelings into the household.

**TIME:** 10 minutes

**MATERIALS:**

Sunshine or Storms? Handout

**TALKING POINTS:**

Every home has a climate. Some households feel cloudy, with frequent storms. Other homes feel radiant with sunshine. The good news is that, like the sun outside, sunshine inside your home is free!

**ACTIVITY:**

Ask the class to think about the following two questions:

- **How often per week do you find yourself storming?**
- **How often do cold tensions cool off your home?**

Pass out the handout and have the participants spend 5 minutes completing the form.

**GROUP DISCUSSION:**

- What are some ways you can increase the Sunshine in your homes?
- What are some benefits of Sunshine?

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Adapted, with permission from the Power of Two Marriage Skills Workshops by Heitler and Hirsch. See [www.PowerOfTwo.org](http://www.PowerOfTwo.org).

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## HANDOUT: Sunshine or Storms?

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Remembering that the best things in life are free, fill in the chart below to assess how much sunshine fills your home.

<b>WAY OF EXPRESSING SUNSHINE</b>	<b>HIM: NUMBER OF TIMES PER WEEK</b>	<b>HER: NUMBER OF TIMES PER WEEK</b>
Initiate a hug.		
Agree with something your spouse has said.		
Pitch in and help with chores without being asked.		
Express admiration (e.g., I like that color on you).		
Express thanks for something your spouse has done.		
Smile.		
Be playful.		
Declare your love.		
Put money aside for a rainy day or a special gift for your loved one(s).		
Offer to take on financial chores, such as paying bills.		
Discuss a personal dilemma (medical, emotional, situational).		
Share about your day, discussing issues on your mind.		
Set aside time to be together.		
Inquire about something of importance to your spouse.		

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