

# 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!