

Rooted & Ready



Building Our Financial Roots Mindset, Core Pillars & The Jar System

Presented by: Nichole Sledge, Founder & Principal Consultant, Enlightened Equity LLC

Welcome to our first session! We're thrilled to have you here as we embark on a journey to build strong money habits that grow with your family. This community-centered workshop series blends financial literacy, developmental support, and family empowerment—helping caregivers lead with love and strategy. Through practical tools, foundational concepts, and interactive activities, we'll cultivate lasting financial well-being for generations to come.

Name: _____ Date: _____

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ENLIGHTENED EQUITY LLC

Your Money Story: Beyond the Numbers

Money is more than just math; it's deeply connected to your **mindset, memories, and how you see the world**. This workshop acknowledges that financial literacy, when approached with **care and equity**, helps families:

- Reflect on **money memories** and inherited beliefs.
- Understand **systemic barriers** and historical challenges that affect financial access.
- Develop **thriving money habits**.
- Make confident **intergenerational financial plans**.

Our approach is different from traditional money advice. We recognize that everyone's money journey is unique, often shaped by societal structures. Imagine these truths:

- **The Crooked Ladder:** Unlike common assumptions of equal starting points, historical policies (like redlining) created unequal access to wealth-building opportunities.
- **The Filtered Tap:** Access to fair, affordable financial products isn't evenly distributed; some face higher fees and limited options.
- **The Unlevel Race Track:** Systemic barriers (employment discrimination, housing limitations) create different obstacles, making the race fundamentally unfair.

Instead of simply saying "budget better," we encourage deeper questions:

- What **stories about money** did your family tell you?
- How do **systemic barriers** show up in your financial life?
- What would **financial confidence** look like in *your actual circumstances*?

This is about working with intention and understanding the whole picture, recognizing that effective financial planning requires acknowledging both personal agency and systemic influences.

Understanding Your Relationship with Money

Your relationship with money begins early and shapes your decisions for years. Before we make new money habits, let's understand where your beliefs come from and how they influence you today.

- **Explore Your Money Memories:** Reflect on childhood experiences. Did your family talk about money openly or keep it private? Was it a source of stress or security? These early impressions form your **money foundation**.
 - **Thinking About Money:** What are your earliest memories or beliefs about money? [**Write your reflection here**]

- **Identify Your Money Emotions:** What feelings arise when you think about money? Anxiety, excitement, shame, or confidence? Understanding your emotional responses is **key to being money-smart**.
 - Financial trauma is real and can show up as:
 - Anxiety when checking bank accounts.
 - Avoiding financial conversations or planning.
 - Perfectionism around money decisions.
 - Feeling "bad with money" despite evidence otherwise.
- **Recognize Money Patterns:** Consider if you're repeating financial patterns from your upbringing or deliberately creating new ones. **Awareness** is the first step toward positive change for your family.

Your money stories aren't just about the past—they actively shape your present decisions and future possibilities. By bringing awareness to these narratives, you can begin to rewrite them in ways that better align with your values and goals.

The Power of Reclaiming Your Money Story

To reclaim your money narrative means YOU get to **rewrite your story**. You're not ignoring the past, but you're refusing to let it define your future. This process is about **awareness**, separating who you are from what you've experienced.

It's like understanding that in a financial race, not everyone starts at the same line. Some begin far behind due to historical disadvantages (like redlining or discriminatory lending). Others face hurdles like predatory lending or wage gaps. Even if everyone runs their hardest, the outcome is unequal because the system itself is designed with different starting points and obstacles, not an even playing field. **Once you see the structure, you can work both within it and to change it.**

Affirmations: Awesome Money Truths You Can Hold

Your financial story isn't about being 'good' or 'bad' with money—it's about being **intentional with the resources you have** and **honest about the systems you're navigating**.

Whether you're starting, restarting, or redirecting—you're **exactly where you need to be**.

Imagine financial opportunities as water flowing from a tap. For some, the water flows freely; for others, it's restricted or cut off due to infrastructure. Understanding why your tap might be different—and **how to advocate for a more equitable water system**—is part of building true financial confidence.

My Money Story: A Reflection

Part 1: What I Learned About Money (Be honest!)

Growing up, money felt like: [**Write your reflection here**]

One thing I often heard about money was:

I believed people with a lot of money were:

I believed people without money were:

When someone mentioned credit, budgeting, or investing, I used to feel:

I picked up the habit of:

I want to unlearn:

Your Money Values: What Truly Matters

When your financial decisions reflect your **core values**, you experience greater satisfaction and purpose. This alignment creates a powerful foundation for sustainable financial well-being that extends beyond just counting coins! Your financial values are the most important ideas and rules that guide your money choices. When your money choices align with your values, you feel great!

- Think about what's truly important to you in life (e.g., security, freedom, generosity, experiences, family, community, personal growth, simplicity, health, time). **List 3-5 words that represent your most important values:**

1. [_____]
2. [_____]
3. [_____]
4. [_____]
5. [_____]

- **How do these values currently show up (or not show up) in your financial life?**
[Write your reflection here]

- **How do you want your money to reflect these values more effectively?**

Now that you understand your past money stories and identified your core values, we're ready to equip you with the language and knowledge to build an even more empowered financial future. In this next part, we're moving from money narratives to money knowledge, breaking down core financial terms and ideas—plainly, practically, and with your values in mind!