

Familyhood

Statewide Training

Financial Empowerment



Feedback +Free Guides



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Empowering Parents Through Financial Education

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How many Americans struggle to pay their bills on time?

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Key Financial Skills for Empowerment

Goals & Tools

Set short- and long-term financial goals and learn tools to achieve them for better outcomes.

Income & Taxes

Evaluate current and future income while mapping out financial responsibilities and tax strategies.

Credit & Debt

Track credit scores and understand their connection to debt.

Protecting Yourself

Explore different types of insurance and their purposes.

Savings & Retirement

Discover how savings influence retirement planning.

Benefits of Financial Empowerment for Families



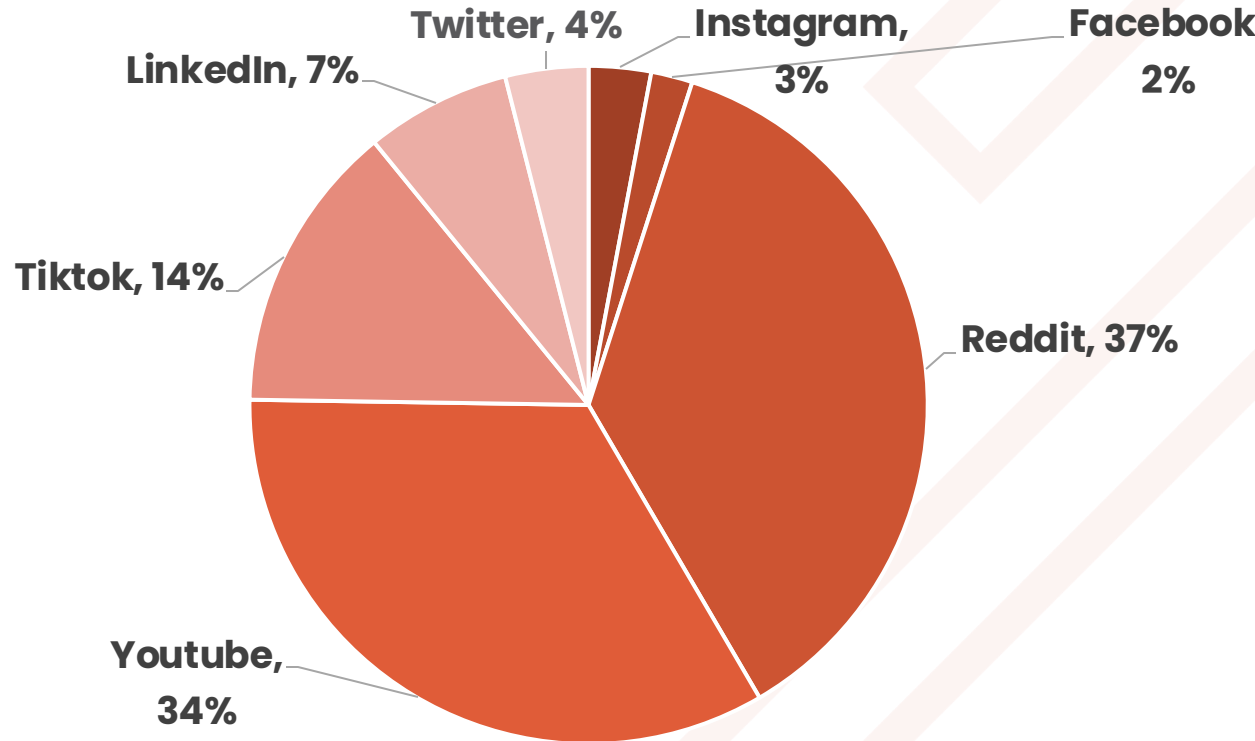


Money Attitudes for Financial Well-Being

Where do 18–41-year olds get financial advice?

Most Trusted Social Media Site for Financial Information

- Top 7 social media sites young adults say they trust for financial information
- Chart Profilic survey of 1,009 U.S. adults. January 2023 – **Source Forbes Advisor**



Why do people struggle make good financial decisions?



20%
LOGIC



80%
EMOTION

To get ahead in life, you need to balance the heart with the head—mastering both to make smarter money moves.

Achieving Financial Goals

The connection between financial attitudes and behaviors to build an effective spending plan



Money Attitudes Assessment

There are going to be several sentences about when you buy things or how you feel when you shop. As each one appears, decide whether you often, sometimes, or almost never think or feel that way.




For Often, write three checkmarks () in the box.



















For Sometimes, write two checkmarks ()

If your answer is **Almost Never**, write one ().

For each item, it will tell you which box to put your checkmarks in. Any questions?

Money Attitudes Example

Often=  Sometimes=  Almost Never= 

A	B	C	D	E	F
1 	2 	3 	4 	5 	6 
7 	8 	9 	10 	11 	12 
13 	14 	15 	16 	17 	18 

Money Attitudes Assessment

- A1.** I am more interested in getting a bargain than in what I buy.
- B2.** Buying something makes me feel better when I'm unhappy.
- C3.** Sometimes I buy something because it will annoy someone else.
- D4.** Sometimes I buy things to feel important and gain status.
- E5.** I buy products that claim to hide my age.
- F6.** I comparison shop and gather all the facts before I buy.

Money Attitudes Assessment

A7. I enjoy deals so much that I buy things I don't need or can't use.

B8. I buy things when I am having a bad day.

C9. I feel neglected, so I buy something even if I don't like it.

D10. I am willing to pay more for a product that will make me stand out from the crowd.

E11. I buy products to be more appealing to others.

F12. I use the facts and ignore the influence of ads.

Money Attitudes Assessment

A13. I feel I am beating the system when I get items on sale.

B14. I buy things I don't need to make myself feel better.







C15. I buy things that I complain about or that make me unhappy.

D16. I pay extra to get something exactly the way I like it.

E17. I buy products that promise to make me feel younger or better looking.

F18. I have a plan and get a lot of satisfaction from the money I spend.

Adding Up the Scores

A. Bargain Buyer	B. Emotional Buyer	C. Get-Even Buyer	D. Status-Seeking	E. Wishful Buyer	F. Satisfied Buyer
1 ✓	2 	3 ✓	4 ✓	5 ✓	6 
7 ✓	8 	9 ✓	10 ✓	11 ✓	12 
13 ✓	14 ✓	15 ✓	16 	17 ✓	18 
3	7	3	5	3	7

Money Attitudes

Bargain Buyer

These buyers prioritize getting a bargain over the purchase itself, finding excitement in the sense of beating the system with sales.

Emotional Buyer

These buyers may turn to shopping for a mood boost—whether it's a movie, dessert, or a new haircut—but frequent or expensive purchases can quickly add up.

Get-Even Buyer

These buyers may shop for a sense of reward, even purchasing items they don't need or like, simply to feel satisfied.

Money Attitudes

Status-Seeking Buyer

These buyers may seek recognition, opting to pay more for name brands and designer items, even when store brands could serve just as well.

Wishful Buyer

These buyers purchase products that promise to enhance their appearance or well-being, often spending a lot of money on these products.

Satisfied Buyer

Satisfied buyers carefully select purchases, often comparing prices and researching brands. They stick to a budget and know their spending limits before shopping.

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What kind of buyer are you?

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Group Debrief Questions

1. How have your money attitudes influenced the financial decisions you've made so far?
2. How do your attitudes toward money shape your interactions with your partner, children, or family? Have you ever faced conflict due to differing money views with someone close to you?
3. What guardrails can you set to ensure your financial behaviors stay aligned with your goals and values?

Positive Effects on Children's Financial Behavior

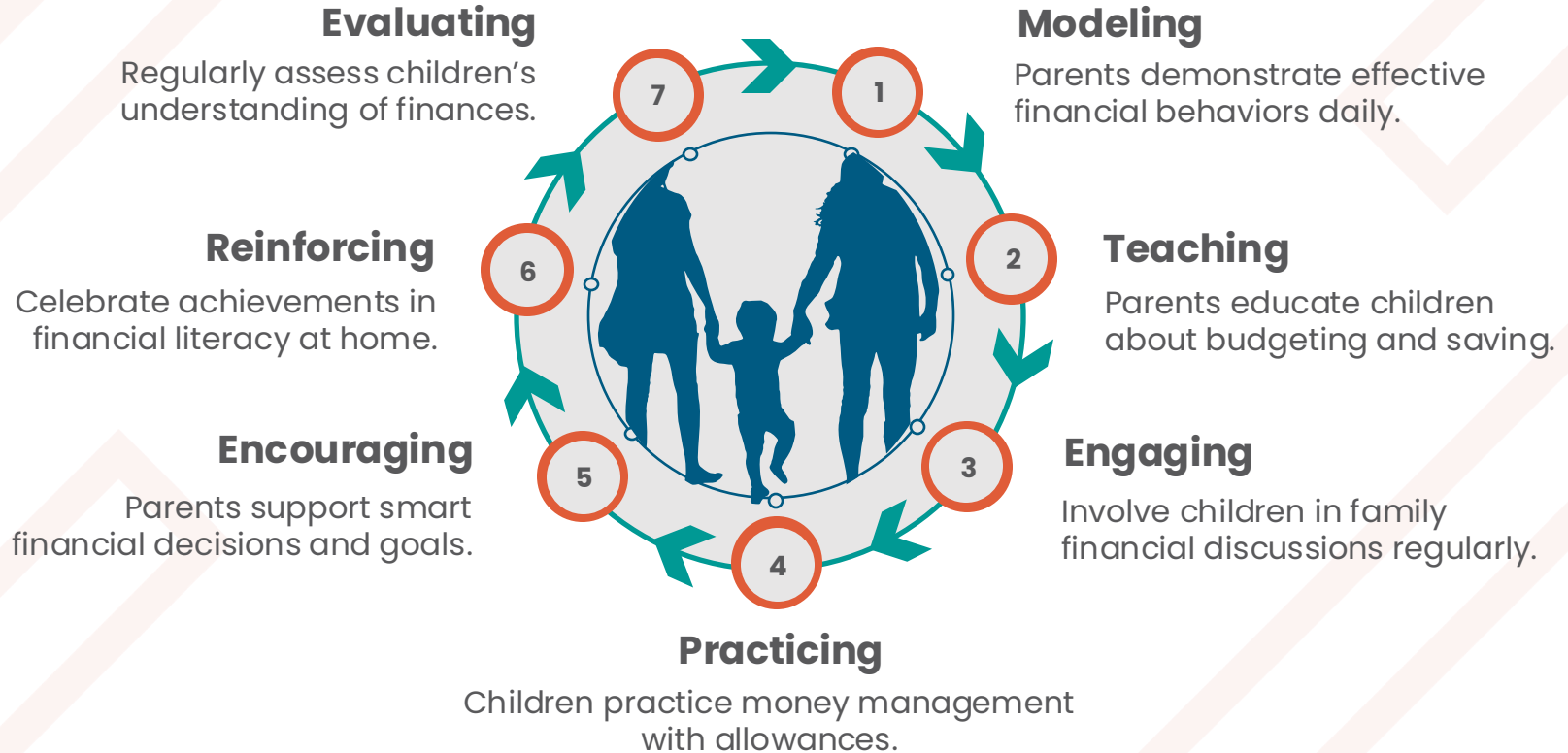


Table Discussion

Imagine how you can strengthen individuals and families in your community by enhancing financial empowerment through collaboration with other community service providers/family advocates.

- How can the financial stability needs of your community align with DHS Familyhood's financial education strategies?
- What are some ways your program and/or services can build adult capacity in the areas of financial capability? Who in your community can you partner with (or collaborate with)?

Report Out

- What ideas did you all discuss for how you can better serve vulnerable individuals and families in your community?

Partner with OKDHS to Strengthen Families Across Oklahoma

- Join the FAMILYHOOD statewide strategy today and expand your capacity, services, and resources to support vulnerable families. There are several ways you can make an impact:
 - Build your capacity: Sign up for one or more professional development training sessions to grow your knowledge and expertise.
 - Align your programs with FAMILYHOOD.
 - Participate in curriculum training that equips you to:
 - Launch new initiatives in your community—such as a financial capability program.
 - Integrate evidence-based curriculum into your existing services to enhance their effectiveness.

Stay Connected and Champion FAMILYHOOD

- Stay informed: Sign up to receive updates on FAMILYHOOD strategies and new engagement opportunities.
- Champion FAMILYHOOD in your community:
 - Learn how to raise awareness about statewide or regional family-strengthening programs, resources, and services.
 - Discover best practices for collaborating with community leaders and agencies to strengthen families.
 - Get tips on advocating for and supporting vulnerable families in your area.
 - Serve as a referral partner to connect families with programs that promote family strengthening in your community or region.



Familyhood

Statewide Training

STAY INFORMED AND SIGN UP

Trainings are scheduled throughout the year. To stay updated on session details as they become available, scan the QR code to register. Once registered, we'll keep you informed and ensure you're connected to participate in future training sessions.

