



HANDS LIFTING HEARTS
INITIATIVES SOCIETY
RESOURCE 09

MONEY, POWER & FAMILY.

Talking about money with respect,
fairness and safety

For African, Black and Caribbean families,
youth, and caregivers in Alberta



Money stress is common.
Money control is a warning sign.
Learn the difference and choose
safer next steps.

Family Violence Prevention /
Breaking Silence, Building Safety

Sponsored by the Ministry of Children and Family
Services, Government of Alberta
CONTACT US | admin@handsliftinghearts.ca

Alberta
Government

Shared money, shared voice

New country, new costs, remittances home, child benefits and one or two incomes can put pressure on any family. These activities help you talk about money openly and notice when money is being used to control.

Make this your own

Tick boxes and type in the spaces, or print and write by hand. Use a PDF reader that supports forms. You can skip any question, pause, or return later. There are no scores. Save only if it is safe to keep your answers.

Privacy matters. A completed workbook may contain personal information. Use a device and storage location you trust. If someone monitors your device, consider using a safer device or completing the activities without recording answers.

Choose an activity

Money stress or money control?

How we decide

Our money values

Child benefits and family needs

Our money conversation plan

Support you can choose

Safety first: If talking about money leads to threats, fear or punishment, do not try these shared activities. Choose individual support instead.

Money stress or money control?

Choose Stress or Control for each situation. There are no scores.

	Stress	Control
1. We argue because rent went up	☐	☐
2. One person must ask permission to buy food or diapers	☐	☐
3. We both worry about sending money home	☐	☐
4. One person keeps the other's bank card or passwords	☐	☐
5. Someone is stopped from working or studying	☐	☐
6. We disagree about a large purchase and talk it through	☐	☐
7. Child benefit money is taken and not used for the children	☐	☐
8. Debt is put in one person's name without their agreement	☐	☐

Compare: Rows 1, 3 and 6 describe stress that families can work through together. Rows 2, 4, 5, 7 and 8 describe control. Financial abuse is a form of family violence, even when there is no physical harm.

How we decide

Tick what is true in your home today.

- ☐ We both know our income and main bills
- ☐ Each adult can access their own money and agreed shared account information
- ☐ Each adult has some money they can spend without asking
- ☐ We agree together before large purchases or loans
- ☐ We agree together on how much to send to family abroad
- ☐ Each adult can access documents they need; ownership arrangements are understood

One thing I would like us to decide together

One thing I would like to understand better about our money

Discuss shared decisions without demanding private passwords or control of another person's accounts.

Our money values

Money carries culture and history. Reflect privately or share with someone you trust.

In my family growing up, money was handled by...

What I learned about money, men, women and respect...

Responsibilities to family back home mean to me...

A money value I want to keep

A money habit I want to change

Child benefits and family needs

The Canada child benefit helps eligible families with the cost of raising children under 18. Payment and eligibility rules depend on circumstances; shared planning is not a requirement to give another adult control of a payment.

What our children need most each month

How we can plan for these needs safely

☐ I understand the payment information that applies to my situation

☐ I can ask questions without threats or pressure

If someone takes or controls money needed for your children, contact 310-1818 or a settlement or legal worker about your options.

One thought or next step I want to keep

Our money conversation plan

Complete alone or with a willing partner. No one needs to agree under pressure.

A good time and place for us to talk about money

How we will take a break if it gets heated

One shared goal for the next three months

One step each of us will take

Free help we could use (for example, a financial literacy workshop or a tax clinic)

A plan works only when both people can speak freely. If you feel afraid to disagree, that is a sign to seek support.

Support you can choose

You do not have to complete this workbook alone. In immediate danger, call 911. Click a service name for its official information.

Family Violence Info Line

Call or text 310-1818. Available 24/7; phone support in 170+ languages.

Hands Lifting Hearts Initiatives Society

admin@handsliftinghearts.ca | handsliftinghearts.ca

Kids Help Phone

Call 1-800-668-6868 or text CONNECT to 686868.

ShelterSafe

Find women's shelters and support services across Canada.

211 Alberta

Call or text 211, or use online chat to find local services.

Plan for your safety

Government of Canada safety planning information.

One support option I may want to explore

Sources and further reading

[Canada child benefit](#)

Support information checked October 15, 2026. This workbook is not a substitute for personalised safety planning, legal advice or professional support.

Prepared as part of the Hands Lifting Hearts Initiatives Society Family Violence Prevention: Breaking Silence, Building Safety Toolkit. Images are AI-generated and do not depict participants.