



**Agency Information Package**  
**'Crack the Case' Youth Enrichment Program**  
**2021-2022**

**Program Developed by:**  
**The Dollar Detectives Inc.**

*Consulting partner in development*  
*Dr. Diana Florea Davila, Registered Psychologist*



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## **WHO ARE THE DOLLAR DETECTIVES?**

The Dollar Detectives is an innovative, youth-led, not-for-profit social enterprise. Our primary vision is to deliver fun and experiential learning which enhance youth's financial confidence, leadership and sense of self-determination. Our holistic youth enrichment program is uniquely designed to support youth and their overall wellbeing.

We believe in innovation! From the design of our programs to the way we run our business. As a not-for-profit social enterprise, we moved away from the traditional not-for-profit model and adopted a new model focused on public good while delivering sustainable services. We help address societal issues through a self-generated revenue model and not government funding.

## **OUR PURPOSE**

Empowering youth to walk confidently into adulthood through teaching financial, social and emotional competencies needed to successfully navigate the world around them.

## **OBJECTIVES OF THE PROGRAM**

- To provide a safe, supportive and inclusive space for youth to learn and practice financial and life skills.
- To provide caregiver support and resources that help enhance financial capacity within youths' family unit.
- To provide a holistic and family-centred approach by offering family financial counselling in conjunction with youth program.

## **COMMUNITIES SERVED**

Our services are available and accessible to any youth who is curious about money and wishes to expand their financial knowledge. The Dollar Detectives co-creates specialized programs with the following communities:

- Indigenous, First Nations, Inuit or Metis Families and Organizations
- Gender and Sexual Minorities
- Home Education Families and Organizations
- Faith Based Organizations
- New Canadians, Immigrants and Culturally Diverse Communities
- Geographically Diverse (e.g., rural, remote or on reservations)
- CALM, CTS, CTF, GSA, QSA students – Beyond Class Edition
- Youth Focused Organizations

## **AGE AND LOCATION**

We will launch in East and West Calgary for youth ages 13 to 18. Please connect with us if you would like to request delivery in other locations or for other age groups.

### **‘CRACK THE CASE’ YOUTH ENRICHMENT PROGRAM**

The Dollar Detectives’ program is socially conscious and designed to enhance youths’ financial and life skills. Youth engage in activities while collaborating and socializing with their peers. Youth are given the opportunity to practice skills through structured in person activities.

We use themed curriculums to deliver our specialized youth enrichment program. Youth learn about the practical realities of money and the cultural, emotional and social influences that impact finances. Guided by Lead Detectives, youth will use clues to crack the case on money mystery subjects. Super sleuth youth detectives investigate and solve money mysteries within a fun, interactive and social-emotional learning space called Headquarters (HQ).

The program expands on youths’ knowledge and understanding each year they participate in the program. Youth develop and practice skills through a blend of fun, social and life skills-based activities such as: art, hands-on and interactive games, rewards, conversations, field trips such as grocery shopping, guest speakers, recreation, peer-support and adult mentorship.

Youth will have a solid foundation of financial and life skills concepts by participating in our program. Supplementary activities or events scheduled throughout month will be optional and designed to enhance concepts taught during lessons. At the end of each module, tip sheet will be sent home with recap of module and strategies to incorporate into everyday life.

Our program is connected to school learning outcomes. Learn more about Alberta Education outcomes at: [Career and Life Management Outcomes](#).

## PROGRAM COST OPTIONS

Program activities are designed to encourage youth to work together in a safe and social environment. Youth will participate in group activities, independent activities, self-reflection exercises, games and projects while achieving specific outcomes. Takeaway resources are sent home to enhance family financial capacity.

There are five (5) options for program delivery:

‘Crack the Case’ Program Options	Our Headquarters	Your Headquarters
<b>Year-Round Program</b> 30+ hours of financial education instruction	\$735 / youth	\$800 / youth
<b>Semester Program</b> 15+ hours of financial education instruction	\$380 / youth	\$415 / youth
<b>Flex (Single Module) Program</b> 4+ hours of financial education instruction	\$115 / youth	\$125 / youth
<b>Co-created Customized Program</b> Choose module and hours of instruction	\$750 / four hours	\$1000 / four hours
<b>Family Financial Counselling Program</b> Holistic and family centred approach	\$95 / hour (Virtual)	\$135 / hour (In Person*)

**\*Travel charges may apply depending on location**

Program costs include prep time, handouts and any post case management for youth after each session. Estimated costs based on in person general program delivery (except where noted). Please let us know if you prefer to request virtual delivery, or if you would like to include Indigenous teachings or if you would like to discuss other specific agency requests and costs.

## FINANCIAL SUPPORT OPTIONS

The federal government has funding available for specialized programming for Indigenous youth and their families. This funding covers our program costs, program development, private counselling for youth and more. Please let us know if you would like to explore this funding.

## PROGRAM CALENDAR

Our program is delivered in eight modules. Topics covered include: Master Your Money, Blocks of Budgeting, Life Lessons, Bank to Basics, Fraud Facts, Savvy Savers, Money Milestones and The Big Boss. The Dollar Detectives’ modules are complemented by our Detective Deeds Initiative, which foster empathy, resiliency, peer support and global citizenship in youth. Detective Deeds are displayed acts of kindness towards self and others. These character traits and values are woven throughout our program.

A certificate is provided upon completion of both fall and spring semesters.

### 2021 Fall Semester

Month	Activity	Description
September 30 630pm-730pm MST	<b>FREE Virtual Presentation</b> <i>"Mental Health Matters"</i>  Email <a href="mailto:registrar@thedollardetectives.com">registrar@thedollardetectives.com</a> to register.	Our Guest Detective friends from Jack Talks will join us for an interactive virtual conversation. Jack Talks are mental health presentations delivered by young people to young people. Trained and certified youth speakers use the power of personal stories and mental health education to inspire, engage, educate, and equip young people to look out for themselves and their peers. <b>All ages welcome!</b>
October	<b>Master Your Money Module</b> <i>"Game Plan"</i> "	Detectives will learn about the value of money, goal setting, how to master a positive money mindset and how to be an excellent custodian of their money.
November	<b>Blocks of Budgeting Module</b> <i>"The Bare Necessities"</i>	Detectives will learn about budgeting basics, identifying needs vs wants, instant gratification and planning for basic need expenses.
December	<b>Life Lessons Module</b> <i>"Sunny Side of Life"</i>	Detectives will learn essential life skills and ways to save money while living their best life. Detectives will explore meal preparation, making purchases, professional communication and community networking.
January	<b>Bank to Basics Module</b> <i>"Balance Your Books"</i>	Detectives will learn accounting fundamentals needed to manage their personal finances. Banking, reconciling bank statements, writing cheques and personal financial statements are discussed.

**\*Confirmed activities and locations will be provided at Meet 'n' Greet\***

### 2022 Spring Semester

Month	Activity	Description
<b>February 16</b> <b>630pm-730pm MST</b>	<b>FREE Virtual Conversation</b> <i>"Building Assets"</i>  Email <a href="mailto:registrar@thedollardetectives.com">registrar@thedollardetectives.com</a> to register.	Our Guest Detective friends from SEED Winnipeg will join us for an interactive virtual conversation. Indigenous facilitators will share traditional Indigenous teachings about building assets. Assets are more than dollars and cents. <b>All ages welcome!</b>
<b>March</b>	<b>Fraud Facts Module</b> <i>"Trick or Treat"</i>	Detectives will learn how to digitally protect themselves online, different types of frauds and scams, internet safety, consumer rights and responsibilities and fraud protection resources.
<b>April</b>	<b>Savvy Savers Module</b> <i>"Save for a Rainy Day"</i>	Detectives will increase their understanding of savings, different ways to save, different saving and investment vehicles, the impact of compound interest and comparison shopping.
<b>May</b>	<b>Money Milestones Module</b> <i>"Adulting 4 Teens"</i>	Detectives will explore positive adulting transitions such as entering the workforce (employment), preparing to live on their own and planning their post secondary education.
<b>June</b>	<b>The Big Boss Module</b> <i>"The Side Hustle"</i>	Detectives will learn how to be their own boss, core skills needed to be a successful entrepreneur, to discover own interests, bouncing back from mistakes and enhancing their resiliency.  Detectives will celebrate their achievements with friends, family and their community.

**\*Confirmed activities and locations will be provided at Meet 'n' Greet\***

## WHAT MAKES US UNIQUE?

The Dollar Detectives' programs are unique in the following ways:

- Theme based and age-appropriate curriculum focused on financial well-being, life skills development, leadership and self-determination.
- Includes active learning, social emotional learning (SEL) and experiential learning.
- Opportunities for youth and their families to generalize knowledge and practice strategies outside of the program through community extension activities.
- Youth influenced content; suggestions and activities are integrated into the program.
- VIP perks and incentives for youth, their families, and volunteers.
- Access to integrated volunteer experience for youth within the organization.
- Program cultivates curiosity and a love of learning; activities are inclusive and designed for all ability levels.

## MEET THE EXECUTIVE DIRECTOR

Guirlene Joseph is an Accredited Financial Counsellor of Canada (AFCC) and the Executive Director of The Dollar Detectives – a local non-profit social enterprise committed to empowering youth with the financial knowledge, perspective and skills required to walk confidently into adulthood. Through her own journey to financial security, her 20+ years providing counselling and family support services, and her current career as a successful financial consultant for families, Guirlene has experienced first-hand how being engaged, informed and connected to a like-minded community can radically alter the course of one's life.

Guirlene also holds her Bachelor of Arts degree complemented with the Canadian Securities Certificate, Financial Literacy Certificate and Financial Fitness and Problem Gambling Certificate. Guirlene has provided financial and social counselling services for Scotiabank, Government of Alberta, Money Mentors, the YWCA of Calgary, Woods Home, The Distress Centre, The United Way and the Canada Revenue Agency.

Guirlene is an active member of the Canadian Counselling and Psychotherapy Association (CCPA) and the Association for Financial Counseling and Planning Education (AFCPE).

## CONTACT INFORMATION

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Office Email: [service@thedollardetectives.com](mailto:service@thedollardetectives.com)

Website: [www.thedollardetectives.com](http://www.thedollardetectives.com)

## SOCIAL MEDIA

Please share our handles on your social media channels or follow us!

