

Northern Haven Support Society



Location: Rural Alberta



Type of Program: Financial Literacy and Education



Type of Shelter: Emergency Shelter

How the Program Works

The Financial Education Program at Northern Haven Support Society is a trauma-informed, empowering financial literacy initiative designed specifically for women who have experienced domestic violence and economic abuse. It helps clients move from financial uncertainty and coercive control to stability, confidence, and long-term independence. In practice, the program works through a clear, client-centred process:

i. Universal Financial Assessment: Every woman who becomes a client completes a structured financial assessment developed by Northern Haven. This gives staff a clear picture of the client's current situation. Bank accounts, debts, credit history, income sources, financial safety risks, and immediate needs are discussed without judgment or pressure.

ii. Creating a Personalized Financial Roadmap: Staff work one-on-one with each client to co-create her own "Financial Roadmap". Staff use empowering, simple and clear language instead of traditional budgeting terms, so the experience feels safe, casual, and motivating.

iii. Hands-on Workshops & Education: Clients can join group workshops or one-on-one sessions that cover practical topics such as: credit, safe banking, separating finances, creating realistic budgets, emergency funds, and recognizing and protecting against economic abuse.

iv. Community Events & Resources: Staff periodically organize larger events to bring together community members and local business owners to make financial education feel welcoming rather than overwhelming. Staff also deliver prevention-focused sessions at local high schools so students can learn these skills before they need them.

v. Ongoing Support & Follow-Up: The program doesn't end when a woman leaves the shelter. Staff provide continued check-ins, updated resources, and referrals to community partners so that the skills taught are ingrained, and clients have support as they rebuild their lives.

CASE STUDY

Program Development and Implementation

Northern Haven Support Society was able to hire a full time Financial Education Support Worker. This staff member added to an already developed basic budgeting workbook. To build out the resource further, she listened to podcasts from around the world on economic abuse, attended free seminars and events, and read as many budgeting books and workbooks as she could get her hands on. Once she had a strong base, she restructured the financial assessment process for all clients. This gave her a clear, consistent picture of exactly where each woman was financially so she could provide personalized support. From there, she began developing creative promotional products, workshops, and presentations that were trauma-informed, empowering, and practical, turning her research and resources into something clients could actually use and feel excited about.

This step-by-step process allowed her to create a program that is now a permanent, impactful part of Northern Haven's services.

Challenges and Lessons Learned

The biggest challenges have been low participation rates, the current high cost of living, and social norms around not discussing money or budgeting openly. At the same time, the staff person was dealing with strong imposter syndrome, thinking, "Who am I to teach this when I'm still learning myself and so many people are financially strained right now?"

Case Study Series: Economic Empowerment Programming

First, she focused on creating a sense of safety and relevance. She completely reframed the language, moving away from clinical terms toward empowering phrases such as "Financial Roadmap" and "Wellness Plan." She restructured the intake process so every client receives a gentle, one-on-one financial assessment instead of being pushed into a group session. She also designed low-pressure promotional materials and launched the Financial Wellness Fair in March 2026 as a welcoming, community-focused entry point rather than a formal class. This made the program feel supportive and realistic for women who were already stretched thin by the high cost of living.

Second, she addressed her imposter syndrome by leaning into continuous learning, team support, and real-world experience. Her coworkers encouraged her daily and willingly acted as her test subjects for presentations, resources, and workshops. As her feet hit the ground and she gained hands-on experience with clients, her imposter syndrome slowly eroded. She now feels comfortable and competent in her abilities, which has been a meaningful shift for her personally.



CASE STUDY

The following websites were also extremely valuable to her:

[Moneymentors.ca](https://www.moneymentors.ca)



[Canada.ca](https://www.canada.ca)



[ccfwe.org](https://www.ccfwe.org)



[Alberta.ca](https://www.alberta.ca)



[practicalmoneyskills.com](https://www.practicalmoneyskills.com)



[enrichedacademy.com](https://www.enrichedacademy.com)



[cfee.org](https://www.cfee.org)



Impact

The Financial Education Program has already had a meaningful impact, even though it is still in the early stages of growing participation. Northern Haven is witnessing women open their own bank accounts, create financial safety plans, and set small savings goals. Most importantly, the program has created a safe, consistent space for women experiencing economic abuse to talk about money, something our society rarely encourages. Clients now report feeling more confident and in control.

The impact of this programming has been strengthened through the key partnerships they've created with local credit unions, banks, an indoor playground, the public library, and other community organizations. These partners have provided guest speakers, free tools and resources, and additional support, making this program far more robust and practical for clients.

Advice for Other Shelters:

Just start. The first workshops might flop, and that's okay. It's a learning experience. Don't wait until everything feels perfect. Practice with family and friends first.

Take advantage of the seasons and build programs themed by holidays and the time of year. Lean into your strengths! Every team member has skills and passions that can be used to build a strong program foundation.

About the Economic Empowerment Programming Case Studies Series

This series of case studies was developed through Women's Shelters Canada's Community of Practice (CoP) on Economic Empowerment. The seven case studies highlight examples of how shelters and transition houses across Canada are supporting survivors through economic empowerment programming. Each profile shares approaches, promising practices, and lessons learned from organizations working to strengthen survivors' financial security, independence, and long-term stability.

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