

we can \$ave campaign



A Provider's Guide to Promoting Economic Self-Sufficiency: A recovery-oriented approach



New York Association of Psychiatric Rehabilitation Services
sponsored by the New York State Office of Mental Health



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What is WE Can Save?

WE Can Save is a campaign with the purpose of building hope and sharing information so that all people in recovery can achieve economic self-sufficiency.

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Introduction

This workbook is for service providers intending to offer economic self-sufficiency services and supports. It has been developed by a partnership of people in recovery and practitioners with experience in helping individuals achieve economic self-sufficiency. For many of us, the issue of poverty is a personal one. We can identify with many people receiving mental health and substance use services who feel trapped between poverty and public benefits. We often fear that increasing earned income or accumulating assets will mean losing our safety net.

However, we also know that poverty and dependency threatens our wellness. Poverty often means not having enough money to eat well, or have a safe and decent place to live. Dependency not only limits our choices but also destroys our self-esteem. Poverty and dependency bring about depression and anxiety, and can be much more disabling than our own diagnoses. It is because of all of this that economic self-sufficiency is essential to recovery and wellness.

Our conversations with hundreds of individuals have shown us that people receiving mental health and substance use services want to, and are able to, have control over their own finances, earn income, build assets, and achieve greater levels of economic self-sufficiency.

However, the path towards self-sufficiency is not an easy one. There are many programs and resources available that can help us achieve economic self-sufficiency, but most people in recovery, and their providers, know little about them. Service recipients and providers have been disconnected from the economic supports that can help. We must change this, and we can start by using this workbook.

This workbook offers information and tools that will assist people to build a path towards economic self-sufficiency and take advantage of the services and supports that are available.

If you are a person in recovery who depends on public benefits to meet your basic needs, the idea of becoming more self-sufficient and risking the loss of your benefits is probably overwhelming. First of all, we want to tell you that you have taken the most important step, that is, to start thinking and talking to others about it. Secondly, we must tell you that there are many federal, state, and private supports to help you become more self-sufficient without losing many, or any of your benefits. In the We Can Save Campaign's *Workbook for People in Recovery Seeking Economic Self-Sufficiency* you will find information about many of those supports and how you can access them.

If you are a service provider, you may be overwhelmed knowing that you want to help but do not know how, or where to start. Our team has developed this *Provider's Guide to Promoting Economic Self-sufficiency: A Recovery-Oriented Approach* for you. The goal of this companion provider guide is to offer practitioners concrete tools and curricula to support people in recovery, either individually or in group settings. Contact us to find out how you can access training to help you use it effectively in your program.

We truly hope that you will find the *Workbook for People in Recovery* and the *Provider's Guide to Promoting Economic Self-Sufficiency* helpful. Please let us know what you find useful and what you would improve. We also hope that, in time, you will encourage people you assist in this process to share with us and with others their own stories of recovery and economic self-sufficiency achievements. There are many people in recovery living in poverty and service providers who need the inspiration of our stories.

We look forward to hearing from you.

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Expanded Table of Contents

Lesson One: Why is Economic Self-Sufficiency Important to Recovery?

In this lesson readers will find a definition for economic self-sufficiency and five concrete indicators of economic self-sufficiency, which include: having control over one's financial life; having independence from public programs; having sufficient earned income; having assets; and being independent enough to contribute to the community. This section also discusses the relationship between poverty and behavioral health. To this end, the theories of Social Causation and Social Drift are discussed. Additionally, the impacts of poverty on the various dimensions of wellness, as well as, how economic self-sufficiency contributes to rehabilitation and recovery, are discussed in this section.

This lesson also discusses the relationship between economic self-sufficiency, the principles of rehabilitation, and the ten components of recovery. Finally, this section closes with two activities related to the information covered in Lesson One. The purpose of the first activity is to review the meaning of economic self-sufficiency. The second activity assesses the importance of economic self-sufficiency and recovery and wellness.

Lesson Two: What Can Providers Do to Support Economic Self-Sufficiency?

This lesson provides an introduction to a service framework for promoting economic self-sufficiency consistent with a recovery-oriented approach. This section outlines principles for promoting economic self-sufficiency as part of a recovery-oriented approach, challenges, and techniques for providers to engage beneficiaries, and support economic self-sufficiency. Additionally, the provision of recovery-oriented self-sufficiency services is examined using the concepts of rehabilitation readiness and the Stages of Change. The Stages of Change are comprised of pre-contemplation, contemplation, preparation, action, and maintenance. Readiness for economic self-sufficiency includes a blend of several factors including the need for change, the commitment to change, self-awareness, environmental awareness, and social capital. Finally, this section concludes with a brief introduction to the six steps involved in promoting economic self-sufficiency: (1) engaging individuals in meaningful conversations about their life dreams and financial aspirations; (2) assessing readiness to pursue self-sufficiency; (3) developing self-sufficiency readiness; (4) creating a plan to pursue self-sufficiency; (5) developing the skills to achieve control over personal finances and build assets; and (6) linking and referring individuals to existing self-sufficiency services in the community.

Lesson Three: Strategies and Tools to Engage and Develop Readiness for Economic Self-Sufficiency

In this lesson readers will be introduced to strategies and tools for promoting economic self-sufficiency. The first subsection covers strategies and specific tools for engaging individuals in the process of developing self-sufficiency through conversations about their life dreams. Later on, this lesson presents tools to assess the readiness of program participants to pursue economic self-sufficiency around the five areas of readiness: (1) the need to improve economic self-sufficiency; (2) commitment to pursue self-sufficiency; (3) awareness of own

self-sufficiency goals and values; (4) awareness of the economic resources available; and (5) social capital to achieve self-sufficiency goals.

Furthermore, readers are offered tools to identify the key determinants of the observed level of readiness, as well as strategies to help develop individuals' readiness. To review the concepts and tools presented in these lessons a case study of 'George' is provided with a sample readiness assessment and plan for developing his readiness. This lesson concludes with sample questions for assessing readiness and questions for developing readiness that providers can use in their practice.

Lesson Four: Creating a Plan of Action to Achieve Self-Sufficiency

In this lesson readers are introduced to the importance of human, material, and social capital in achieving self-sufficiency. Additionally, this section covers strategies for planning to pursue economic self-sufficiency based on goals, assets and liabilities, objectives, and action steps. To illustrate these concepts, the case study of "George" is reintroduced and samples are provided for setting goals and objectives, mapping assets and liabilities, and identifying action steps.

Lesson Five: Developing Skills and Capital to Achieve Self-Sufficiency

This lesson addresses the importance of assisting individuals to develop their skills and capital to achieve their economic self-sufficiency goals, and suggests methods for delivering financial education. This lesson contains eight modules aimed at empowering individuals by increasing their knowledge and skills related to personal financial matters. Each module can be delivered in a group or one-on-one setting and is composed of five sections. Each module includes learning objectives, key concepts, resources, lesson plans and homework. The concepts covered in the modules are budgeting, accessing work incentives to increase income, filing taxes, saving, avoiding the credit trap, clearing and building credit, dealing with addictions and financial stressors, and building social capital to achieve self-sufficiency.

Lesson Six: Strategies to Increase Access to Self-Sufficiency Services and Supports

In this lesson readers are presented with strategies for linking and referring individuals in recovery to existing economic self-sufficiency services in the community. For those providers motivated to create new programs or services, this section also provides an example of a peer-run organization with over a decade of experience in successfully providing financial services to individuals in recovery, the Collaborative Support Programs of New Jersey (CSP-NJ).

References

This section covers the references used to create this guide.

Lesson One:

Why Is Economic Self-Sufficiency Important to Recovery?

Learning Objectives:

After this lesson providers will be able to:

- Define what economic self-sufficiency is.
- Understand why poverty and economic dependency constitute barriers to rehabilitation and recovery.
- Identify the importance of promoting economic self-sufficiency as a key to facilitating rehabilitation and recovery.



What is Economic Self-Sufficiency?

In this guide economic self-sufficiency (ESS) is defined as being able to provide for oneself in order to meet essential needs and wants. This definition of economic self-sufficiency can be further operationalized into five concrete indicators:

- 1. Having control over one's financial life:** Economic self-sufficiency means that individuals can make decisions about their own goals and day-to-day finances. Although at times helpful to individuals, some circumstances that do not allow individuals to have control over their personal financial matters include:
 - Having a representative payee who has authority to receive or cash checks and make financial decisions for individuals.
 - Guardianship, in which another makes not only economic decisions, but also decisions in other areas of the person's life.
 - Having a trustee who administers a special needs trust fund to ensure money is utilized for a specific purpose, often not determined by the beneficiary.



I think the biggest impact of financial freedom on my life has been my sense of independence. I have reassurance that I can take care of myself, maybe one day take care of my daughter. Being financially free makes me feel like a human being again. Society accepts you when you have a financial place.”

—Annette James

- 2. Having independence from public programs:** Programs that provide public assistance, benefits and entitlements, such as Supplemental Security Income (SSI), Social Security Disability Insurance (SSDI), Food Stamps, and Temporary Assistance for Needy Families (TANF) offer critical short- or long-term assistance to individuals who are unable to financially support themselves. However, these programs also place restrictions on the level of earned income and assets that beneficiaries can have or acquire; therefore, requiring that individuals remain in poverty. These programs also limit the choices individuals have. For instance, a person receiving food stamps may only purchase food in establishments that take food stamps. Similarly, Section 8 or public assistance for housing can limit a person's residential options.

“A lot of people assume if you’re on welfare and you’re receiving food stamps that you can survive, you’re able to make ends meet. That simply is not true. I never had enough money to keep up with my bills, and food stamps wouldn’t pay for some necessary items like diapers. I fell further and further behind on my bills. I didn’t see a way out and simply budgeting was not an option.”

–Annette James

3. **Having sufficient earned income:** Income poverty is an important barrier to recovery and overall wellness as it limits individuals’ access to adequate nutrition, safe housing, reliable transportation, and quality healthcare. Having sufficient income means having enough financial resources to not only afford essential living expenses, but also to decrease or eliminate debts and liabilities, and build savings and other assets.

“In 2000, I bought a house and was part of a neighborhood. I couldn’t believe that for 6 months I was living in my car and today I owned my own house.”

–Maura (Marcie) Kelley

4. **Having assets:** Poverty not only means lack of sufficient income but also lack of enough assets to be self-sufficient. Actually, it is assets, and not income alone, that determine the wealth and financial independence of an individual. For instance, an individual with savings or property who loses his or her steady income still has the ability to be self-sufficient. Conversely, an individual with debts greater than his or her assets is less self-sufficient and at higher financial risk than a person without a large amount of debt.

5. **Being independent enough to contribute to society:**

Self-sufficiency refers to having control over personal financial decisions, and having income and assets. It also refers to a fundamental human need to belong. Poverty and lack of self-sufficiency not only have significant economic and material consequences, but also a drastic impact on the ability of individuals to participate in their communities as well as enjoying the emotional, social, and spiritual wellbeing derived from citizenship. Thus, being self-sufficient also means having increased levels of participation in the economic, social, political, and cultural lives of their communities through roles such as tax payers, church members, charity donors, political party supporters, or simply volunteers.

“My economic independence also gives me prestige. It makes my family proud. I can see the gleam in my mother’s eyes. It’s hard to put into words but it’s a great feeling. For the first time in my life my kids are calling me dad; they’ve never done that before. It’s brought back dignity and self-respect. I want people to understand that mental illness is not a stumbling block or a hindrance to becoming a role model and making a positive impact in the community.”

–James Fludd

Economic Self-Sufficiency, Recovery and Wellness

Poverty and dependency: barriers to rehabilitation and recovery

For decades, researchers have known that poverty and behavioral health are closely related. The lower a person's socioeconomic status, the greater the chance this individual will experience disability due to a severe psychiatric diagnosis or substance addiction. In other words, people who live in poverty tend to have poorer behavioral health outcomes than people who are better off financially.



Key Research

Since the 1930's studies have shown higher rates of psychiatric conditions in low-income communities. Studies have found a **prevalence of psychiatric conditions of 2 to 9 times higher among people in poor communities** (Hudson, 2005).

- A Massachusetts study found that psychiatric conditions are three times more prevalent in low-income communities (Hudson, 2005).
- A Rhode Island study found that people of low socioeconomic status have 2 times higher risk of major depression (Gilman, 2002).
- A study in the United Kingdom showed that, compared to the highest socioeconomic classes, individuals of the lowest socioeconomic status were (Murali & Oyeboode, 2004):
 - Four times more likely to experience depression.
 - Four times more likely to suffer from psychosis.
 - Seven times more likely to experience substance abuse.
 - Two times more likely to be alcohol dependent.

The evidence about the correlation between socioeconomic status and behavioral health poses the question of causality between poverty and behavioral health issues. Is it poverty which causes disability or having a behavioral health condition which causes people to become impoverished? In the following two sections of this lesson we shall explore this issue further.

Social Causation Theory

Several studies have shown that living in poverty makes individuals more vulnerable to experiencing psychiatric disability and substance addiction. These studies argue the social causation of behavioral health disability (Hudson, 2005; Moren-Cross, 2005; Murali & Oyeboode, 2004). To understand the rationale behind this theory, let us think about how not having enough resources to meet someone's needs can cause, or exacerbate, an individuals' anxiety and depression. According to this theory, long-term poverty causes low socioeconomic status (SES, e.g., lower educational attainment, lower occupation status), chronic economic stress, and

limited access to quality healthcare. In turn, these factors make individuals more vulnerable to experiencing mental health distress, less able to cope with life’s stressors, less likely to receive early interventions, and thus, more likely to become disabled as a result of psychiatric diagnosis or substance use.

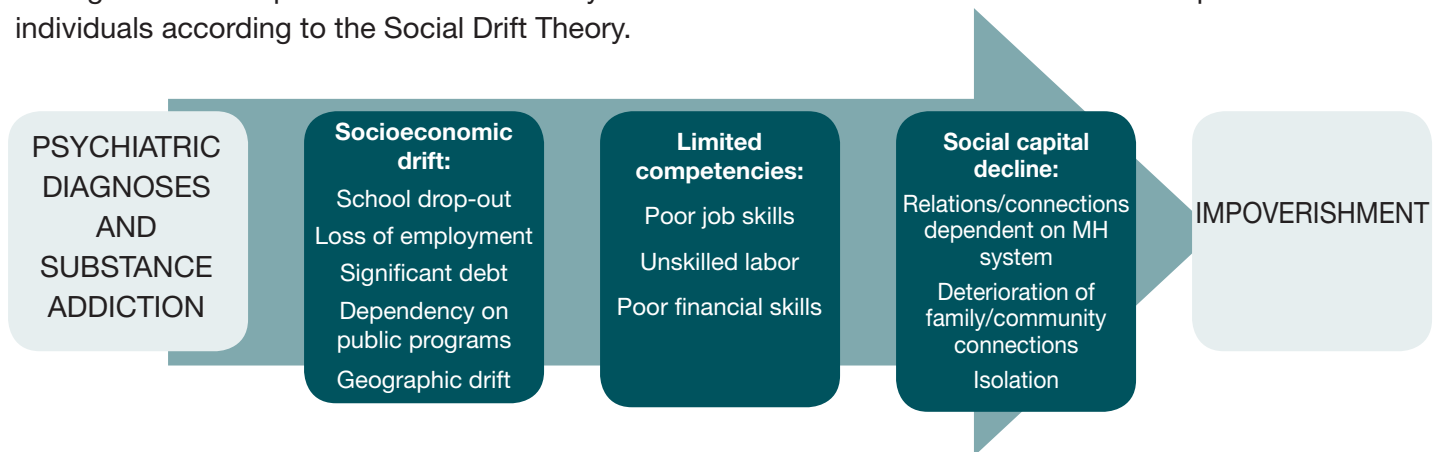
The figure below illustrates the mechanisms by which poverty seems to contribute to psychiatric disability and substance addiction according to the Social Causation Theory.



Social Drift Theory

Other studies suggest that severe psychiatric diagnoses and substance addiction contribute to impoverishment. These studies argue that individuals “drift” down in socioeconomic status or move to poorer communities as a consequence of their behavioral health struggles (Aro, Aro, & Keskimaki, 1995; Dohrenwend et al., 1992; Jones et al., 1993). This theory makes sense when we think about people who drop out of school, lose jobs or careers, struggle to reinsert themselves in the labor market, accumulate significant debt, become homeless, and lose support from families or communities, as a result of repeated psychiatric or substance addiction relapses.

The figure below depicts the mechanisms by which behavioral health contributes to the impoverishment of individuals according to the Social Drift Theory.



Existing research informed by both theories suggests that the correlation between socioeconomic status and behavioral health disability does not appear to be explained solely by Social Causation or Social Drift. Rather, research seems to indicate that both theories have merit.

Furthermore, whether poverty causes behavioral health disability, or psychiatric diagnoses and substance addiction cause individuals to become impoverished, **or both**, it is unquestionable that poverty and economic dependency constitute barriers to rehabilitation and recovery. To reflect on this, let us simply think of individuals we may know who make efforts to recover but, because of their lack of financial resources or dependency, they also:

- Live in drug-prevalent neighborhoods that challenge their substance addiction recovery.
- Reside in neighborhoods where violence and deteriorating community ties leave individuals in isolation.
- Live in constant worry or anxiety of meeting their basic needs.
- Are afraid of not making it without benefits that they prefer to stay in the benefits trap.
- Lack transportation to take a job or a better paying job.
- Lack the resources or supports to pursue a new career or advance professionally.

As poverty and economic dependency are barriers to rehabilitation and recovery, promoting greater levels of economic self-sufficiency is a responsibility of the public behavioral health system, and must be integral to the mission of rehabilitation and recovery-oriented services.

The impact of poverty on physical wellness

People who live in poverty are not only more vulnerable to suffering psychiatric disability or substance addiction, but also to experiencing poorer physical health and quality of life.

People with severe psychiatric conditions live 25 years less, and experience a mortality rate twice as high, as the general population (Newcomer & Hennekens, 2007). This population also experiences much higher rates of chronic conditions including chronic pulmonary disease, cardiovascular disease, diabetes, cancer, and HIV/AIDS (Dickey et al., 2002; Felker et al., 1996; Harris & Barraclough, 1998; Phelan et al., 2001). While many factors explain the dramatic disparities in life expectancy and physical health, the high levels of poverty among people with behavioral health struggles appear to be a chief contributor.

Poverty leads to reduced lifespan and poorer physical wellness through processes such as:

- Emotional stress.
- Reduced access to quality food.
- Less access to preventive care.
- Reduced access to quality medical and dental care.
- Increased risk of injury from crime experienced in low-income neighborhoods.
- Lower educational attainment— as lower educational achievement is associated with decreased life expectancy and quality of life.

The impact of poverty on the dimensions of wellness

Earlier in this lesson we discussed the impact of poverty on behavioral and physical health. While these two areas are essential, the wellness of human beings encompasses several other dimensions, including spiritual, environmental, financial, occupational, social, intellectual, emotional, and physical (Swarbrick, 2006). Existing research shows the negative impact of poverty on all of these areas of wellness.

Poverty has a significant impact on *intellectual wellness* as it reduces the capacity to pursue higher education and access to key resources, such as books, computers and the Internet. Lower socioeconomic level is associated with lower level of intellectual stimulation and consequently poorer academic achievement during school years. The evidence of the impact of poverty on *occupational wellness* is all around us. Interrupted education resulting from poverty is one of the main reasons why people take low-paying jobs, and fall into the “poverty trap.” Often, completing job applications and attending job interviews require financial resources beyond the reach of individuals with limited means. Poverty also threatens the *environmental wellness* of individuals by exposing them to poor, and potentially harmful, living conditions and violence. Poverty also affects *social wellness* by limiting opportunities to meet people and develop casual or intimate relationships, while the stigma of poverty can also contribute to social isolation.



Promoting Economic Self-Sufficiency: A Key to Rehabilitation and Recovery

Promoting economic self-sufficiency is an essential component of rehabilitation and recovery-oriented services. Let us explore further the relationship between rehabilitation, recovery and economic self-sufficiency.

Psychiatric rehabilitation and economic self-sufficiency

Several of the core principles of psychiatric rehabilitation are intimately linked to promoting economic self-sufficiency, including:

- Assisting individuals to establish or reestablish valued roles in the community.
- Facilitating an enhanced quality of life.
- Ensuring the right of individuals to direct their own affairs.
- Fostering the belief that all people have the capacity to learn and grow.

Principles of Psychiatric Rehabilitation and their Relation to Economic Self-Sufficiency

Core Principles of Psych Rehab (USPRA, 2009)	Relation to Economic Self-Sufficiency (ESS)
Assisting individuals establish or reestablish valued roles in the community	These roles include bill payer, taxpayer, homeowner, member of the labor force, and many others. Having greater financial resources, or being part of the workforce, also provides a means for individuals in recovery to engage in social events and expand their social networks within the community.
Facilitating an enhanced quality of life	ESS is essential in enhancing quality of life. Although money cannot guarantee happiness, poverty and financial dependence often add to problems, stresses, and burdens that contribute to a poorer quality of life. Having a valued role in the community also helps individuals to perceive a greater sense of purpose and self-worth as well as to expand social networks and integration.
Ensuring the right of individuals to direct their own affairs	This includes individuals' financial affairs. ESS provides opportunities for choice and self-determination in many areas of life.
Fostering the belief that all people have the capacity to learn and grow	Promoting economic self-sufficiency is grounded on the strong belief that all individuals can develop the necessary skills to gain control over their personal finances and achieve their economic goals. Individuals can improve their ability to manage their finances and achieve greater levels of self-sufficiency regardless of their past or current struggles.

Economic self-sufficiency and the ten components of recovery

Economic self-sufficiency is also essential to promoting the Ten Fundamental Components of Recovery guiding federal and state authorities in the transformation towards a recovery-oriented mental health care system. The table below describes the connection between each of these essential components of recovery and economic self-sufficiency.

Ten Components of Recovery and their Relation to ESS (*)

Components of Recovery	Relation to Economic Self-Sufficiency
Hope: The essential and motivating message of a better future is: People can and do overcome barriers and obstacles. Hope is internalized and fostered by peers, families, friends, providers, and others and is the catalyst of the recovery process.	Poverty and dependency harbor fear and hopelessness. Hope for a better economic future is essential to recovery. Supporting individuals to take actions towards gaining control over their own finances and overcoming dependency builds a hope and a sense of self-efficacy.
Holistic: Recovery encompasses one's whole life (i.e., mind, body, spirit, and community) and all aspects of life (e.g., housing, employment, education, treatment and services, spirituality, creativity, social networks, community participation, and family supports).	Poverty and economic dependency have a negative impact on all areas of a person's life and wellness, including physical, financial, environmental, and social aspects. Helping people break out of the negative impact of poverty is essential to providing holistic services that foster recovery.
Self-Direction: The right to lead, control, exercise choice over, and determine one's own path of recovery. By definition, the recovery process must be self-directed, with the individual defining his or her life goals and a unique path towards those goals.	Individuals need control of their own finances to have self-direction. ESS allows individuals to have access to the necessary resources to pursue their self-directed choices and recovery process.
Empowerment: The authority to choose from a range of options, to participate in all decisions that affect one's life, and to join collectively to gain control over one's own destiny and influence organizational and societal structures in one's life.	Economic self-sufficiency is essential in increasing options and exercising choice. Being impoverished and dependent on someone else for basic financial supports and decisions is disempowering.
Responsibility: Personal responsibility for one's own self-care and journey of recovery requires great courage. A person must strive to understand and give meaning to his or her experiences and identify coping and healing processes to promote wellness.	Working towards economic self-sufficiency fosters a greater sense of individual productivity and responsibility (through working, paying taxes, being more independent of benefits, etc.) and may help individuals on their journey of recovery.

continued next page

Ten recovery components, continued

Components of Recovery	Relation to Economic Self-Sufficiency
<p>Individualized and Person-Centered: The multiple pathways to recovery are based on an individual’s unique strengths and resiliencies as well as needs, preferences, experiences, and cultural background.</p>	<p>Person-centered recovery supports include helping individuals to identify their own economic goals of a personal path towards economic empowerment. Supporting individuals to access the resources needed to achieve personalized goals is essential to providing individualized and person-centered services.</p>
<p>Strengths-Based: Recovery focuses on valuing and building on the multiple capacities, resiliencies, talents, coping abilities, and inherent worth of individuals. By building on strengths, individuals engage in new life roles, and the process of recovery moves forward.</p>	<p>Recognizing and building on the abilities and potential of individuals to achieve greater levels of economic self-sufficiency is a key aspect of promoting recovery. Focusing on the lack of knowledge and skills to be self-sufficient undermines the facilitation of recovery.</p>
<p>Respect: Community, systems, and societal acceptance (including protecting rights and eliminating discrimination and stigma) are crucial in achieving recovery. Respect ensures the inclusion and full participation of individuals in all aspects of their lives.</p>	<p>In our society, social respect and inclusion are highly determined by economic achievements. Helping individuals to actively participate in the economic life of their communities increases their social inclusion, ability to exercise rights, and the overall respect from individuals and institutions. This is accomplished by supporting individuals to take on new social roles such as worker, tax-payer, home owner, entrepreneur, etc.</p>
<p>Non-Linear: Recovery is not a step-by-step process but is based on continual growth, occasional setbacks, and learning from experience. Recovery begins with an initial stage of awareness in which a person recognizes that positive change is possible.</p>	<p>Economic self-sufficiency is thought to be a “protective” factor that strengthens the recovery process and decreases the risk for relapse. Also, self-sufficiency can help weather the many “ups and downs” of recovery. The greater access to assets and resources an individual has (e.g., savings, home ownership, retirement, and credit), the less impact recovery struggles will have on key areas of a person’s life such as housing and other daily living expenses.</p>
<p>Peer Support: Mutual support (including sharing experiential knowledge and skills) plays an invaluable role in recovery. Peers encourage and engage others in recovery and provide a sense of belonging, support, valued roles, and community.</p>	<p>Poverty and lack of financial resources can produce feelings of shame and foster social isolation. Lack of financial resources can limit the ability of individuals to maintain or develop peer support networks and other forms of social capital. Going out for coffee or dinner, attending social gatherings, and fulfilling social expectations often requires access to money.</p>

(*) The National Consensus Conference on Mental Health Recovery and Mental Health Systems Transformation issued the “Ten Fundamental Components of Recovery,” which have been adopted by the US Substance Abuse and Mental Health Services Administration (SAMHSA).

What is Economic Self-Sufficiency?



Facilitator Instructions:

- Read the definition of economic self-sufficiency (page 6). Or, if available, ask participant/s to read the definition of **economic self-sufficiency** on page 3 of the *We Can Save: A Workbook for People in Recovery Seeking Economic Self-sufficiency* (Participant Workbook).
- Pose the key questions below, and encourage participants to write down their answers.
- Present probing questions, and encourage participants to share any examples of self-sufficiency they may have about themselves.

Key Discussion Questions:

- In your own words, what is economic self-sufficiency?
- Are you economically self-sufficient?
- On a scale of 1 to 10 (1 being the lowest), how self-sufficient do you feel you are?

Probing Questions:

- Do you have **control** over your money?
- Are you **independent from programs** that limit your choices (e.g., food stamps, housing assistance)?
- Do you earn **enough income** through employment or self-employment?
- Do you have **assets** (e.g., savings, car, GED, college degree, house)?
- Do you have enough income or assets to **give back to your community**?

Key Messages:

- Self-sufficiency is when we are able to **meet our essential needs and wants without having to depend on other people or programs**.
- Being self-sufficient means to have control over our money, being independent from programs that limit our choices, having enough income, having assets, and having enough to give back to our communities.
- Economic self-sufficiency is **not a yes or no question**. Most people rely on some type of assistance to meet their needs or wants at one point in their lives. For example, many people receive gifts from family members, money in tax returns, discounts, unemployment benefits, or temporary assistance. What matters is how self-sufficient we are, and how happy we are with our level of self-sufficiency.

Why is Economic Self-Sufficiency Important to Recovery?



Facilitator Instructions:

- Discuss with participants the various dimensions of wellness (page 11). Or, if available, ask participants to read the section on wellness in the Participant Workbook (page 7). Pose the discussion questions below.
- Read the personal quotes found on pages 6 and 7 in this Provider Guide. Or, if available, ask participants to read James' personal story (pages 8-9) in the Participant Workbook. Encourage participants to share their identification with James' story or the personal quotes using the probing questions below.

Key Discussion Questions:

- Of all the areas of wellness, which ones are the top two most important to you? Why? *(For instance, my social and spiritual wellness are most important to me, because I am someone who needs to be connected with others and my Higher Power in my recovery).*
- Please share an example of wellness in an area important to you? *(For instance, it is important for me to have some money to be able to go out with my friends or contribute at Dual Recovery Anonymous meeting).*
- In your experience, how does not having enough financial control, income or assets affect each area of wellness that are most important to you?

Probing Questions (using personal quotes from this Providers Guide):

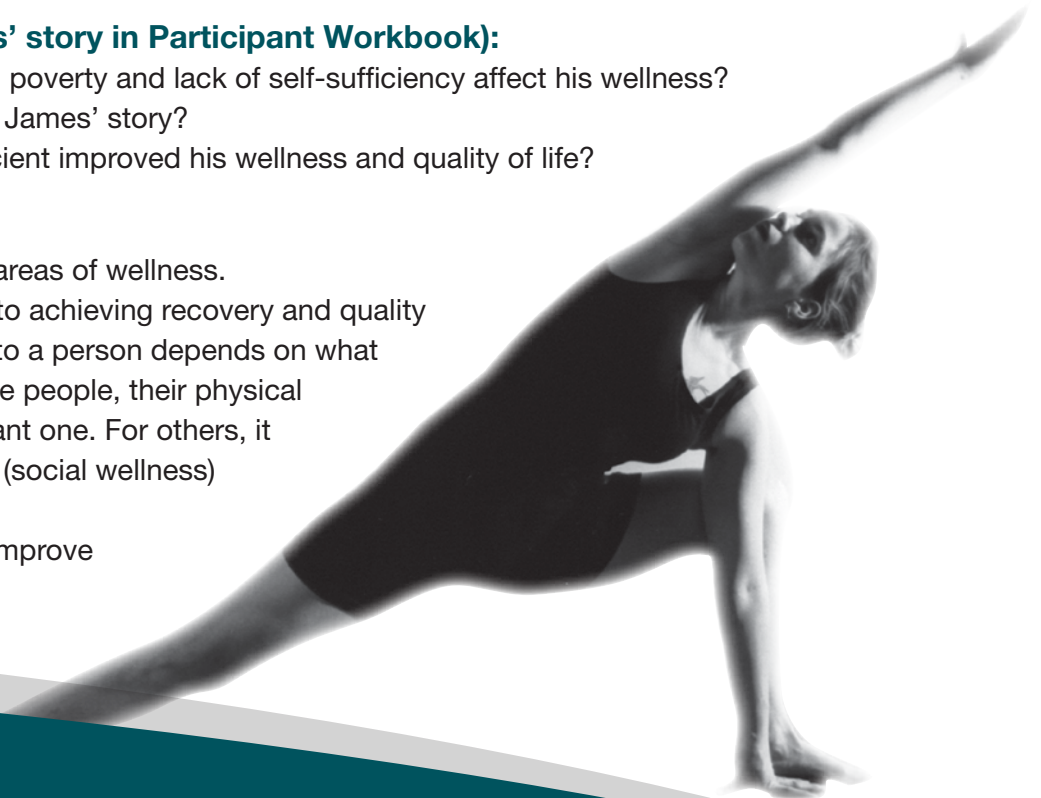
- After reading Annette James' quote on page 7, how did poverty and lack of self-sufficiency affect her wellness?
- In what ways did you identify with the personal quotes (pages 6-7)?
- How has becoming more self-sufficient improved Annette James' life (after reading her quote on page 7, read her quote on page 6)?

Probing Questions (using James' story in Participant Workbook):

- After reading James' story, how did poverty and lack of self-sufficiency affect his wellness?
- In what ways did you identify with James' story?
- How has becoming more self-sufficient improved his wellness and quality of life?

Key Messages:

- Poverty and dependency affect all areas of wellness.
- All areas of wellness are important to achieving recovery and quality of life. How important each area is to a person depends on what she or he values the most. For some people, their physical wellness might be the most important one. For others, it may be their personal relationships (social wellness) that are most important.
- Becoming more self-sufficient will improve all areas of wellness.



Lesson Two:

What can Providers do to Promote Economic Self-Sufficiency?



Learning Objectives:

After this lesson providers will be able to:

- Understand how to support economic self-sufficiency from a recovery-oriented approach.
- Know the basics of how to support individuals in achieving economic self-sufficiency by:
 - Engaging in meaningful conversations about life dreams and aspirations.
 - Assessing readiness to pursue economic self-sufficiency.
 - Developing readiness to pursue self-sufficiency.
 - Creating a plan towards self-sufficiency.
 - Developing skills and capital to achieve economic self-sufficiency.
 - Linking and referring to economic self-sufficiency services and supports in the community.

KEY CONCEPT:

Economic self-sufficiency (ESS): Is being able to provide for oneself to meet essential needs and wants. When people are self-sufficient, they are financially independent and able to pursue the life they want for themselves.

A Recovery-Oriented Approach to Economic Self-Sufficiency

Lesson one explained why economic self-sufficiency (ESS) is important to rehabilitation and recovery, and overall wellness. In this lesson we will present the key elements of how to support individuals to pursue ESS from a recovery-oriented approach by:

- Fostering wellness in all areas of life, including financial aspects.
- Economic self-sufficiency as building-block of recovery and not as a outcome of recovery.
- Building on the individual's life dreams and financial aspirations, and decision-making.

Fostering wellness in all areas of life, including financial aspects: A recovery-oriented approach does not focus solely on decreasing the symptoms of a person's mental health or substance addiction diagnoses. It also builds on the belief that all people can achieve full recovery, and seeks to improve wellness in all areas of the individual's life, including physical health, social relationships, and financial wellness.

Economic self-sufficiency as an essential building-block of recovery: A recovery-oriented approach sees ESS as an essential building-block of recovery. Thus, engaging individuals in pursuing ESS is not delayed until after the individual is considered to be recovered, but rather it is a part of the recovery process. Anyone receiving mental health or substance addiction services is considered eligible to work towards ESS,

regardless of his or her stage of recovery. The sooner a person is engaged in pursuing ESS (that is, thinking about his/her life dreams and aspirations, and starting to create a plan to achieve them), the stronger her or his recovery process will be.

Person-centered approach to economic self-sufficiency: A recovery-oriented approach tailors services to each individual; and these services are guided by her or his financial aspirations, goals and support needs. Decisions about the direction and types of services are determined by an individual, in partnership with a provider, and always with the goal of increasing a person’s control over his or her finances and level of economic independence.

A Recovery-Oriented Approach to Economic Self-Sufficiency	
Main Goal	Improving overall wellness: A recovery-oriented approach does not focus on controlling symptoms, but rather on improving all dimensions of wellness, including the financial aspects.
Interventions	Recovery-oriented interventions: A recovery-oriented approach uses not only medical, but also skills and capital-building interventions (e.g., financial empowerment, asset building).
Services	Person-centered: Services are tailored based on the goals and support needs of the person in recovery rather than around the program structure.
Timing of services	ESS is a building-block of recovery: A recovery-oriented approach views pursuing ESS as essential to recovery. Delaying the pursuit of ESS until after recovery would be a contradiction to the recovery-oriented approach. Pursuing ESS is part of, and beneficial to, the recovery process.
Decision Making	Self-directed: A recovery-oriented approach sees the person receiving services as the decision-maker in partnership with her or his provider/s. This decision-making includes his or her financial matters.

Principles for promoting economic self-sufficiency as part of a recovery-oriented approach to wellness

A recovery-oriented approach invites us to consider the following principles when implementing services to support economic self-sufficiency (ESS):

1. **Expectation of ESS.** While each individual may have her or his path and timing in achieving goals, recovery-oriented rehabilitation services always keeps the vision of full self-sufficiency and complete independence from financial supports in mind.
2. **Maximum empowerment.** Recovery-oriented rehabilitation services encourage people to pursue the greatest level of ESS possible. For example, having a “representative payee” (a person or organization that makes financial decisions for an individual) may be necessary in some instances, but all people ought to be supported to develop the skills to take control over their own financial decisions. Recovery requires that

individuals be afforded the dignity of risk. Recovery-oriented services recognize that individuals can and will take financial risks, sometimes will lose their money or other assets, and will hopefully learn from the outcomes of their decisions.

3. **Person-centered services.** A recovery-oriented program guides its services by asking each person supported:

- What are her or his economic goals and aspirations?
- What does she or he need to get there?
- What is she or he good at?

And not only:

- What are we good at offering?
- How do we protect our client from making “bad” decisions?
- What are our client’s limitations and problems?



Working around the challenges of the recovery-oriented approach

The needs and wants of the person being supported are the main concerns of recovery-oriented services. However, providers will inevitably have to consider the needs and restrictions of their programs and agencies. When an individual’s wants or needs conflict with the program capacity or infrastructure, the service provider might:

- “Push the envelope” or “bend” program rules and regulations and figure out a creative way to support an individual’s goals. For instance, we can consider ‘does everyone in the program really need to have a representative payee?’
- Change program rules or service design such as adding new program components, or offering new types of services. For instance, seeking ways to fund an in-house financial education program.
- Refer individuals to a program best suited to address their needs. For instance, we may refer people to free tax preparation through a Volunteer Income Tax Assistance (VITA) site.
- Support individuals to “move on” and leave our program. There may be individuals for whom staying in our program means only to hold back their potential to achieve self-sufficiency and what they might need the most is our encouragement and support to leave and move on.
- Help the participant find an alternative or compromise his or her goal. For instance, an individual may desire to save to buy a large house to start a home business. A program may not be able to support the individual in such a project, but it may be able to help the person buy an affordable home with the hope that she or he may be able to gain equity to purchase an investment property in the future. A person may want to buy a new car, but is not able to afford it at this time, so perhaps she or he can buy a used car and, in time, save money and build credit to accomplish her or his dream.

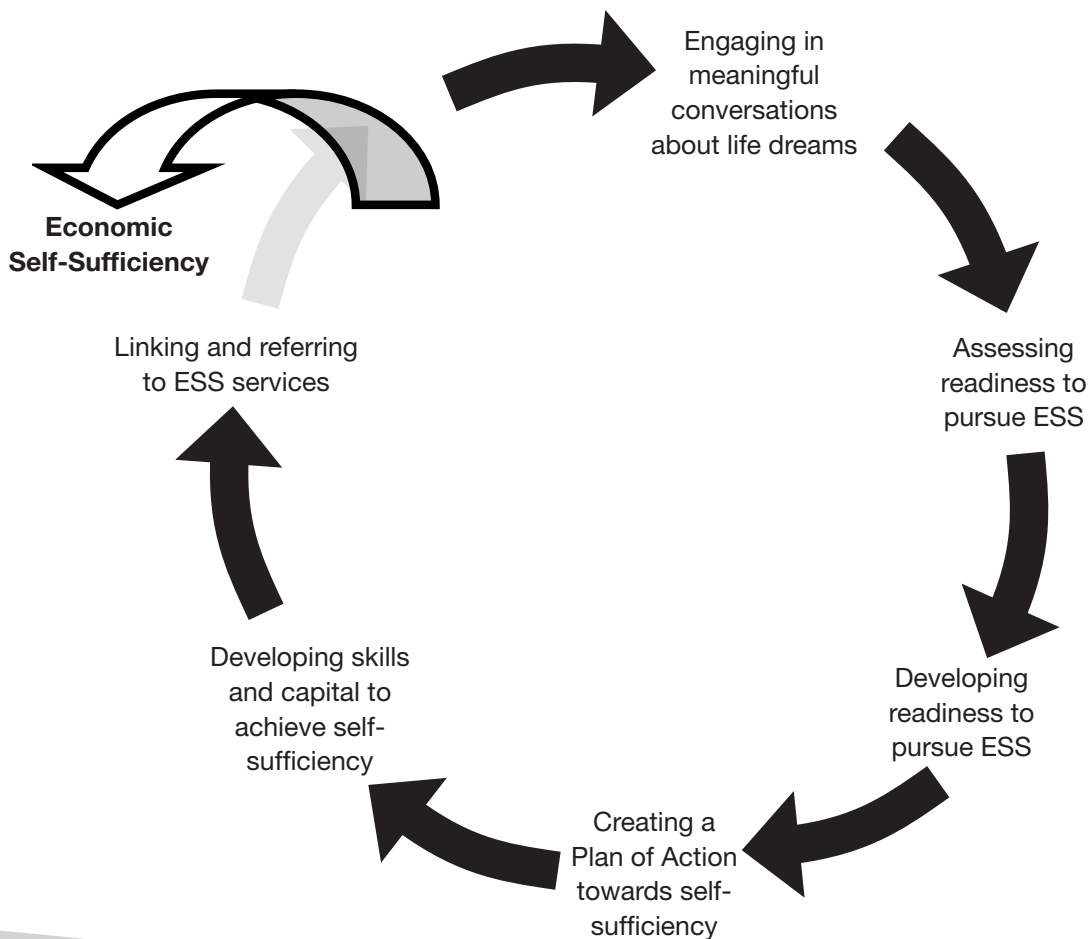
What Providers Can Do to Promote Economic Self-Sufficiency: an Overview

Service providers can help individuals improve their economic self-sufficiency through a number of steps and strategies:

1. **Engaging** through meaningful conversations about life dreams and aspirations.
2. **Assessing** readiness to pursue economic self-sufficiency.
3. **Developing** readiness to pursue self-sufficiency.
4. **Creating** a plan of action towards self-sufficiency.
5. **Developing** skills and capital to achieve self-sufficiency.
6. **Linkage** and referral to economic self-sufficiency services.

In this section we will provide an overview of all of these strategies. Lessons three, four, and five offer concrete tools, examples and lesson plans of how to implement these strategies with the individuals you support.

Promoting Economic Self-Sufficiency Services from a Recovery-Oriented Approach



STEP 1: Engaging through meaningful conversations about life dreams and aspirations

The most fundamental step in promoting economic self-sufficiency is to engage the people we support by asking questions about their life dreams and aspirations. Every person, no matter how affected he or she is by a psychiatric condition, substance addiction, or disability, harbors dreams of how he or she would like his or her life to be. Years of institutionalization, multiple losses, or repeated personal failings, may have overshadowed the dreams and aspirations of an individual, but they exist.

For most people, working and having money are means to a larger end. What are the life dreams and aspirations of the person we are supporting: To support his or her family? To start a family? To regain custody of his or her children? To help other people who have felt hopeless or discriminated? To not ever have to go back into a hospital or rehabilitation? To not have to depend on other people? To feel respected by his or her relatives, friends and the community?

Ask and find out.

The most powerful tool for change we have, as service providers, is to ask the individuals we support questions about their big-picture life dreams and aspirations. These dreams and aspirations are the foundation of the road we are helping each individual build on his or her path toward self-sufficiency. Going back to work, learning to budget, filing taxes, making tough choices to save money, or letting go of some public benefits, are all hard things to do. Thinking about life dreams and aspirations is essential because they are the reasons why the individual is willing to do everything else.

STEP 2: Assessing readiness to pursue economic self-sufficiency

The second step providers can take in promoting economic self-sufficiency is to help individuals find out how ready they are to pursue it. All the actions involved in the process of pursuing self-sufficiency require a great deal of willingness, commitment, and awareness, as with any other significant change in life.

“I knew I wanted a better life than what I had on the streets. I wanted to be like my friends who dressed better, looked better, and smelled better. I was tired of being cold and hungry while living on the streets. I always knew that one day I was going to be alright, that everything wasn't always going to be like this.”

—James Fludd, New York City

Before individuals embark on the difficult process of creating a plan and taking action to achieve self-sufficiency goals, it is fundamental that we help them assess their level of preparedness. Many of us have made resolutions to change something in our lives, only to realize a few weeks or days later that it will be much harder than we expected. Quitting smoking, changing diets, increasing exercise, losing weight, or starting a new medication regimen, may be some of the major changes in life we have attempted. If you identify with any of them, and with the significant level of commitment and dedication they take, you will appreciate the difference that a strong level of readiness can make in the ultimate outcome. The level of readiness of an individual is the keystone to engaging and committing to change.

In the field of psychiatric rehabilitation, “readiness” has been defined as the level of overall preparedness, that is, willingness and knowledge, to engage in the process of change (Farkas, Sullivan, & Gagne, 2000). Five ingredients are regarded as essential in determining the level of readiness to engage in rehabilitation:

- Having a perceived need for change.
- Having a commitment to change.
- Having awareness of personal values and preferences.
- Having awareness of one’s environment and alternatives.
- Having social connections and willingness to develop new ones.

In this guide, we apply these general elements of rehabilitation readiness to identify five key sets of questions about the readiness of people in recovery to pursue self-sufficiency:

- To what extent does the person see poverty and dependency as real problems in her or his life?
- How committed is she or he to the long and arduous process of pursuing self-sufficiency? How willing is she or he to do all the work involved? How hopeful is she or he about her or his ability to achieve self-sufficiency? To what extent is she or he still holding onto self-defeating ideas? How positive is the person’s outlook on the outcome?
- How aware is the person of her or his values and preferences around money and finances?
- How aware is she or he of the self-sufficiency resources in her or his community?
- How willing is the person to establish new connections?



Key considerations about assessing readiness towards economic self-sufficiency

Basic desire is the foundation of readiness: If a person indicates that she or he wants to go back to work or become more self-sufficient, then the person has the most essential foundation of readiness: a fundamental desire for change.

- **Readiness is a continuum:** The question we ought to ask is not if a person is ready or not, but what her or his level of readiness is.
- **Readiness is about preparedness, not capacity:** Assessing the readiness of an individual helps determine how prepared, and not how capable, she or he is. For instance, assessing readiness is helpful to understand how willing an individual is to learn financial skills, and not how extensive her or his actual skills are.
- **Assessing is not screening, but is used to determine support needs:** The purpose of assessing readiness is not to determine whether or not to provide services to an individual, but rather to identify the kind of services and supports she or he needs. For instance, the readiness assessment process may reveal that it is important for an individual to increase her or his sense of self-efficacy

or their belief that she or he is able to become more self-sufficient. Services then should be provided to address these issues.

- **Readiness can be developed:** The level of readiness of an individual can change. Someone who is hesitant of going back to work, due to her or his fear of losing health benefits, may become much more committed to do so after learning that the Medicaid Buy-In for Working People with Disabilities program can help her or him maintain Medicaid coverage. A person with poor self-efficacy may become much more hopeful of her or his ability to save, after hearing the story of an individual with whom she or he identifies.

STEP 3: Developing readiness to pursue economic self-sufficiency

The third step in supporting individuals to achieve self-sufficiency is to assist them in developing their levels of readiness to pursue it.

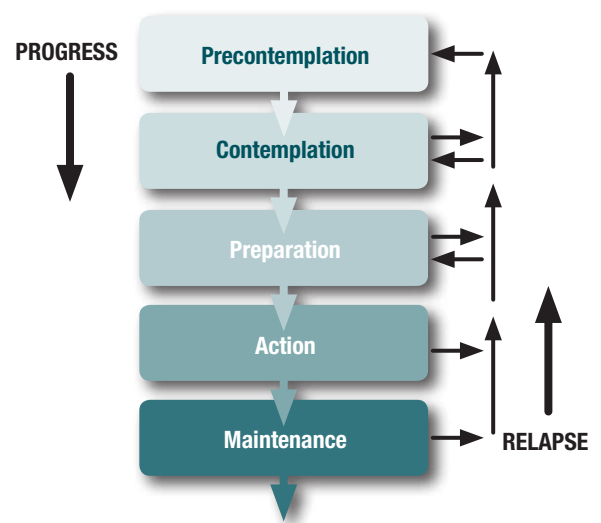
Developing rehabilitation readiness refers to creating learning experiences aimed at developing the commitment of an individual to participate in her or his own rehabilitation process (Cohen et al., 2000).

Developing the economic self-sufficiency readiness of an individual is about creating learning opportunities to increase her or his willingness, commitment, and awareness to engage in the necessary actions to pursue self-sufficiency.

The Stages of Change model illustrates the importance of developing readiness to pursue self-sufficiency. According to this model, there are six stages in the process of behavioral change (Prochaska, Norcross, & DiClemente, 1994): pre-contemplation; contemplation; preparation or determination; action; maintenance; and relapse. The following are definitions of these stages as applied to readiness for pursuing economic self-sufficiency:

- **Pre-contemplation** – the individual is not considering or intending to work towards greater economic self-sufficiency;
- **Contemplation** – the individual is considering taking steps towards greater economic self-sufficiency, but is ambivalent;
- **Preparation/Determination** – the individual has decided to strive for greater economic self-sufficiency and is preparing a plan of action;
- **Action** – the individual is taking action to become more self-sufficient and practicing new behaviors (such as receiving financial education, budgeting, saving, pursuing earned income);
- **Maintenance** – the individual continues her or his commitment to actions or behaviors in support of self-sufficiency (such as building assets, pursuing professional and economic advancement); and

Figure 1: Stages of Change



- **Relapse** – the individual’s level of readiness and/or actions towards self-sufficiency regresses as a result of negative experiences, such as: feeling discouraged because of repeated “failed” employment applications; frustration and fear resulting from a large social security overpayment; receiving misinformation about the Medicaid Buy-In; or learning about forgotten outstanding credit card or tax debts.

From this perspective, developing readiness for pursuing self-sufficiency means to support an individual in moving along the continuum from pre-contemplation of self-sufficiency to taking actions and maintaining actions towards self-sufficiency.

Strategies to develop economic self-sufficiency readiness



There are many strategies that providers can employ to help develop the readiness of individuals to pursue self-sufficiency, such as:

- **Teaching the consequences of poverty and dependency:** If an individual is not sure if he or she really wants stop depending solely on public benefits, providers can share research data on how living with the stress and the limitations of poverty can have a negative impact on mental health (such as depression and anxiety), physical health (such as heart disease and other chronic problems), life expectancy, and overall wellness. Then, providers can re-state the following question to ensure true informed decision-making: are you still unsure about doing something to come out of poverty and dependency?
- **Inspiring through stories of recovery and economic self-sufficiency:** If program participants seem to lack hope or role models in relation to self-sufficiency, providers can look for individuals who can share their stories of struggle, recovery and accomplishing their life dreams and financial aspirations. Personal stories may help build identification and foster hope (six personal stories of recovery and economic self-sufficiency can be found in the Participant Workbook).
- **Facilitating narrative change to improve self-efficacy:** If an individual seems to struggle with a poor sense of self-efficacy (that is, the belief that she or he is capable of accomplishing her or his life dreams and economic self-sufficiency goals), it may be beneficial to help the person learn to “re-write” her or his story (or narrative) from an “I can’t” to an “I can” perspective. The goal of “narrative change” is to produce a change in the person’s story sufficient to motivate the next action towards self-sufficiency or simply improve awareness (such as, explore employment opportunities, get information about work incentives, or learn about taxes). This can be accomplished by providing a new perspective through:

- a. **clarifying assumptions or false generalizations** (such as “what makes you think that ‘everybody’ who tries to get off benefits ends up with an overpayment?” or “do you know for sure that ‘nobody’ gets money back in taxes?”);
 - b. **highlighting accomplishments** (such as, “I hear that you are feeling discouraged about the job search, I just want to point out that you have not gotten a job yet, but have had two really good interviews.” or “Thanks for letting me know that last week you stopped tracking your expenses, I just want to remind you that you did really well for almost a month!”); and
 - c. **recognizing personal assets** in dealing with money or in other areas of life (such as “I hear that you are afraid about not being able to get off cash benefits. I just want to remind you about the time you were afraid of going back to work but you were able to do it.” or “This social security overpayment reminds me of the time when you had to that big problem with your student loan, and were able to deal with it.” or “I remember the time when you were so stressed about that family court situation. Do you remember what got you through that?”).
- **Empowering through financial education:** Learning about concrete economic self-sufficiency programs and supports can have a dramatic impact on the level of readiness of an individual. Financial education can empower individuals. For instance:
 - Showing how the Trial-Work-period can help an individual to continue receiving full SSDI checks for at least 9 months;
 - Teaching how the Medicaid Buy-In for Working People with Disabilities can help an individual keep or get full Medicaid while working.
 - Explaining how to receive hundreds, if not thousands of dollars, in refunds through the Earned Income Tax Credit.

	Budget Amount	Actual Expense
Savings		
- Bank Account	125.00	
- RRSP	100.00	100.00
- Investments	150.00	100.00
Housing		
- Mortgage	750.00	300
- Taxes	112.00	750.00
Food	215.00	862
Utilities		
- Power	50.00	47.00
- Water	30.00	22.00
- Heating	115.00	109.00
- Telephone	40.00	36.00
Insurance		
- Home		
- Car	235	214
- Personal	38.00	
	92.00	
Transportation		
- Gas for Car	69.00	
- Repairs & Tires		
Clothing		

STEP 4: Creating a plan of action towards self-sufficiency

The next step is to assist individuals in creating a 'plan of action' to achieve self-sufficiency. A 'plan of action' is a tool to outline a path towards the person's self-sufficiency goals.

There are five key elements in formulating an effective 'plan of action' towards self-sufficiency:

1. Remembering life dreams and financial aspirations.
2. Identifying the economic goals that can help realize the person's dreams.
3. Setting short-, intermediate-, and long-term objectives that are logical stepping stones in support of the person's economic goals.
4. Mapping the person's assets (strengths) and liabilities (weaknesses or barriers) to achieve her or his economic goals and objectives.
5. Defining sensible action steps in order to build upon the person's assets and reduce her or his liabilities.



I had a plan to buy a house when I came to SUS (Services for the Underserved). I knew I wanted to get my daughter out of the projects. After living in an SUS studio apartment, they offered me a scattered-site apartment but I said no thank you. I couldn't take an apartment to live by myself while my daughter was still living in the projects."

—James Kennedy



Important considerations when creating a plan of action towards ESS

Person-centered goals: In recovery-oriented service planning, economic self-sufficiency goals are determined by the individual and are connected to meaningful quality of life dreams and aspirations.

- **Provider's input:** While the direction of a plan is set by the individual's life dreams and economic self-sufficiency goals, a provider can take an active role in helping identify the necessary objectives to achieve them.
- **Addressing an individual's wants AND needs:** The recovery-oriented planning process aims to support the individual's aspirations, values and preferences around employment, benefits, savings or other financial matters. However, in the planning process, it is important to consider the needs of an individual to achieve economic self-sufficiency while maintain wellbeing. For example, learning money budgeting skills may be essential for an individual to regain control over her or his own finances without causing unnecessary harm. Ensuring that an individual maintains close contact with peer support during a stressful job change may be important for her or his emotional wellbeing.
- **Attainable objectives:** Objectives are identified to provide specific milestones that need to be achieved in order to meet a broader goal. Useful objectives are time-bound, specific, and reasonably attainable. The more specific an objective is, the clearer it will be to define the action steps that need to be taken to achieve that objective.
- **Mapping assets:** Mapping assets means identifying the tangible and non-tangible resources available to an individual, that is, the things she or he can tap into in order to achieve economic

self-sufficiency (for example, savings, a car, a house, college degrees, personal willingness, social connections, etc.).

- **Mapping liabilities:** Mapping liabilities refers to identifying the tangible and non-tangible barriers that can impede an individual in attaining economic self-sufficiency (for example, large debts, bad credit, addictions, lack of skills, significant gaps in employment, etc.).
- **Action steps:** Action steps build upon the person's assets and attempt to reduce the negative impact of liabilities. Action steps should not only describe what action will be taken, but also who will be involved, and by when it will be done. This level of specificity increases the chance that the individual will actually follow through in taking the action, with the support of her or his provider or social network.

KEY CONCEPT:

Capital: The tangible or non-tangible assets a person has available to her or him, which provide an advantage or power. As it relates to economic self-sufficiency, we can identify three types of capital: human, material, and social.

STEP 5: Developing skills and capital to achieve economic self-sufficiency

After assisting individuals in creating a plan of action towards self-sufficiency, the next step is to take action. For most of the people we support, taking action will mean learning new skills and building assets as necessary steps towards achieving self-sufficiency. These may include things such as: learning to create and keep a budget; learning how to access supports that can assist with saving money or going back to work without losing cash benefits; learning how to repair and build our credit; or expanding social networks (or social capital) in order to increase connections to work and economic opportunities.



Two months into living with SUS (Services for the Underserved) I was offered a part time job, working 12 hours a week for minimum wage. I was given a referral for the local food pantry and received \$40 a month in food stamps. My Case Manager also directed me to the SSI office, and helped me sign up to receive Social Security benefits as well. This still was not enough to live on, or repay my debts, but SUS was paying my rent and I was on the right path. I attended weekly tenant meetings that focused on budgeting. We were taught how to spend our money. I finally realized that even with people there to direct you, it's up to you to follow through. No one can make you change; you have to want to do it for yourself."

—Annette James



Key considerations for skills-building

To be most effective, skills instruction must:

- **Be highly individualized and designed to address the wants and needs of the learner:** Some financial knowledge is necessary for economic self-sufficiency, but what exactly a person needs to know will depend on her or his goals. For example, if a person wants to have a tax expert prepare her or his tax return, then a general understanding of the filing process will suffice. If, on the other hand, the person wants to file their own taxes, then she or he must be supported to potentially understand the details of all applicable credits and deductions as well as the filing process.
- **Connect the teaching process to the reason for which the person needs or wants to learn the skill:** The money-related skills a person needs will depend on what she or he wants to achieve. For instance, if the person's goal is to become her or his own payee, then focusing on basic financial education and budgeting may be important. If, however, the person's goal is to purchase a home, then she or he may need to acquire a number of skills including budgeting, saving for a down payment, credit repair, and accessing work incentives to increase earned income, among others.
- **Adapt pre-existing curricula to address diverse learning styles:** People have different preferred learning styles. Some individuals learn best when they read and write, while others learn best by listening. Many learn through examples or personal stories and others benefit the most by seeing a graph or drawing. As a general rule then, the more diverse our teaching methods, the more likely that a larger group of individuals will benefit from our instruction and develop desired skills.
- **Adult education techniques:** Financial skills development must incorporate behavioral techniques effective in adult education, including modeling and generalization. *Modeling* refers to demonstrating how a skill is performed, often accompanied by explanations and descriptions. The principle of *generalization* suggests that a skill will be learned effectively when taught in connection with "real life" circumstances. For instance, developing budgeting skills does not only involve learning about the importance of a budget and its components, but also practicing creating and keeping a budget.



STEP 6: Linkage and referral to economic self-sufficiency services



I returned to the shelter system, this time I was placed in a shelter that offered me the additional support I needed to start to turn my life around. There were people there who were dedicated to helping me find the resources I needed. They directed me again to the welfare office. I was enrolled in Medicaid and was able to visit a physician who helped me get back on medication. It was the first time in a long time I felt some hope.”

-Annette James

The final step in supporting economically self-sufficient is to link them and refer individuals to the services and supports that can help. To many mental health and substance addiction providers, this may be the most challenging step of all because our services have often been disconnected from the asset-building and financial services “outside” of the rehabilitation community.

An essential requirement for effective linkage and referral to economic self-sufficiency services is building and maintaining relationships with local resources. If you are wondering whether or not there are any financial or economic self-sufficiency programs in your community, we assure you that most likely there are. If you and your colleagues do not know about them, it may be because our public behavioral health system has traditionally been segregated from many of the mainstream financial institutions, such as credit unions, banks, and poverty-relief organizations.



Economic self-sufficiency services and supports in your community

Here are some examples of the many supports that may exist in your community:

- **Benefits advisement and work incentives planning assistance:** Programs such as the Work Incentives Planning Assistance (WIPA), Independent Living Centers (ILC), and the Work Incentives Information Network (WIIN) offer individuals with disabilities no-cost benefits advisement and planning to transition back to work while maintaining many or all cash and health benefits.
- **Matched-savings Individual Development Accounts (IDAs):** Typically run by a not-for-profit and/or credit unions, these programs match each dollar a person saves with one, two, three or even four dollars. These programs allow low- or moderate-income individuals to save for post-secondary education, starting a business, or purchasing a home.
- **Exempt savings programs:** Programs, such as the Plan to Achieve Self-Support (PASS), enable individuals to save money without affecting eligibility for cash benefits.
- **Free tax preparation through Volunteer Income Tax Assistance (VITA):** Free tax-preparation sites across the state and the country enable individuals to get hundreds, if not thousands of dollars in tax returns, through programs such as the Earned Income Tax Credit (EITC).
- **Employment Networks (ENs) through the Ticket-to-Work:** These social security-certified programs are able to take “Tickets” available to the majority of social security beneficiaries in order to provide them with employment and economic self-sufficiency services. ENs receive payments from social security when an individual achieves certain economic self-sufficiency outcomes, and providers can utilize these flexible funds for any services that assist an individual to achieve increasing levels of self-sufficiency.



Thanks to God today I am financially self-sufficient. I still have the car loan, mortgage and student loans to pay but they are within my budget to do so. What I would say to anyone struggling to become financially self-sufficient is to strive for excellence and never give up. Take advantage of any free programs offered by local agencies. They offer subjects on financial matters, how to cut costs in your food budget or learning how to budget your money in addition to weatherization of your home and many other programs. And never give up!"

-Tracy Sault

These, and many other resources and supports, are available to help individuals achieve their life and financial goals. In the following lessons we will continue to discuss each of these steps outlined above, and introduce additional programs that may be helpful to the people you support. We will offer concrete suggestions and questions you can ask your program participants in order to take each of the six steps. We hope you will find them helpful.



Lesson Three:

Strategies and Tools to Engage and Develop Readiness for Economic Self-Sufficiency



Learning Objectives:

After this lesson providers will be able to:

- Identify strategies to engage individuals in the process of economic self-sufficiency through meaningful conversations about life dreams and aspirations.
- Know strategies and tools to assess and develop the readiness of individuals to pursue economic self-sufficiency.
- Utilize the case study of George to illustrate the use of readiness development tools.

KEY CONCEPT:

Economic self-sufficiency (ESS): Is being able to provide for oneself to meet essential needs and wants. When people are self-sufficient, they are financially independent and able to pursue the life they want for themselves.

Engaging Individuals through Conversations about Life Dreams

The key to engaging people in recovery in the process of pursuing economic self-sufficiency is to help individuals get in touch with their life dreams and aspirations. For most people, working and having money are means to a larger end, to fulfill a greater human need. Most people want to have a job and be more self-sufficient to feel useful, to belong, to build a future with their families, or to achieve other life dreams and aspirations. Every person, no matter how affected by psychiatric conditions, substance addiction, or disability, harbors dreams of how they would like their lives to be.

Years of institutionalization, multiple losses or repeated personal failings may have overshadowed the dreams and aspirations, but they still exist. Let us think for a moment about our own lives and the dreams we may have put on the self. Perhaps life has made us forget our goal of starting a business, going back to school, changing careers, buying a home, buying a country home, having children, traveling, retiring to Florida, or simply making a change to be able to spend more time with our families.

The most fundamental engagement task we have as providers is to ask the people we support effective questions about their life dreams and aspirations. The next step is discerning what the individual needs to do to achieve those goals. The process of increasing earned income, learning about money, working through the fear of losing health benefits, and of letting go of cash benefits are all immensely daunting propositions. The person who is going through the process must remain in touch with the reasons why she or he is doing this to keep his or her “eyes on the prize.”

To understand the importance of having clarity on the things that really matter to us in life, we may only have to think about why we make our own financial decisions. Let us think of the last time we had to remind ourselves why we were working so hard or making tough financial choices: that we were cutting back on unnecessary expenses because we wanted to save for our child's education; or that we had to work through a conflict on the job to be able to pay the mortgage. The path of pursuing economic self-sufficiency for people in recovery will involve fear, sacrifices and hard work: working through the fear of losing some benefits; returning to work; learning about benefits, taxes, and dealing with money; and simply asking for help. Having life dreams and aspirations at the forefront of their minds will help the people we support to develop and maintain a commitment towards the difficult work ahead.

Thinking about Life Dreams and Aspirations



Facilitator Instructions:

- Present the Key Reflective Questions below to help individuals think about their life dreams and financial aspirations.
- If available, refer to the worksheet “My Dreams” in the Participant Workbook (page 22) and have individuals utilize it to write down their life dreams and aspirations. Encourage participants to write them down even if they think that they know what they are.
- If an individual seems to struggle verbalizing personal dreams and aspirations, reassure her/him that it is ok to take whatever time she/he needs. Use the probing questions to elicit images, words, or feelings associated with how she or he would like life to be like. If necessary, assist the individual to phrase her/his dreams.
- Utilize the Probing Exercise to encourage individuals to draw their life dreams and aspirations before writing them down.
- If you are working with individuals in a group setting, allot at least 5-10 minutes to allow all participants to reflect about their dreams first on their own (either by writing them down, drawing them, or creating a collage). Then encourage individuals to share their life dreams and aspirations by reading or showing their dreams. Present Group Discussion Questions to validate all participants and reaffirm the importance of having dreams in the recovery process.

Key Reflective Questions:

- What are your life dreams and aspirations?
- How would you like your life to be like in five or ten years?
- What do you want to accomplish in life that requires money or material resources?

Probing Questions:

- Think about yourself in a few years. If you feel comfortable, close your eyes for a few seconds and try to imagine what you would like for your life:
 - Where would you like to be live?
 - Who would you like to have around you?

- What would you like to be doing?
- What would you like to have?
- Think about when you most happy in life. If you feel comfortable, close your eyes for a few seconds and try to remember:
 - Where were you?
 - What kinds of things were you doing?
 - Who were you surrounded by?
 - What did you have?

Probing Exercise:

Provide construction paper or a large sheet of paper, and color pencils or makers. Suggest that individuals divide the sheet into four equal areas:

- Work/career;
- Family;
- Social/community; and
- Financial/material

while placing a picture of themselves in the center.

Encourage individuals to draw pictures or symbols that represent the things they would like to have or the things they would like to be doing. Alternatively, provide magazines, scissors and glue; and encourage individuals to find pictures that represent their dreams in each of the four areas mentioned above and create a simple collage.

Group Discussion Questions:

- Now that you have heard the life dreams and aspirations of all participants in the group:
 - In what ways are our dreams similar or different?
 - What is the importance of having life dreams and aspirations?
 - How is money related to our life dreams and aspirations?

Key Messages:

- Every person has dreams of how they would like their life to be. No matter how much we have gone through, we all have them.
- Being in touch with our dreams and aspirations is essential for recovery and human life.
- No dream is too big or too small. It is not our job to judge someone else's dreams. We are all entitled to have the dreams we have.
- To achieve many of our dreams in life we need money or other financial resources. For example, we may need a bigger place to live if we want to have a family. We may need some savings if we would like to own a business. We may need loans or grants to be able to go to school and get the degree we want.
- In the following lessons we will talk about what we can do to get the financial resources we need to achieve our dreams.

Assessing Readiness to Pursue Economic Self-Sufficiency

Readiness can be defined as an individual's thoughts, reasons, intentions and awareness that prepare an individual to take action towards changing a certain behavior or area of life. It can also be referred to as level of preparedness.

Readiness refers to how emotionally prepared and committed an individual is to pursue a change, and not to her or his capacity (e.g., knowledge, skills, or competencies) to make that change. For instance, readiness refers to how internally prepared an individual is to start looking for a job or to embark in the process of pursuing economic self-sufficiency; and not to what actual skills the individual has to perform a job or handle her or his own finances.

The "readiness" of an individual can be measured in levels. Thus, the appropriate question is NOT if a person is ready or not to be self-sufficient, but HOW ready she or he is to pursue self-sufficiency. Understanding where a participant currently stands in these areas will allow the participant and the provider to determine where to begin on the journey towards self sufficiency.

When exploring the level of readiness of an individual to pursue economic self-sufficiency, five dimensions or areas should be considered. These areas include:

1. **Need to improve economic self-sufficiency:** This aspect of readiness refers to the extent to which an individual is dissatisfied with her/his current level of economic self-sufficiency. Things to consider in this area include: overall satisfaction; the gap between current and desired economic situation; and a participant's perceptions about what needs to change.
2. **Commitment to pursue economic self-sufficiency:** This dimension of readiness refers to the degree in which an individual intends to follow through the necessary actions to increase her/his level of economic self-sufficiency. Things to address in this area include: a participant's desire to take action; a participant's positive expectations; and a participant's perceived level of self-efficacy.
3. **Awareness of own economic goals and values:** This aspect of readiness is the extent to which an individual is in touch with her or his own preferences, and values and goals around money. Things to address in this area include: a participant's life goals; a participant's values related to money; and a participant's budget and spending priorities.
4. **Awareness of the economic resources available:** This refers to the level of awareness of individuals about the programs, organizations and community resources available to help him/her achieve his/her economic self-sufficiency goals.
5. **Social capital to achieve economic goals:** This aspect of readiness is the extent to which an individual has social contacts or relationships, or is willing to develop such connections, which can help him/her achieve greater economic self-sufficiency. Things to consider in this area are a participant's existing network of support and willingness to expand his/her network of support.

Domains and Indicators of Readiness to Pursue Economic Self-Sufficiency

The following table was designed to assess a participant's level of readiness across five domains or areas: his or her perceived need to improve economic self-sufficiency; commitment to pursue economic self-sufficiency; awareness of personal and economic goals, values, and preferences; awareness of economic resources and supports; and degree of social supports to make changes in relation to pursuing economic self-sufficiency. These five domains, and their respective indicators, have been adapted from the Boston University psychiatric rehabilitation readiness framework (Farkas, Soydan, & Gagne, 2000) and built on the Stages of Change model (Prochaska, Norcross, & DiClemente, 1994). As outlined in Lesson Two (pages 23 and 24), the Stages of Change relate to an individual's process of behavioral change.

For each domain, a person can be at various stages of behavioral change and thus exhibit a low, moderate, or high level of readiness. To illustrate this point we can reflect upon the awareness of economic resources available. A person we work with might feel as though they would like to increase his or her income and assets; however, this person may be unaware of the resources and programs available to help him or her accomplish this goal. This person would be considered to be in the pre-contemplation Stage of Change in relation to this domain as he or she unaware of and therefore, not considering utilizing resources and programs available to increase his or her economic self-sufficiency. Subsequently, his or her readiness would be low as he or she is unprepared to use resources and programs available.



Domains and Indicators of Readiness to Pursue Economic Self-Sufficiency

Factor	Stage of Change*	Examples of Indicators
Need to improve economic self-sufficiency (ESS)		
Low	Pre-contemplation	Individual is satisfied with his/her current situation and does not perceive that greater economic self-sufficiency is necessary at this time.
Moderate	Contemplation or Preparation	Individual may be somewhat dissatisfied with his/her current financial situation but does not see change as essential or urgent.
High	Preparation or Action	Individual is clearly dissatisfied with his/her current situation and definitely agrees that greater ESS would be highly desirable.
Commitment to pursue economic self-sufficiency		
Low	Pre-contemplation	<p>Desire: Individual is not willing to take the actions/steps necessary to improving his/her ESS.</p> <p>Positive Expectations: Individual does not perceive benefits that will outweigh the many costs of working towards ESS.</p> <p>Self-Efficacy: Individual does not believe in his/her ability to achieve ESS.</p>
Moderate	Contemplation or Preparation	<p>Desire: Individual has willingness to make some changes to improve their ESS although unwilling to take some key steps.</p> <p>Positive Expectations: Individual can describe several benefits as well as costs of working towards ESS.</p> <p>Self-Efficacy: Individual can imagine achieving ESS.</p>
High	Preparation or Action	<p>Desire: Individual is willing to take all key actions/steps to improve his/her ESS.</p> <p>Positive Expectations: Individual clearly perceives that the benefits will outweigh the costs of working towards ESS.</p> <p>Self-Efficacy: Individual believes strongly in his/her ability to achieve ESS.</p>
Awareness of own economic goals and values		
Low	Pre-contemplation	Individual is not able to articulate his/her economic self-sufficiency goals, preferences, or values.
Moderate	Contemplation or Preparation	Individual is able to identify a few economic self-sufficiency goals, preferences, or values.
High	Preparation or Action	Individual clearly states his/her economic self-sufficiency goals, preferences, or values.
Awareness of economic resources available		
Low	Pre-contemplation	Individual is not able to identify any resources to help achieve ESS goals.
Moderate	Contemplation or Preparation	Individual is able to identify some resources to help achieve ESS goals but has no personal or direct experience.
High	Preparation or Action	Individual is aware of many resources to help achieve greater ESS and has past experience using at least some of these resources.

Social Capital /Support to achieve economic goals		
Low	Pre-contemplation	Individual cannot identify people who will support his/her efforts to change his/her current financial situation.
Moderate	Contemplation or Preparation	Individual has few supportive people or relationships but is willing to meet or contact people who may to help in achieving ESS.
High	Preparation or Action	Individual identifies a large support network to help her/him achieve ESS goals and is highly motivated to expand and strengthen it further.

KEY CONCEPTS:

Assessing Readiness:

- An assessment of readiness is done to determine the domains where a person needs to develop readiness.

- An assessment of readiness should be done as part of the planning process, with both the provider and participant, to determine what strategies, resources, and activities to embark on in the future.

- An assessment of readiness **DOES NOT** determine if a person is 'ready' or 'not ready.' As readiness is a fluid process, the most appropriate assessment question is how ready someone is to pursue change.

Sample Questions for Assessing Readiness*

1. Need to improve economic self-sufficiency:

Overall satisfaction:

- How satisfied are you with your income? With the amount of money you have left after your bills are paid?
- How satisfied are you with your current economic status? With your savings? With the material things you have?
- Who manages your finances? Who cashes your checks? Who pays your bills? How satisfied are you with the way your finances are managed?
- How important is it for you to have more money or more control over your money?
- What do you like the most about how your money is managed and about how your money currently gets spent? The least?
- How much would you value becoming more financially independent?

Gap between current and desired economic situation:

- Tell me about a recent time when you did not have enough money to do something you wanted to do. What was it? How did you feel about that?
- If you had more money, what would you do differently in your life?
- If you had more control over your finances, what would you do differently?
- If you had more resources, what assets would you like to have? (Savings? A car? A computer? A home? More education or training? A retirement account?)

Perceptions about what needs to change:

- What would have to change for you to have more control over your money?
- What would have to change for you to have more money?
- What would have to change for you to build assets?
- What stands in the way of you having more control over your finances?
- What is preventing you from being more financially independent?

* NOTE: The Participant Workbook contains a self-assessment worksheet entitled 'Assessing and Developing my Level of Readiness' on page 28.

2. Commitment to pursue economic self-sufficiency:

Desire to take action:

- What specific changes do you think you would need to make in order to improve your financial situation?
- What changes are you willing to make in order to improve your financial situation?
- What changes are you willing to make in order to have more control over your money?
- What are some things that you are not willing to change in your life, even if it meant having more money or improving your financial situation?
- What are you currently doing to have more money or more control over your money?

Positive expectations:

- What steps might you take to improve your financial situation?
- What would be the benefit of making changes or taking steps to improve your financial situation?
- What would be something important that you might gain from making changes to improve your financial situation?
- What might be some costs to you of making changes or taking steps to improve your financial situation?
- What would be something important to you that you might lose by making changes to improve your financial situation?

Self-efficacy:

- What would it be like for you to make the changes necessary to improve your financial situation? How difficult would it be to make these changes or take these steps?
- If you have been taking steps to save more money, get a job, make more money, get out of debt, and/or get off public assistance, for how long have you been doing this? What have been some of the challenges? How have you overcome these challenges?
- Overall, how confident do you feel in your ability to make changes to improve your financial situation and have more control over your money?
- What future financial challenges do you imagine you will have? How will you overcome these challenges?

3. Awareness of own economic goals and values:

Life goals and finances:

- What are some of the things that you would like to accomplish in life? (Get a college degree? Get off SSI/SSDI? Move elsewhere? Buy a home? Get married? Have children? Retire to another state?)
- What would it take to accomplish those goals? What resources would you need to have?
- What kind of work would you like to do and how much money would you like to make?
- If you had more money, what would you do differently in your life?
- If you had more control over your finances, what would you do differently?

Personal values and money:

- What values are important to you? What values guide the decisions you make in life? What values guide your decisions about money or material things?
- What are some important reasons to manage your own bank account and finances?

Budget and spending priorities:

- On what things do you spend the money you have access to? What other things would like to have money for?
- What priorities are important to you to include in a budget or spending plan?
- What would you be willing to cut out of your budget to save more money?

4. Awareness of the economic resources available:

- What resources in your community could help you achieve your economic goals?
- What programs or services could help you learn more about how to deal with money? (Save money? Improve your credit? File taxes? Apply for Earned Income Tax Credit?)
- How could you access the services available?
- How could you find about other resources to help achieve your financial goals?
- What resources in your community have you used in the past to improve your financial situation? How did you access them? How helpful were these resources to you?
- What gets in your way of using resources that are available?
- What resources or supports might you need in the future to fulfill or maintain your financial goals (such as saving money, finding a job, keeping a job, getting off public assistance)?

5. Social capital to achieve economic goals:

Existing network of support:

- How much support do you receive from people in your life for decisions that can have a financial impact? (For example, in things such as on how you spend your money, how much you save, whether you borrow money, getting or keeping a job, or reducing or getting off benefits.)
- Who in your life could help you to improve your financial situation? (Have more control over your money? Achieve your economic goals?) How might they help you?
- How comfortable do you feel about reaching out to people in your life to help you improve your financial situation or achieve your economic goals?
- If you asked the people in your life for more help in achieving your financial goals, how would they respond?

Willingness to expand network of support:

- How comfortable do you feel about meeting or contacting new people who may help you achieve your economic goals?
- How could you meet or contact new people who may help you improve your financial situation?
- What sort of people might help you achieve your financial goals? What are some characteristics that you would or wouldn't want in these people?

Developing Readiness

As providers, the most important challenge is not to assess an individual's readiness, but to help develop his or her readiness. The process of developing readiness to pursue economic self-sufficiency increases the participant's willingness, commitment, and awareness of the necessary actions to pursue his or her financial goals.

One of goals of developing readiness is to offer participants the opportunity to learn and grow so that they can work towards changing their current level of economic self-sufficiency. After the readiness assessment process, providers and participants can work together to identify participants' readiness development goals. Subsequently, providers and participants can identify tools and strategies to develop readiness around participants' goals and objectives.

Creating a Readiness Development Plan

Facilitator Instructions:

- Have a discussion with participants about the meaning of readiness to pursue economic self-sufficiency. Review the five areas of readiness related to economic self-sufficiency (page 34).
- Complete assessments of the participants' level of readiness using the Sample Questions for Assessing Readiness. Or, if available, have participants complete the worksheet "Assessing and Developing My Level of Readiness" from the Participant Workbook starting on page 28.
- Follow the three steps outlined in the Key Activity below.



Key Activity:

▪ Step 1 - Have a General Discussion about Readiness:

Some questions that might be useful to ask include:

1. How do you feel about your readiness assessment?
2. In what areas of readiness do you feel stronger? In what areas do you feel you need to develop?
3. Are you interested in taking action to develop your readiness to pursue greater economic self-sufficiency?
4. Would you like to do something to develop your readiness?
5. What would you be willing to do to develop your readiness? What would you be unwilling to do?
6. Do you have specific goals around pursuing greater economic self-sufficiency? What are they?

▪ Step 2 - Identify and discuss areas of 'low' readiness or 'readiness issues'

After completing the assessment of readiness, and having a general discussion about readiness with participants, focus the discussion on the areas where they have 'low' readiness ('readiness issues').

▪ **Step 3 - Formulate a plan to develop readiness based on personal values, goals, and objectives**

Formulate personalized strategies to develop readiness based on the values, goals, and objective that were identified in Step 2. Use the table below to record the strategies and activities that will be utilized to develop readiness. For suggested strategies and resources see the ‘Sample Strategies for Developing Readiness’ table on page 42.

Strategies for Developing Readiness to Pursue Economic Self-Sufficiency

Readiness Domains	Readiness Issue	Readiness Development Objective	Strategies and Activities for Developing Readiness Around Economic Self-Sufficiency
Perceived Need to Improve Economic Self-Sufficiency			
Commitment to Pursue Self-Sufficiency			
Awareness of Own Economic Goals and Values			
Awareness of Economic Resources Available			
Social Capital / Support to Achieve Economic Goals			

Key Messages:

- Readiness (or level of preparedness) relates to an individual’s thoughts, reasons, intentions, and awareness.
- Readiness refers to how emotionally prepared and committed an individual is to pursue a change, and not to her or his capacity (e.g., knowledge, skills, or competencies) to make that change.
- Readiness can be developed by identifying areas where readiness is ‘low’ and creating a plan based on personal values, goals, and objectives.

Sample Strategies for Developing Readiness to Pursue Economic Self-Sufficiency

Readiness Domains	Readiness Issue	Readiness Development Objective	Strategies and Activities for Developing Readiness Around Economic Self-Sufficiency
<p>Perceived Need for Change</p>	<ul style="list-style-type: none"> ▪ High satisfaction with current level of self-sufficiency ▪ No gap between current and desired economic situation ▪ Unaware of what needs to change to improve economic situation 	<ul style="list-style-type: none"> ▪ Identify pros and cons of current financial situation ▪ Increase participant's financial expectations ▪ Identify assumptions and generalizations 	<ol style="list-style-type: none"> 1. Create a list of pros and cons related to the participant's current financial situation. Identify, with participants, some of the 'cons' that could change into 'pros' if economic self-sufficiency is increased. 2. Introduce participants to individuals who have been successful in achieving their financial goals. Or, if available, suggest that the participant read the 'Personal Stories of Recovery and Economic Success' found in Participant Workbook. Encourage participants to think about the positive things they relate to in these success stories. Support participants in identifying their financial goals and discuss how they too can be a success story. 3. Use the list of pros and cons related to each participant's current financial situation (strategy 1) and his or her financial goals (identified in strategy 2) to have a discussion about his or her current economic situation. Have a conversation to make explicit assumptions or generalizations each participant has regarding his or her current financial situation and what could change.
	<p>Commitment to Change</p>	<ul style="list-style-type: none"> ▪ Lack of desire to take action ▪ Lack of self-efficacy ▪ Negative expectations 	<ul style="list-style-type: none"> ▪ Inspire with stories of success ▪ Increase hope ▪ Narrative Change ▪ Clarify assumptions about current financial situation

sample strategies, continued

Readiness Domains	Readiness Issue	Readiness Development Objective	Strategies and Activities for Developing Readiness Around Economic Self-Sufficiency
		<ul style="list-style-type: none"> ▪ Explore doubts and fears ▪ Take chances 	<p>8. Encourage participants to explore their doubts and fears about the future. Understanding these doubts and fears can allow participants to create realistic expectations about the future.</p> <p>9. Encourage participants to take chances and embrace their dignity of risk. Remind the participants that it is okay to try something and not succeed. Work with participants to identify past successes and the skills they used to be successful.</p>
Self-Awareness	<ul style="list-style-type: none"> ▪ Lack of financial goals ▪ Lack of clarity about economic goals and values 	<ul style="list-style-type: none"> ▪ Embrace hopes and dreams 	<p>10. Encourage participants to embrace their hopes and dreams. These dreams can help drive participants to make changes to achieve their financial dreams and goals. Work with the participant to complete the exercise ‘Thinking about Life Dreams and Aspirations’ on page 32 of the Provider Guide or, if available, have the participant complete the worksheet ‘My Dreams’ on page 22 of the Participant Workbook.</p>
Environmental Awareness	<ul style="list-style-type: none"> ▪ Unaware of available resources and programs ▪ Negative perceptions about existing programs 	<ul style="list-style-type: none"> ▪ Discuss options for obtaining financial education 	<p>11. Have a discussion based on the phrase ‘knowledge is power’ in terms of achieving financial goals and dreams. Encourage participants to take a class or meet with someone to learn about the resources that can assist them in achieving their goals.</p> <p>12. Work with participants to find a class or workshop that will provide them with financial education related to achieving their goals (e.g., a workshop related to saving and starting a small business).</p> <p>13. Introduce participants to individuals who have had positive experiences with existing resources (e.g. Medicaid, Buy-In, Tax Credits).</p>
Social Capital / Support	<ul style="list-style-type: none"> ▪ Narrow networks of supports ▪ Unwillingness to expand network of support 	<ul style="list-style-type: none"> ▪ Expand social networks 	<p>14. Work with participants to open a Facebook or LinkedIn account. Encourage participants to use the social networking site to connect with friends and meet new people.</p> <p>15. Encourage participants to take chances and try new things. Meet new people, go to new places, make phone calls, and do research on the internet.</p> <p>16. Work with participants to identify a time where they were unsure of trying something new and the outcome was positive. Relate this experience to meeting new people.</p>

■ Case Study: George

George was diagnosed with a psychiatric condition when he was 19 years old. He was hospitalized once but he was able to live on his own and graduate from an auto mechanic school two years after he left the hospital. He got a job as an auto mechanic technician and did really well for three years. He enjoyed his job and got along very well with his co-workers and supervisor. During that time George married his high school sweetheart and they had a child together.

But life changed pretty quickly for George. His symptoms began to take over his life. George started experiencing hallucinations on the job and started believing that people in his life wanted to hurt him. George had increasing conflicts at work, with his wife, and with most of his friends. He was hospitalized six times in a year. Although George's employer really liked him, he was let go. His wife started fearing that George would become violent, and she eventually divorced him and obtained sole custody of their daughter. George's symptoms spiraled and he could no longer work. For seven years he was in and out of hospitals and, after many struggles, he obtained Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI).

Three years ago George started attending The Center for Wellness and Recovery (CWR), a recovery-oriented program that has made a big difference in his life. Cindy, his primary counselor, encouraged him to go back to work part-time and think about his life goals. A year ago George got a part-time job as a custodian at the local high school, but he doesn't like the job, and it doesn't pay him well. George talks about his daughter all the time, and the thing he wants the most is to be in her life and one day share custody with his ex-wife. His ex-wife seems to be willing, but the court will only allow him to have partial custody if he lives independently in an apartment large enough for his daughter to have her own bedroom. For George, this is something that, right now, seems like a long shot.

For the past ten years, George has been living at a residential program. For most of that time his program was his 'representative payee', but a year ago he decided he wanted to have control over his own money. He could make a lot more money as an auto mechanic but he has not had a job in his trade for more than ten years. George spends a lot of his free time (and money) on auto mechanic magazines. At times, George has borrowed money from his friend Raul and obtained pay-day loans to buy more magazines. George hopes that reading these magazines will keep him up to date with new automotive technologies, however, he is getting into more and more debt and his dream of living independently seems to be getting farther away. George's social life is very limited. His friend Raul, who is also a mechanic, is one of the few people that stuck with him during all these years.

George knows that he wants to make changes in his life to become more self-sufficient, live independently, and not be "broke" all of the time, but he is not sure he wants to stop spending money on auto magazines. George really wants to get off cash benefits one day, but he is afraid of getting sick and ending up in the hospital again. Despite all of his doubts and fears, every time George talks about his daughter, he lights up and says he is willing to work very hard to one day be with her again.

Using George’s Story

The next subsection of this guide will use George’s story to create a sample of George and Cindy’s readiness assessment and a sample plan for developing his readiness.

George’s Story – Sample Assessment of Readiness

Readiness Domain and Factor Rating	Indicators of George’s Readiness to Work Towards ESS
<p>Need to improve economic self-sufficiency</p> <p><i>Rating: High perceived need</i></p>	<ul style="list-style-type: none"> ▪ George wants to improve his financial situation so he can obtain partial custody of his child. ▪ George is unhappy having so little money and would like to have a bigger apartment, a car, and the resources to take care of his child. ▪ George knows that his part-time job and some of his actions are getting in the way of his saving money and building assets.
<p>Commitment to pursue economic self-sufficiency</p> <p><i>Rating: Moderate commitment</i></p>	<p><i>Desire:</i></p> <ul style="list-style-type: none"> ▪ George is willing to do the work to improve his financial situation. ▪ George has agreed to receive advisement to find about how going back to work will impact his SSDI, Medicare, and Medicaid. ▪ George is also interested in attending financial education classes. ▪ George has expressed that he wants to work to earn more money but is unsure about cutting back on spending towards automotive magazines. <p><i>Positive expectations:</i></p> <ul style="list-style-type: none"> ▪ George knows if he goes back to work full-time, and makes more money, he would eventually stop getting SSDI and maybe other benefits. He is afraid to relapse one day and find himself with no job, no money, and no health benefits. George goes back and forth; however, he feels that the “risk” is worth it. Otherwise he has no chance of regaining custody of his daughter. ▪ George believes that going back to work as an auto mechanic will be a challenge, but having more money and being able to spend time with his child will be worth it. <p><i>Self-efficacy:</i></p> <ul style="list-style-type: none"> ▪ George would like to have a better paying job, but wonders if he would be able to do it with his disability. He sees that his magazine spending is becoming a problem but doesn’t know if he will ever be able to give it up.
<p>Awareness of own economic goals and values</p> <p><i>Rating: High self-awareness</i></p>	<ul style="list-style-type: none"> ▪ What George wants the most is to have enough to be in his child’s life. ▪ George wants to have enough to buy automotive magazines. ▪ George prefers to manage his own bank account and wants to save money for a better home and a car. ▪ George would like a full-time job working with automobiles again and make between 35k-40k per year.
<p>Awareness of ESS resources</p> <p><i>Rating: Low resource awareness</i></p>	<ul style="list-style-type: none"> ▪ George is unaware of and has not considered what resources might be available in his community.
<p>Social capital/support to achieve economic goals</p> <p><i>Rating: Moderate support</i></p>	<ul style="list-style-type: none"> ▪ George feels he has support from Cindy and his friend Raul. ▪ George believes that Raul will provide emotional support to him to find a job. ▪ George also thinks that Raul might encourage him to save since Raul had made comments about his excessive spending on auto magazines. ▪ George believes that Cindy will assist him to reach his financial goals. ▪ George has not considered developing new relationships to support him to reach his financial goals. He is nervous about meeting new people.

George’s Story – Sample Plan for Developing Readiness

Step 1- Having a discussion: Cindy reviews the summary of George’s readiness indicators with him, and explains what she feels his readiness level is. She encourages him to ask questions, and to agree or disagree with her judgments. Cindy uses this review as a way to further discuss George’s goals and values.

Step 2- Identify areas of high and low readiness: Cindy helps George explore what might be encouraging and discouraging from taking action in his areas of low/moderate readiness. For example, Cindy discusses with George what some of his fears are about meeting new people or accessing new resources.

Step 3- Develop plans based on his readiness and personal goals: George and Cindy came up with a plan for boosting his readiness (summarized in the table below).

George’s Readiness Development Plan

Readiness Domain	Strategies and Activities for Developing Readiness
Need to improve economic self-sufficiency	George will make a list of things he may need to change in his life in order to become more financially secure and independent, and why those things need to change.
Commitment to pursue economic self-sufficiency	<i>Desire:</i> George will look for ways he can follow automotive technology without having to spend as much money. Cindy and George will talk about his resistance to let go of his spending. <i>Self-Efficacy:</i> Cindy and George will review George’s strengths/assets and will discuss how they can be used to help him get a full-time job and control his spending. George will reach out to graduates of his program who have overcome a lot of financial barriers and achieved greater levels of self-sufficiency. <i>Positive Expectations:</i> George will list pros and cons of spending less on magazines.
Awareness of own economic self-sufficiency goals	No strategy identified.
Awareness about economic self-sufficiency resources	Cindy will look online for financial education materials Cindy will present what resources are available in George’s community, will provide him with helpful literature and contact information, and will help him decide which (if any) of those resources he might want to use.
Social capital / Support to achieve economic self-sufficiency goals	George will schedule a meeting with Raul to discuss ways that Raul could be helpful. Cindy and George will identify people and resources that may help him improve his economic self-sufficiency. Cindy will give George examples of what others have done to expand their social networks, and discuss them with him. Cindy will also role play with George to help him find ways of interacting with others to overcome his social anxiety.

Lesson Four:

Creating a Plan of Action to Achieve Self-Sufficiency



Learning Objectives:

After this lesson providers will be able to:

- Understand the capital framework.
- List the steps of creating a Plan of Action to achieve economic self-sufficiency.
- Utilize the case study of George to illustrate his types of capital and his Plan of Action.

The Impact of Social, Material, and Human Capital on Economic Self-Sufficiency

Capital can be defined as the resources and tools that an individual has. There are three types of capital: human, material, and social. Human capital includes an individual's internal assets such as personal knowledge, skills, attitudes and belief in himself or herself, and personality characteristics. These include both 'hard' and 'soft skills'. Hard skills are 'technical skills' such as computer or research skills and soft skill are 'people skills' such as conversation or listening skills. Material, or economic capital, describes a person's monetary and material possessions. Social capital can be described as the relationships and social networks that an individual has. This form of capital includes social networks and peer support.

The impact of social, material, and human capital on economic self-sufficiency can best be illustrated by considering the effects of being deficient in one or more forms of capital. For example, if an individual is lacking soft skills (i.e., human capital), it might be difficult for him or her to get along with his or her coworkers and supervisors. This could create conflicts in the workplace and challenge his or her ability to maintain employment and self-sufficiency. If an individual lacks reliable transportation or means to pay for childcare (i.e., material capital) this could make it challenging to obtain or maintain employment if he or she has frequent difficulties in being on time to work. Building social, human, and material capital, then, is an important part of working towards economic self-sufficiency.

Creating an Individualized Plan of Action to Pursue Economic Self-Sufficiency

Creating an individualized plan of action to pursue economic self-sufficiency involved three key steps. First, the participant and provider identify and clarify the participant's goals and objectives. Secondly, the participant's capital to achieve his or her financial goals is identified. Finally, action steps are defined, including what the participant will do, who will be involved, and by when each action will be completed.

STEP 1: Clarifying goals and setting objectives

When using a person-centered approach to planning for economic self-sufficiency, the goal and objectives should be determined by the individual and ought to be connected to meaningful quality of life outcomes and his or her life dreams and aspirations. Goals are the things that an individual will need to accomplish in order to achieve his or her dreams. Objectives are the intermediate targets that help someone achieve his or her goals. Objectives can be further broken down into short-term, intermediate, and long-term objectives depending on the time and effort that is required to accomplish these targets. The aim of this step is to engage the participant in a discussion to identify dreams and goals they would like to work towards. From there, specific short-term, intermediate, and long-term objectives can be identified and the planning process can begin.



Tips and strategies for clarifying goals and objectives

- Goals are unique and depend on where a person is in his or her life. Current goals can change as an individual's life circumstance changes.
- Working backwards from a dream or goal can help an individual identify the short-, intermediate, and long-term objectives they need to set to accomplish to achieve his or her goal.
- Objectives should be time-bound, specific, and reasonably attainable
- If available, have the participant complete the worksheet 'My Goals and Objectives' found on page 44 of the Participant Workbook.

STEP 2: Identifying the capital available to achieve one's goals

Once an individual's goals and objectives have been identified, the provider and participant need to determine what the participant's assets and liabilities are in relation to his or her goals and objectives. Assets are the individual's skills, characteristics and resources that can be used to achieve economic self-sufficiency. Liabilities are the lack of skills, characteristics and resources which can hinder someone from achieving economic self-sufficiency. Assets and liabilities are unique to each individual and will vary from situation to situation. As each Plan of Action tries to maximize assets and minimize liabilities, it is essential that assets and liabilities are identified in relation to a specific object or goal.

To begin identifying a person's assets and liabilities, the provider and participant should have a discussion about the types of capital the individual needs to gain economic self-sufficiency. An individual's capital influences his or her likelihood of success in reaching economic self-sufficiency. For example, positive friendships are a valuable form of social capital because of the emotional support they provide. Abusive relationships, on the other hand, likely cause emotional distress and discouragement. Lacking necessary capital, for instance, not having any social connections, should also be considered a liability. Thus, lack of helpful capital and negative capital are liabilities while forms of positive capital are assets.

From this discussion, the provider and participant can map his or her assets and liabilities. Mapping these assets and liabilities will provide guidance for what the participant has to work with, and needs to work on, and what kinds of services and supports would be most helpful for the provider to offer.

Examples of Assets and Liabilities

Assets		
Human Capital Technical skills Trade College education Strong interviewing skills Discipline Budgeting skills Self-efficacy	Material Capital Earned income Benefits (SSI, SSDI, etc.) Work incentives Car/Transportation Work clothes Housing Savings Investments Retirement account	Social Capital Social network Peer support Relatives Friends
Liabilities		
No education Little job skills Poor interviewing skills Gap in employment	Debts No transportation No savings Poor housing	Small Social Network Weak peer support Problematic family situation Connections limited to mental health community



KEY CONCEPTS:

1. **Human capital** includes an individual's internal assets such as personal knowledge, skills, attitudes, belief in him or herself, and personality characteristics.
2. **Material or economic capital** describes a person's monetary and material possessions.
3. **Social capital** is the set of relationships, social networks, and the connections derived from these, that are in an individual's life.

Identifying Assets and Liabilities to Achieve Self-Sufficiency

For each objective, help the individual to make a list of assets and liabilities within the three forms of capital. Next, develop strategies to utilize the assets and overcome the liabilities in order to reach the objective.



Facilitator Instructions:

- Complete the exercise 'Thinking about Life Dreams and Aspirations' found on page 32.
- If available, have the participant complete the worksheet 'Identifying My Capital (Assets and Liabilities) to Achieve Self-Sufficiency' on page 53 of the Participant Workbook.
- Have a discussion with the participant to determine two or more objectives he or she would like to accomplish that will help him or her achieve his or her self-sufficiency goal.
- Use the table below to map the participant's goal, objectives, assets and liabilities.

Mapping Assets and Liabilities to Achieve Economic Self-Sufficiency Goals and Objectives

Goal	Objectives		Capital		
			Human	Material	Social
		Assets			
		Liabilities			
		Assets			
		Liabilities			

Probing Questions:

- What are some of the skills you will need to accomplish your goal and objectives? Do you currently have these skills?
- What material assets (e.g., money, savings) will you need to achieve your goals and objectives?
- Who is in your social network? Who is in your peer network? Can these people help you accomplish your goal and objective?
- What things are currently getting in your way of achieving your goal and objectives?

Key Messages:

- In order to become more self-sufficient and achieve life dreams and goals, an individual needs to tap into the assets he or she has and limit the things that hold him or her back (i.e., liabilities).
- Every person has assets and liabilities. The more aware a person is of what he or she has to work with, the stronger the Plan of Action will be and the clearer it will be as to what action steps a person should take.

STEP 3: Defining Action Steps (What, Who and By When)

Actions are the concrete steps that an individual needs to take in order to accomplish his or her goals. A Plan of Action is composed of an individual's goal, objectives, assets, and liabilities identified in Step 1 and Step 2. The Plan of Action also includes action steps and should take advantage of all of the resources that are available to the participant. For example, classes that help participants learn how to write a resume constitute an asset to build upon in a specific action step.

Action steps are the specifics of what will be done, who will be involved, and by when something will be completed to achieve a self-sufficiency goal or objective. The action steps should align with the short-term, intermediate, and long-term objectives established by the participant. By identifying what is going to be accomplished, who is going to accomplish it, and by when each action is going to be accomplished, participant's can clearly track his or her progress towards completing his or her objectives and goals.

Identifying Action Steps

Facilitator Instructions:

- Complete Step 1 and Step 2 of the Individualized Planning to Achieve Self-Sufficiency with the participant.
- Work with participants to create a list some of the actions steps that will need to be taken to accomplish to achieve his or her self-sufficiency goal and objectives.
- Break down each action step into what will be done, who will do it, and by when it will be done.
- Discuss the various programs and resources that are available to achieve the participant's self-sufficiency goals and objectives.
- Use the table below to list the Goal, Objectives, Assets, Liabilities, and Action Steps.
- Or, if available, complete the worksheet 'Creating a Plan of Action' found on page 57 of the Participant Workbook.



Plan of Action

Goal	Objectives	Assets & Liabilities	Action Steps		
			What	By Whom	By When
		Assets:			
		Liabilities:			
		Assets:			
		Liabilities:			

Key Messages:

- *'A goal without a plan is just a wish'* – Antoine de Saint-Exupery
- Action steps to achieve goals will be most effective if a participant builds upon his or her assets and minimizes the things that can hold him or her back (i.e., liabilities).
- The clearer a participant states not only what he or she will do, but who will be involved, and by when he or she will do it, the more likely he or she will be successful at accomplishing his or her objectives and goals.

Using George's Story

Next, we will reintroduce George's story and follow the three steps to individualized planning to create a Plan of Action for George according to his goals and dreams.

■ Case Study: George

George was diagnosed with a psychiatric condition when he was 19 years old. He was hospitalized once but he was able to live on his own and graduate from an auto mechanic school two years after he left the hospital. He got a job as an auto mechanic technician and did really well for three years. He enjoyed his job and got along very well with his co-workers and supervisor. During that time George married his high school sweetheart and they had a child together.

But life changed pretty quickly for George. His symptoms began to take over his life. George started experiencing hallucinations on the job and started believing that people in his life wanted to hurt him. George had increasing conflicts at work, with his wife, and with most of his friends. He was hospitalized six times in a year. Although George's employer really liked him, he was let go. His wife started fearing that George would become violent, and she eventually divorced him and obtained sole custody of their daughter. George's symptoms spiraled and he could no longer work. For seven years he was in and out of hospitals and, after many struggles, he obtained Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI).

Three years ago George started attending The Center for Wellness and Recovery (CWR), a recovery-oriented program that has made a big difference in his life. Cindy, his primary counselor, encouraged him to go back to work part-time and think about his life goals. A year ago George got a part-time job as a custodian at the local high school, but he doesn't like the job, and it doesn't pay him well. George talks about his daughter all the time, and the thing he wants the most is to be in her life and one day share custody with his ex-wife. His ex-wife seems to be willing but the court will only allow him to have partial custody if he lives independently in an apartment large enough for his daughter to have her own bedroom. For George, this is something that, right now, seems like a long shot.

For the past ten years, George has been living at a residential program. For most of that time his program was his 'representative payee', but a year ago he decided he wanted to have control over his own money. He could make a lot more money as an auto mechanic but he has not had a job in his trade for more than ten years. George spends a lot of his free time (and money) on auto mechanic magazines. At times, George has borrowed money from his friend Raul and obtained pay-day loans to buy more magazines. George hopes that reading these magazines will keep him up to date with new automotive technologies; however, he is getting into more and more debt and his dream of living independently seems to be getting farther away. George's social life is very limited. His friend Raul, who is also a mechanic, is one of the few people that stuck with him during all these years.

George knows that he wants to make changes in his life to become more self-sufficient, live independently, and not be "broke" all of the time, but he is not sure he wants to stop spending money on auto magazines. George really wants to get off cash benefits one day, but he is afraid of getting sick and ending up in the hospital again. Despite all of his doubts and fears, every time George talks about his daughter, he lights up and says he is willing to work very hard to one day be with her again.

Using George's Story

The next subsection of this guide will use George's story to illustrate the Plan of Action Cindy created with George.

Sample Asset/Liability Mapping for George

Sample Objective: George will increase his monthly savings by 10% within 3 months.

Human Capital

Liability: Frequent purchasing of automotive magazines leads to overspending.

Asset: Strong desire to pursue his goal of working as an auto mechanic and becoming self-sufficient; good with numbers.

Possible action steps for overcoming this liability and using this asset:

- George will list the things he spends money on each month and will rank their importance. He will then use his skills with numbers to figure out what spending he can reduce so he can put more of his monthly income into his savings.

Material Capital

Liabilities: Limited income; no savings.

Asset: Steady paycheck from part-time work; availability of Individual Development Account (IDA) in his area.

Possible action steps for overcoming these liabilities and using these assets:

- George will explore better paying jobs in this community.
- George will make an appointment to learn if he is eligible for an Individual Development Account.

Social Capital

Liabilities: Owner of bookstore encourages George to buy more automotive magazines; limited social network.

Asset: Best friend (Raul) and service provider (Cindy); he also had a supportive employer

Possible action steps for overcoming these liabilities and use these assets:

- George will practice with Cindy and Raul how to tell the bookstore owner that he is going to cut back on his spending.
- George will list the things he spends money on each month and will rank their importance. He will then figure out what spending he can reduce.
- George will look in to joining a social or job club.

Sample of George's Plan of Action

Goal: George would like to regain custody of his daughter and live with her on a part-time basis.

Objective # 1: Within three months George will be saving 10% of his income:

Actions steps:

- George will track his expenses in detail for two months.
- George will develop a monthly budget by the end of the second month.
- George will implement his monthly budget by the beginning of month three.

Objective # 2: George will improve his communication skills to reduce his social anxiety so that he can be successful at job interviews within two months.

Action steps:

- George will practice his communication skills through three mock interviews with Cindy and other CWR program staff within two weeks.
- Within two weeks George, will work with Raul to join a social networking site such as Facebook or LinkedIn.

Plan of Action

Goal	Objectives	Assets & Liabilities	Action Steps		
			What	By Whom	By When
Regain Custody of His Daughter	Save 10% of his income	<p>Assets:</p> <ul style="list-style-type: none"> ▪ Good with numbers ▪ Support of his friend (Raul) and provider (Cindy) <p>Liabilities:</p> <ul style="list-style-type: none"> ▪ Limited income from part-time job ▪ Likes to buy automotive magazines 	<ul style="list-style-type: none"> ▪ George will track his expenses ▪ George will develop a monthly budget ▪ George will implement his monthly budget 	<ul style="list-style-type: none"> ▪ George ▪ George & Cindy ▪ George 	<ul style="list-style-type: none"> ▪ Over the course of the next two weeks ▪ By the end of the next month ▪ By the start of month two
	Improve Communication Skills	<p>Assets:</p> <ul style="list-style-type: none"> ▪ CWR interview prepping class ▪ Internet savvy friend <p>Liabilities:</p> <ul style="list-style-type: none"> ▪ Limited social network ▪ Doesn't like meeting new people 	<ul style="list-style-type: none"> ▪ Three mock interviews ▪ Join a social networking site on the internet 	<ul style="list-style-type: none"> ▪ George, Cindy, & other program staff ▪ George & Raul 	<ul style="list-style-type: none"> ▪ Within the next two weeks ▪ Within the next two weeks

Lesson Five:

Developing Skills and Capital to Achieve Self-Sufficiency

Learning Objectives:

After this lesson providers will be able to:

- Understand the importance of skills development in achieving economic self-sufficiency.
- Become familiarized with essential information, tools and lesson plans to promote the building of skills and capital among individuals in recovery.



KEY CONCEPT:

Capital: The tangible or non-tangible assets a person has available to her or him, which provide an advantage or power. As it relates to economic self-sufficiency, we can identify three types of capital: human; material; and social.

- *Human capital* includes an individual's internal assets such as personal knowledge, skills, attitudes and belief in themselves, and personality characteristics.
- *Material or economic capital* describes a person's monetary and material possessions.
- *Social capital* is the set of relationships, social networks, and the connections derived from these, that are in an individual's life.

Financial Education: Empowering through Knowledge and Skills

The purpose of this section is to offer practitioners tools and resources to help individuals not only increase their knowledge of financial matters but more importantly to build their economic self-sufficiency skills. Economic self-sufficiency skills are the competencies which allow individuals to put their financial knowledge into practice, and increase their capacity to perform specific tasks or activities to become more self-sufficient (e.g., budgeting and saving). Therefore, the focus of financial education should be not only on increasing knowledge of financial matters but especially on helping individuals develop their economic self-sufficiency skills.

Economic self-sufficiency skill development is most effective when instruction is: individualized to address the wants and needs of the learner; connected the reasons someone wants or needs to learn the skill(s); and adapted to address diverse learning styles. Some financial knowledge is necessary for economic self-sufficiency, but the specific skills a person needs to develop will depend on his or her goals. For example, if a person wants to have a Volunteer Income Tax Assistance (VITA) site prepare his or her tax, he or she needs to have knowledge of the tax filing process but not details of taxation law. Someone who desires to build savings will likely need to know about budgeting and understand how savings programs work. A person whose primary goal is to reduce debts will need significant knowledge about consolidating debt and credit repair. Similarly, the money management skills a person needs will vary, depending on what he or she wants to achieve. While budgeting may be important to all individuals, some may need to learn comparison shopping and how to set spending priorities.

Economic self-sufficiency skill development involves expanding the capacity of an individual to be able to complete tasks or perform activities, and it builds upon both personal assets and liabilities. Assets are the individual's skills, characteristics and resources that can be used to achieve economic self-sufficiency. Liabilities are the individual, relational or environmental characteristics which can hinder someone from achieving economic self-sufficiency. Skill development can be used to help an individual minimize his or her liabilities and maximize his or her assets as they relate to his or her economic objectives and goals.

The two most comprehensive methods of skill development in psychiatric rehabilitation are "skills training" (Bellack, et al, 2003), and "direct skills teaching" (Cohen, et al, 1985). Both methods of skill development are based upon effective behavioral techniques and key adult education principles, such as modeling and generalization. Modeling involves demonstrating how to perform a skill, often accompanied by explanations and descriptions of the critical aspects of performance. Generalization is important to ensure the individual's successful performance outside the classroom, that is, in the real life circumstance where the skill is required.



Key considerations for teaching skill development

1. Skill instruction needs to be individualized and designed around the learner's wants and needs.
2. The teaching process needs to be connected to the reason/s the person wants or needs to learn the skill
3. Curricula needs to be adapted to fit the learning style of the learner

Modules for Teaching Financial Education

This lesson is composed of eight modules aimed at empowering individuals by increasing their knowledge about personal financial matters and their skills to pursue economic self-sufficiency. Each module can be delivered in a group or one-on-one setting.

The eight modules are:

Module 1: Budgeting

Module 2: Accessing work incentives to increase earned income

Module 3: Filing taxes

Module 4: Saving

Module 5: Avoiding the credit trap and predatory lending

Module 6: Clearing and building credit

Module 7: Dealing with additions and financial stressors

Module 8: Increasing social capital

In each module practitioners will find five useful sections to work with individuals in one-on-one or group settings:

- Participants' Learning Objectives
- Key Concepts
- Resources
- Lesson Plan
- Homework

MODULE 1: BUDGETING

Participants' Learning Objectives:



After this module participants will be able to:

- Define and describe the benefits of having a personal budget.
- Identify the common steps to creating a personal budget.
- Estimate and determine monthly expenses and income.
- Analyze daily, weekly and monthly spending habits.

KEY CONCEPT:

Budgeting is the process of determining how money, time and other resources will be allocated and utilized.

Why is budgeting important for wellness and recovery?

Creating and maintaining a budget is important for wellness and recovery. One of the common effects of unplanned spending is running out of money or other resources, which can negatively impact an individual's Dimensions of Wellness. For example, having limited financial resources can impact an individual's emotional wellbeing as this can increase an individual's anxiety about meeting his or her financial obligations.

For a more complete review of the *Dimensions of Wellness* see Lesson One of the Provider Guide.



Goals of Creating a Budget:

The main goals of teaching and understanding budgeting are the following: determining how much money is needed for a certain amount of time (e.g. day, week, or month); creating a plan to spend money; creating long-term goals for money; avoiding financial setbacks; and learning financial responsibility.

Steps to Creating a Monthly Budget:

1. Record Sources of Income
2. Create a List of Monthly Expenses
3. Total Income and Expenses and then Compare
4. Adjust Expenses to Match Income and Goals
5. REVIEW THE BUDGET OFTEN

Resources:

For more information about budgeting see the following resources:

1. For more information on budgeting and useful worksheets, see *WE Can Save: A Workbook for People in Recovery Seeking Economic Self-Sufficiency* (Pages 62-65).
2. For a monthly budgeting worksheet from the Center for Career Freedom go to: <http://freecenter.org/pdf/MonthlyBudgetWorksheet.pdf>.
3. For tips on how to calculate and record monthly expenditures see Kiplinger Publications budget tool at: <http://www.kiplinger.com/tools/budget/>.
4. For a downloadable budgeting worksheet and an overview of how to budget go to Practical Money Skills for Life-*Financial Literacy for Everyone. Budgeting* at: <http://www.practicalmoneyskills.com/personalfinance/savingspending/budgeting/>.
5. Budgeting in seven steps at About.Com: *Financial Planning*: <http://financialplan.about.com/od/budgetingyourmoney/ht/createbudget.htm>.

Lesson Plan:



1. (15 minutes) The Importance of Having a Budget

Instructions for Facilitator:

- Engage participants utilizing the activity on financial goals and budgeting, and the discussion questions below.
- Help participants articulate what a budget is, why it is beneficial to have a budget, and the potential impacts on wellness and recovery. Define the terms income and expenses.

Activity on financial goals and budgeting:

- Ask participants to write out a long-term goal that they would like to accomplish (e.g., going to school, owning a home, saving for retirement, starting a business, purchasing a car) and ask them to share it.
- Ask how much accomplishing this goal would cost and what funds they have available now. Would they like help planning on how to save?

Discussion questions:

- What sort of things would you like to own in the next 3, 5, 10, or 15 years? How important are these things to you? Would you sacrifice spending money on some other items now for you to get those things later?
- What short-term goals do you have that you would like to save for?
- Have you ever considered creating an emergency (rainy-day) fund? If so, how much would you want to have in it in case of an emergency?
- How important is it to you to save for the future?
- Have you ever considered owning a checking, savings or retirement account?
- How can having a budget help you accomplish your financial goals?

2. (30 minutes) Creating a Monthly Budget

Instructions for Facilitator:

- Engage participants with the discussion questions and activity on creating a budget (below). Help participants identify some ways they can start planning a budget including whether or not to use a computer, the importance of reviewing spending habits, identifying needs and wants, and strategies they can follow to prioritize expenses and build savings.
- If available, have participants complete the worksheet 'Creating My Budget' which can be found on page 63 of the Participant Workbook.

Discussion questions:

- What is an expense?
- What are assets? Liabilities? What is net worth?
- What strategies can you use in the next week to save money?
 - Consider food budgeting (e.g., coupons, buying in bulk, farmer's markets, etc.)
 - Buying fewer unnecessary items (e.g., soda, candy, cigarettes).

Activity on creating a budget:

Provide participants with a budgeting worksheet. A budgeting worksheet can be found at the Center for Career Freedom's website listed under 'Resources', or on page 64 of the Participant Workbook. Encourage participants to write out how much their income and expenses are each month.

3. (15 minutes) Monthly Spending Journal

Instructions for Facilitator:

- Engage participants with the discussion questions listed below. Help participants to understand why it is important to keep track of personal spending. Encourage participants to identify what they have spent money on today. Encourage participants to track their spending for the rest of the day, week, and month.

Discussion questions:

- Have you ever tracked your spending habits for a period of time? If not, what has stopped you from doing so? If so, for how long? Were you surprised by what you found? Were there any items that you purchased that were unnecessary?

Activity on tracking spending:

- Pass out a sheet of paper and ask participants to write down their expenses for today and for each day over the course of the next week.
- If available, provide participants with the weekly spending diary found on page 64 of the Participant Workbook and encourage participants to write down what they have spent today and continue using the form for the rest of the week.

Homework:

1. Encourage participant/group to write down everything they spend for a day/week or month. Encourage them to share their monthly spending diaries. Ask the following questions:
 - a. Were there items that you purchased that surprised you?
 - b. If you added up all of the items you purchased, does it exceed your monthly income or come close?
 - c. Do you have leftover money that you could save? If so, have you considered opening a savings account?
2. Ask participant group to complete a monthly budget and share it with you. Highlight areas that he or she could save money each month. If in a group, ask the group to identify ways that the group can save money each month. Write ideas on flipchart or marker board.
3. Ask participant group to choose one of the strategies discussed which they can follow in the next day/ week/month in order to save money.



MODULE 2:

ACCESSING WORK INCENTIVES TO INCREASE EARNED INCOME

Participants' Learning Objectives:



After this module participants will be able to:

- Identify several public benefit programs they might be qualified for.
- Explain the different forms of subsidized housing available.
- Discuss several potential drawbacks to receiving benefits.
- Identify and explain Work Incentive Programs and how to utilize them.

KEY CONCEPTS:

- Public benefits can be divided into four categories of benefits cash benefits, food benefits, housing benefits, and health benefits.
- There are several programs available to help those who receive public assistance get back to work so that they do not lose all of their benefits or so they do not lose them all at once.

Key Cash Assistance Programs:

- **Temporary Aid to Needy Families (TANF) or General Assistance (GA)** – Limited financial support for people with no assets or income.
- **Social Security Disability Income (SSDI)** – Federal cash benefit that is given to people who:
 - Are under the age of 65 and have worked 5 of the last 10 years; or
 - Have been permanently disabled since the age of 19; or
 - They have a condition that is expected to last at least 12 months or result in death; or
 - Have a physical or mental condition that prevents them from engaging in any Substantial Gainful Activity (SGA).
- **Supplemental Security Income (SSI)** – A cash assistance program for aged, blind, and disabled persons (including children) who have limited income and assets.
 - **NOTE** - Income limits for SSI change yearly so it is important to check with the Social Security Administration to determine eligibility levels.

Public Health Insurance:

- **Medicare** – Provided to individuals who have SSDI or social security retirement. For more information see: <https://www.mymedicare.gov/>.
- **Medicaid** – Provided to individuals who are 'medically needy.' Eligibility for Medicaid varies from state to state as Medicaid is a state operated, and state and federally funded program. For information on Medicaid in New York State see: http://www.health.state.ny.us/health_care/medicaid/.
- **Veteran's Healthcare** – Provides qualified servicemembers with healthcare. For more information about eligibility requirements see: <http://www.va.gov/healtheligibility/>

Subsidized Housing Programs:

- **Rental subsidies** – Government pays for a service, such as a supervised group home.
- **Project-based subsidies** – Program where disabled individuals live together, and pay reduced rent. An example is the Federal ‘Section 811’ Program.
 - **Federal ‘Section 811’ Program** – where residents pay 30% of their income as rent, and the US Government pays the remaining 70%. Some programs allow Section 8 payments to go towards rent.
- **Public housing** – People rent houses from a Government Housing Authority for a reduced rent.
- **Emergency Housing** – For immediate temporary use, for example homeless shelter or motel voucher.
- **Home Energy Assistance Program (HEAP)** – A Federally funded program which subsidizes energy costs for qualified individuals or families.

Food Benefit Programs:

- **Food Stamps** - Subsidies for individuals with very limited incomes to assist them in covering the costs of groceries.
- **Women, Infants, and Children (WIC) program** – A program which provides food, nutrition education, and healthcare referrals for low-income pregnant women and children up to the age of five.

Key Work Incentives For Those Who Receive SSI:

- **The 1619(a) Program: Special Payments for People on SSI** – Allows SSI beneficiaries to continue receiving part of their benefit after they begin working or making an income.
- **Student Earned Income Exclusion** – A program for people under the age of 22 who are in high school, trade school, or college save money while receiving SSI by allowing the beneficiary to ‘leave out’ some earning when calculating SSI payments.
- **Plan to Achieve Self-Support (PASS)** – Program which allows beneficiaries to save income towards expenditures like a vehicle or education.
- **Property Essential to Self-Support (PESS)** – Program which allows beneficiaries who own businesses to maintain SSI eligibility and still keep the assets they need to run their business (i.e., trucks, trailers, tools).

Key Work Incentives for Those who Receive SSDI:

- **Trial Work Period (TWP)** – Allows beneficiaries to work for up to 9 months, generally SSA will pay the full disability benefit regardless of income during this period.
- **Extended Period of Eligibility** – Reinstatement period for individuals whose SSDI benefits stopped because his/her income exceeded Substantial Gainful Activity (SGA). This allows beneficiaries to avoid reapplying for benefits when his/her income falls below SGA during 36 consecutive months after Trial Work Period.

Key Work Incentives for Those who Receive SSI or SSDI:

- **Impairment Related Work Expense (IRWE)** – Allows beneficiaries to exclude some of the costs they incur to stay employed from the amount of earned income used to calculate SSI benefits.
- **Section 301 Payments** – Continued payment under a VR program which allows the beneficiaries monthly payment continue after medical recovery.
- **Ticket-to-Work** – This program provides SSI/SSDI beneficiaries with services and supports to help beneficiaries go back to work. Services provided include training, vocational rehabilitation, job referrals, job coaching and more.
- **Medicaid Buy-In for Working People with Disabilities (MBI-WPD)** – Allows SSI/SSDI beneficiaries to continue receiving Medicaid even when their income increases over the regular eligibility limits. In 2012, an individual could earn up to \$56,892 per year and have \$20,000 in personal assets.

Understand the Downfalls of Receiving Benefits:

- Complexity of program and eligibility requirements
- Restrictions associated with receiving benefits
 - Examples: income requirements, location of available services
- Requirement of declaring oneself 'needy and disabled'
- Built-in disincentives to earning income
 - Examples: reduced SSI and rising rent shares as income increases.

Resources Available:

1. *WE Can Save: A Participant Workbook for People in Recovery Seeking Economic Self-Sufficiency*, Skill 2: Accessing Work Incentives to Increase Income (pages 66-71).
2. Disability.gov - http://www.disability.gov/benefits/other_benefits_programs - *Connecting the Disability Community to Information & Opportunities: Benefits Programs*. - includes resources about other government benefits such as Temporary Assistance for Needy Families (TANF), nutrition assistance programs, unemployment insurance and veterans benefits programs.
3. Disability.gov - http://www.disability.gov/benefits/work_incentives_%26_employment_supports - *Work Incentives & Employment Supports* - provides resources to help people with disabilities, veterans and others understand the Ticket to Work program and other programs that help people receiving disability benefits return to work or continue working while receiving benefits.
4. Social Security Administration. <http://www.ssa.gov/work/> *The Work Site*.- Provides information about the *Ticket to Work* program as well as references to other programs and services for people with disabilities seeking employment.
5. Social Security Administration-<http://www.ssa.gov/pubs/10095.html> - *Working While Disabled - How We Can Help*. Gives information about: (1)working with disability benefits, (2) work Incentives Planning and Assistance program , (3) Social Security work incentives, (4) how your earnings affect your Social Security benefits, (5) what happens if you lose your job, (6) special rules for workers who are blind, (7) SSI work incentives at a glance, (8) how your earnings affect your SSI payments, (9) how long your Medicaid will continue.

Lesson Plan:



1. (15 minutes) Defining and Identifying Benefits for Adults with a Disability

Instructions for Facilitator:

- Engage participants with the discussion questions on benefits and subsidized housing (below). Help participants identify the different government benefit programs available, and what the requirements are. If available, have participants review Skill 2: Accessing Work Incentives to Increase Income found on page 66 of the Participant Workbook. Discuss way in which they could find out more information about specific programs.

Discussion questions:

- Can you name some benefits programs available for disabled adults?
- Can you name some benefits programs available for people with low or moderate incomes?
- How much cash are you allowed to have (generally) without it affecting your SSI/SSDI benefits?
- What are some medical benefits you might use? Have you ever used a free or low cost medical or dental clinic?
- What is subsidized housing? What are some of the housing programs offered?

2. (15 minutes) Discuss Drawbacks of Receiving Benefits

Instructions for Facilitator:

- Engage participants with the discussion questions below and have a conversation about the potential drawbacks to receiving benefits.

Discussion questions:

- Have you ever had a hard time filling out benefits forms?
- Have you ever been confused as to what benefits you may qualify for?
- Has a benefit you received or applied for ever been questioned or denied? Why?
- Have you been discouraged from working because it might affect disability benefits?

3. (30 minutes) Identify Ways to Work Using Work Incentive Programs

Instructions for Facilitator:

- Engage participants with the discussion questions listed below. Have participants explain and give examples of several Work Incentive Programs offered.
- Have participants discuss how to find out more information about programs available to help them obtain employment while receiving government benefits.

Discussion questions:

- Have you considered returning to work but were worried it might affect your disability benefits?
- Were you aware of Work Incentive Programs offered by the Social Security Administration?
- Can you give some examples of Work Incentives Programs and how they might be used?

Homework:

For participants interested in learning more about Work Incentive Programs, have them research programs available in their state. Have participants explore several websites, explain to others what they found, and what programs are offered. Also, have participants identify a local contact person who can help if they have questions or need additional information. Discuss the results with the group.

MODULE 3: FILING TAXES

Participants' Learning Objectives:

After this module participants will be able to:

- Identify several tax credits they might be qualified for.
- Determine if they need to file a tax return to qualify for a refund.
- Identify the different options of preparing a tax return, and determine which is best for their situation.



KEY CONCEPTS:

- There are different types of taxes including income tax, sales tax, property tax, and sin tax.
- Individuals become eligible for tax refund programs (e.g., stimulus payments, tax credit programs, etc.) by filing their taxes.

Types of Taxes:

- **Federal Income Tax** – Is a charge collected by the Internal Revenue Service (IRS) on taxable income (i.e., total income less allowable deductions).
 - **NOTE:** In addition to the federal income tax, many states also charge an additional income tax.
- **Sales Tax** – A small charge levied on items purchases, this amount varies from state to state.
- **Property tax** – A charge levied by the city, town, or county based on the value of an individual's property (this tax does not apply to renters).
- **Sin Tax** – These are excess fees imposed on items like cigarettes or alcohol to discourage individuals from consuming them.

Tax Refunds and Tax Credits

It is important to understand the benefits of filing taxes even when someone is not required to file (i.e., they earned only a little taxable income). Some of the benefits include filing because withheld taxes exceeded what was owed (i.e., the government owes a refund), to receive stimulus payments, or to qualify for various tax credits.

Earned Income Tax Credit (EITC)

EITC is a refundable tax credit for individuals who worked but did not earn a lot of money. Eligibility qualification for EITC change yearly, for 2011, you must:

- File a tax return
- Live in the United States for at least half of the year
- Have worked full or part time during the calendar year
- Must be between the ages of 25 and 95
- With no children, have an adjusted gross income (AGI) of \$13,660 (if single) or \$18,470 (if married and filing jointly) – AGI is higher the more dependent children an individual has.
- Investment earnings less than \$3,100 per year

Child Tax Credit

This credit is a refund for individuals who have children who also have limited earned income. Some of the requirements of this credit include:

- You must claim the child (or children) on your federal tax return
- The child must be a U.S. citizen, U.S. national, or U.S. alien resident
- The child must have lived with you for at least half of the calendar year



Free Tax Preparation Programs

- Volunteer Income Tax Assistance (VITA) – offered by IRS
- Tax Counseling for the Elderly (TCE) – offered by IRS
- Real Economic Impact Tour (REI Tour) – public-private collaborative, more information can be found at www.realeconomicimpact.org.

Resources Available:

1. *WE Can Save: A Participant Workbook for People in Recovery Seeking Economic Self-Sufficiency*, Skill 3: Filing Taxes (pages 72-76).
2. IRS.gov- <http://www.irs.gov/newsroom/article/0,,id=105097,00.html> - The Internal Revenue Service answers the question *Do I Have to File a Tax Return?* By listing 8 reasons why you might have to file.
3. IRS.gov- <http://www.irs.gov/individuals/article/0,,id=96406,00.html>- *It's Easier than Ever to Find Out if you Qualify for EITC* - The Internal Revenue Service breaks down the qualifications and rules Earned Income Tax Credit.
4. IRS.gov - <http://www.irs.gov/individuals/article/0,,id=107626,00.html> - *Free Tax Return Preparation for you by Volunteers* - explains how to get help from a volunteer in preparing tax returns if you are elderly or disabled.
5. Real Economic Impact Tour- <http://www.realeconomicimpact.org/Tax-Preparation/EITC.aspx> - gives an overview of Earned Income Tax Credits (EITC), debunks myths about EITC, lists eligibility criteria, lists what you can do to file for EITC.

Lesson Plan:



1. (15 minutes) Filing Taxes

Instructions for Facilitator:

- Engage participants with the discussion questions related to filing taxes (below). If available, have participants review Skill 3: Filing Taxes on page 72 of the Participant Workbook.
- Define the concept of a tax refund.
- Help participants articulate who must by law file a tax return and why it may be beneficial to file a tax return even when it is not required. Review the reasons why you may have a tax refund coming to you.

Discussion questions:

- What is your experience with filing taxes? Have you ever filed taxes? Do you file yourself? Do you have someone do them for you?
- Have you ever been given a refund by the government?
- If you work, have taxes (e.g. income taxes and social security taxes) been withheld from your paycheck?

2. (30 minutes) Tax Credits**Instructions for Facilitator:**

- Discuss the Earned Income Tax Credit and Child Tax Credit. Engage participants with the discussion questions related to tax credits. Discuss who qualifies for this tax credit and who does not.

Discussion questions:

- Are you aware that you may qualify for a tax refund even if you are not required to file or do not owe money for taxes to the government?
- Who is eligible for an Earned Income Tax Credit? Who is eligible for the Child Tax Credit? What are some of the other credits you might ask a tax preparer about?

3. (15 minutes) Preparation of Tax Returns**Instructions for Facilitator:**

- Discuss the different options available to participants for filing taxes including self-filing by mail or computer, paying a professional tax preparer, or using free tax preparation workshops.
- Encourage participants identify the best options for them to get free help preparing taxes. Have participants identify what they would need to bring with them when getting their taxes prepared.

Discussion questions:

- Have you ever used the services of the Volunteer Income Tax Assistance (VITA) program or the Real Economic Impact Tour (REI Tour)?
- Did learning about these free programs make you want to use them in the future?
- Have you ever filed by computer? If so, did you get a refund faster?

Homework:

If participants have access to a computer, have them complete a simulation exercise on the IRS Website located at <http://www.irs.gov/app/understandingtaxes/student/simulations.jsp>. These simulations ask questions and help you identify what credits you are eligible and what forms you need to use to file for them.

If it is tax season, have participants research when and where local tax preparation workshops (offered by VITA or REI) are taking place. Have them share this information with each other.

MODULE 4: SAVING

Participants' Learning Objectives:

After this module participants will be able to:

1. Understand why it is important to be financially empowered.
2. Identify and describe available savings plans.
3. Define short term and long term investments, and give examples of each.



KEY CONCEPTS:

Financial Empowerment:

Is the ability for individuals to make informed decisions about money. This includes issues such as understanding debit, credit, interest, and taxes.

Individual Development

Accounts (IDA): A program which allows individuals who are receiving public benefits to save money in a form which is not counted as an asset.

Plan to Achieve Self-

Support (PASS): Allows SSI recipients to save a significant amount of money towards an expense like a vehicle or education.

Important Financial Terminology:

- **Savings:** Money from income or other sources that is set aside for future investments or a rainy-day.
- **Certificate of Deposit (CD):** Although similar to a bank savings account, CDs have a fix term (e.g., 3 months) before it reaches 'maturity' (i.e., the time when the funds can be withdrawn with accrued interest).
- **Credit Union:** A type of financial institution that is owned and controlled by its members.
- **Money Market:** A type of short-term investment (i.e., 13 months or less) using short-term financial instruments such as CDs, or Treasury bills).
- **Stocks (Or 'shares'):** These are a type of investment whereby an investor owns a defined amount of a company. If the company does well financially, the investor's stock will increase in value; if the company does not do well financially, the investor's stock will decrease in value.
- **Bond:** Is a type of contract where money is loaned by investors to companies or the government with the promise to repay the borrowed money in a fixed amount of time at a fixed interest rate.
- **Mutual Funds:** This is a type of collective investment that pools funds from multiple investors and is used to buy various stocks and bonds.
- **Other Banking Terms:**
 - **Principal:** The base amount of money that is borrowed.
 - **Interest:** Fee paid by a borrower to a lender as a form of compensation for borrowing money.
 - **Interest rate:** Percentage of amount borrowed (i.e., principal) that is paid as a fee over a defined period of time.
 - **Simple interest:** Interest rate based only on the principal.
 - **Compound interest:** Interest rate based on principal and unpaid accrued interest.

Resources Available:

1. *WE Can Save: A Participant Workbook for People in Recovery Seeking Economic Self-Sufficiency*, Skill 4: Saving (pages 77-80).
2. CNNMoney.com - <http://money.cnn.com/magazines/moneymag/money101/lesson4/index.htm> - Money 101: *Lesson 4: Basics of Investing* lists the top 10 things to know about stocks, bonds, and investing.
3. Corporation for Enterprise Development (CFED)- <http://www.cfed.org/programs/idas/>- Gives a brief overview of IDAs and related public policy, research and resources, and provides an IDA program directory.
3. MoneyInstructor.Com- <http://www.moneyinstructor.com/banking.asp> - *Banking, Bank Accounts, and Earning Interest Lessons* provides a basic understanding of bank savings accounts and interest rates is a fundamental money skills as well as lessons and worksheets to teach and learn the basics on savings, banks, bank accounts, and interest rates.
4. Practical Money Skills for Life - <http://www.practicalmoneyskills.com/personalfinance/savingspending/saving/option.php>- describes different kinds of savings accounts and certificates of deposit.
5. Social Security Administration - <http://www.socialsecurity.gov/disabilityresearch/wi/pass.htm> describes general information on Program to Achieve Self-Support (PASS), an SSI provision to help individuals with disabilities return to work.

Lesson Plan:



1. (15 minutes) Defining and Understanding Financial Empowerment

Instructions for Facilitator:

- Engage participants with the discussion questions on the importance of financial empowerment (below).
- Have participants give examples of what they should understand to be financially literate.

Discussion questions:

- Why it is important to deal with money and have knowledge about financial matters?
- How might not knowing about finances hurt you?
- What are some of the things you would like to know about to feel more financially empowered? For example, how to use a checking account, how to use a credit card, how to pay bills, how to check your credit report, etc.)

2. (30 minutes) Describe Savings Plans for Long-Term and Short-Term Investments

Instructions for Facilitator:

- Define short-term and long-term investments and give examples of each. If available, have participants read the list of financial terms listed on page 79 of the Participant Workbook. Discuss several savings plans available and the pros and cons of each. Review the Individual Development Account (IDA) and Plan to Achieve Self-Support (PASS).
- If available, have participants review the definitions of IDA and PASS found on pages 77-78 of the Participant Workbook.
- Follow up with the discussion questions listed below.

Discussion questions:

- Can you explain what an Individual Development Account (IDA) is? How about the Plan to Achieve Self-Support (PASS) program? Do you know who you could ask for more information about these programs?
- Can you give examples of long and short-term investments? Which of your goals might require you to have these different investment strategies?
- When choosing a savings plan what are some important questions you can think of? For example: Are there any monthly or annual fees? What is the current interest rate earned? How often is interest paid (daily, monthly, quarterly, or annually)? Are there penalties for early withdrawals? If so, what are they?

2. (15 minutes) Savings Calculator Activity**Instructions for Facilitator:**

- Facilitate a discussion with participants about how small savings can add up over time. For example, saving two dollars a day will add up to fourteen dollars a week and twenty-eight dollars in a month.
- If available, have participants complete the worksheet 'How Much Could I Save?' found on page 80 of the the Participant Workbook.
- If time permits, discuss examples of savings with different rates of interest and different lengths of time. A savings calculator is available at <http://www.dinkytown.net/java/CompoundSavings.html>.

Discussion questions:

- Were you surprised at how much could be saved with two dollars a day?
- Is this something you think you could do?
- Have you ever made a budget? Did you have money left over that you could possibly save?

Homework:

Have participants name an item that they would like to buy that requires saving for. Ask them how much the item costs. After identifying this financial goal, have participants:

- Explain whether it is a short-term or long-term goal.
- List two saving plans that would help you reach the goal.
- Evaluate two savings plans discussed (e.g. CD, bank savings account) and use a savings calculator (*an example is found at <http://www.dinkytown.net/java/CompoundSavings.html>*) to estimate how long each plan would take for you to reach the goal.
- Choose the plan that would be the best for reaching your financial goal and explain why it would be the best.

MODULE 5: AVOIDING THE CREDIT TRAP AND PREDATORY LENDING

KEY CONCEPTS:

Definitions:

Credit: Refers to borrowing money with the promise to return it at a later point in time.

Payday Lending (AKA Cash Advance): is the practice of providing someone with a short-term, high interest rate loan meant to cover expenses until someone's next payday.

Overdraft Loans (AKA Bounce Protection Plans): Allow an individual to make purchases using debit cards or checks and overdraw their checking accounts. The bank will cover insufficient funds up to a certain amount, and charge the individual a fee of approximately \$35 dollars. Usually the bank will charge a daily fee of \$2 to \$5 until the bank account has a positive balance.

Car Title Loans: Similar to a payday loan, it is a short-term, high interest rate loan. The duration of the loan is typically a month and is made for much less than the value of the car.

Tax Refund Anticipation Loans (RALs): Are short-term cash advances against a customer's anticipated income tax refund. The loans are offered at high interest rates ranging from 40% to 700% APR.

Participants' Learning Objectives:

After this module participants will be able to:

- Become aware of predatory lending and be able to identify predatory practices.
- Learn ways to prevent becoming a victim of predatory practices.
- Define the concepts of credit and the credit trap.
- Identify the ways credit cards work and how it is possible to get into a credit trap.
- Identify ways to avoid the credit trap and steps to take to get out of credit debt.



Tips to Avoid Predatory Lending:

- Remember, not all loans are the same, shop around as much as possible.
- Defaulting on a loan can be reported on credit score.
- Make loans only with reputable lender.
- Never sign a blank form or contract.
- Remember "If it sounds too good to be true, it probably is!"

Tips to Avoid the Credit Trap:

- Compare credit card companies to get the card with the lowest interest rate.
- Monitor the interest rate on monthly statements.
- Pay bills on time.
- Avoid purchasing fraud protection and insurance – by law an individual is not liable for more than \$50 if he or she is a victim of fraud.
- Charge only what can be pay for.

Resources:

1. *WE Can Save: A Participant Workbook for People in Recovery Seeking Economic Self-Sufficiency*, Skill 5: Avoiding the Credit Trap and Predatory Lending (pages 81-85).
2. FinAid Loan comparison calculator - <http://www.finaid.org/calculators/>.
3. U.S. Department of Housing and Urban Development - <http://www.hud.gov/offices/hsg/sfh/buying/loanfraudfaq.pdf>. This tool describes different forms of predatory lending and tips to protect an individual from being a victim of predatory lending.

4. BankRate.com - <http://www.bankrate.com/calculators.aspx> This site provides credit card calculators to compare loans.
5. Federal Trade Commission - <http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre19.shtm> This site provides information on debt management and bankruptcy.

Lesson Plan:



1. (20 minutes) Defining Predatory Lending and the Credit Trap

Instructions for Facilitator:

- Engage participants with the discussion questions on predatory lending and the credit trap. Help participants define predatory lending and the credit trap.

Discussion questions:

- Have you ever received an offer through the mail or by a telemarketer for a loan that seemed too good to be true?
- Has anyone tried to pressure you into taking out a loan?
- Have you ever felt pressured into applying for a credit card at the checkout register of a store or anywhere else?
- Have you ever felt pressured to fill out a credit card application without reading the details of the agreement?
- Have you ever been given a credit card or loan for an amount larger than you could afford to pay back?

2. (40 minutes) Identifying Predatory Lending Practices

Instructions for Facilitator:

- Engage participants with the discussion questions on identifying predatory lending practices (below). If available, have participants read the section titled 'Avoiding Predatory Lending' found on page 84 of the Participant Workbook. Help participants identify some ways they might recognize a potential predator.
- Review examples of short-term predatory lending with participants. If available, have participants read the section titled 'Here are Some Examples of Short-Term Predatory Lending' found on page 85 of the Participant Workbook.

Discussion questions:

- Have you ever taken out a loan with a very high interest rate?
- Have you ever been offered a loan of more money than you thought you could afford?
- Do you know anyone who took out a home-equity loan or refinanced their mortgage that is now having a hard time making payments?
- Have you or anyone you know taken out a payday loan?
- Have you been offered a Tax Refund Anticipation Loan by a tax preparer or seen an ad for this?

3. (40 minutes) How Credit Cards Work

Instructions for Facilitator:

- Discuss the ways credit cards work. Discuss the potential consequences of a late credit card payment and what might happen if an account goes over the limit set by the bank. Engage participants with the discussion questions.
- Explain how each monthly credit card payment is going towards interest and how much is going towards paying off the original charge.

Discussion questions:

- How many credit cards do you have?
- Have you ever missed a payment on a credit card? If so, what happened?
- Have you ever gone over your limit on a credit card? If so, what happened?
- Did you ever take out a “cash advance” from your credit card at an ATM? What was the interest rate?

4. (20 minutes) Reviewing the Ways to Prevent Being a Victim of Predatory Practices and the Credit Trap

Instructions for Facilitator:

- Engage participants with the discussion questions listed below. Help participants to understand why it is important to recognize and avoid predatory lending practices.
- Discuss ways to deal with predatory lenders and ways to avoid becoming a victim. If available, read the story of how Kelly and Michael fell into the credit trap which starts on page 81 of the Participant Workbook.

Discussion questions:

- How can credit be helpful to achieve your financial goals and life dreams?
- When you have been offered a loan, have you read and discussed the terms (“fine print”) before signing?
- What words might make you suspicious that someone is a predator lender?
- Do you check the interest rates for your credit cards on each month’s statement?
- Have you ever found it difficult to keep track of a credit card’s due dates?
- What benefits are there to reducing credit card debt and regaining control of your finances? How can this help you improve your wellness and recovery?

Activities:

Identifying Predatory Lending:

Have participants write down a list of questions they would want to ask a lender before agreeing to a loan. Discuss the results. Some examples of questions you might want to ask include: What is the best interest rate? Do I qualify? What is the length of the loan? What are total loan fees? Can the interest rate change or is it fixed?

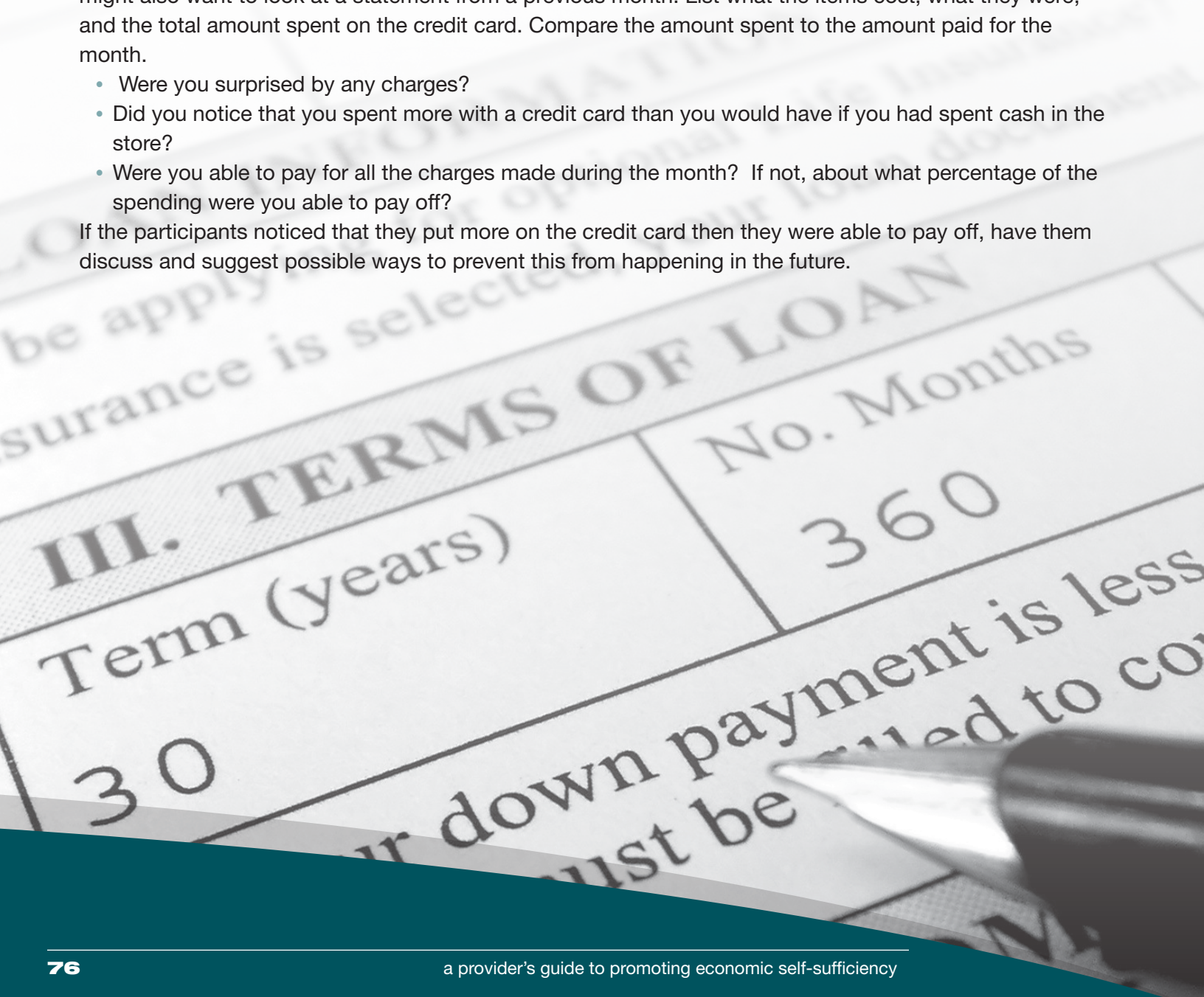
Benefits of getting out of credit card debt:

After reviewing the list of ways to avoid the credit trap, have participants discuss any additional suggestions they may have for avoiding credit card debt. Encourage participants to write down a goal that might require a loan to obtain, and have them discuss how improving their credit card debt might help them obtain this goal.

Homework:

1. Have the participants look during the following week through newspapers or on-line for an example of an advertisement promising a loan or product to a person with bad or no credit. Some examples of these ads might be for a used car, furniture, or electronics. If possible, have each participant bring in a copy of an advertisement. Read the details (“fine print”) of the loan and discuss the terms with the group.
2. Encourage participants to keep a record for a week or month of purchases made on a credit card. They might also want to look at a statement from a previous month. List what the items cost, what they were, and the total amount spent on the credit card. Compare the amount spent to the amount paid for the month.
 - Were you surprised by any charges?
 - Did you notice that you spent more with a credit card than you would have if you had spent cash in the store?
 - Were you able to pay for all the charges made during the month? If not, about what percentage of the spending were you able to pay off?

If the participants noticed that they put more on the credit card than they were able to pay off, have them discuss and suggest possible ways to prevent this from happening in the future.



MODULE 6: CLEARING AND BUILDING CREDIT

KEY CONCEPTS:

- **Credit:** Is an agreement in which a borrower receives something of value now and agrees to repay the lender at a later date.
- **Credit History:** Detailed history of what an individual has borrowed, paid back, and if debts have been paid back on time.
- **Credit Report:** Detailed information on a person's credit history including identifying information, credit accounts, loans, bankruptcies, late payments, and recent inquiries.
- **Good Credit:** Indicates that an individual has managed their money well in the past. It also allows an individual to receive low interest rates on loans (e.g., credit cards, tuition, car loans).
- **Bad Credit:** Indicates that an individual's record for managing money or paying bills on time is not good. This can prevent the individual from getting loans, apartments, or even getting a job.
- **Bankruptcy:** A legal declaration that a person or organization cannot pay debts owed to lenders.

Participants' Learning Objectives:

After this module participants will be able to:

- Define and understand the concepts of credit, credit reports, and Credit Counseling Agencies.
- Describe how to check an annual credit report and what to do if it contains errors.
- Identify ways to repair and build credit.



Main Causes of Bad Credit

- Paying bills late
- Defaulting on loans
- Paying creditors late (e.g., utilities)
- Failing to pay taxes or fines

Main Causes of Good Credit

- Establishing a steady work record
- Paying bills on time
- Maintaining a checking and savings account
- Apply for small loans or credit card

Tips on selecting a Credit Counseling Agency:

- Make sure to choose an agency that helps manage finances through counseling and education.
- Beware of any fees required to obtain counseling.
- Promises to 'get out of debt easily' are a red flag.
- Check with state agencies and local Better Business Bureau to find out more about a specific credit counseling organization.

Resource Available:

1. *WE Can Save: A Participant Workbook for People in Recovery Seeking Economic Self-Sufficiency, Skill 6: Clearing and Building Credit* (pages 86-89).
2. Annual Credit Report – <https://www.annualcreditreport.com/cra/index.jsp>
To obtain copies of your free yearly credit report.
3. Federal Trade Commission – <http://www.ftc.gov/bcp/edu/pubs/programs/participant/credit/cre13.shtm>
 - For information on how to recognize credit repair scams, rights regarding credit repair, reporting accurate and negative information, The Credit Repair Organization Act, help with victimization, and do it yourself checkups.

Lesson Plan:



1. (15 minutes) Defining Credit, Credit Reports, and Credit Counseling Agencies

Instructions for Facilitator:

- Engage participants with the discussion questions on credit and credit reports (below). Help participants articulate what credit is and why it is beneficial to have good credit.
- If available, have participants complete the worksheet 'Reviewing My Credit History' on page 89 of the Participant Guide.

Discussion questions:

- Are there any expensive items you would like to own in the future (e.g. car, home) that you might need a loan for?
- Would maintaining or improving your credit help you achieve this goal?

2. (15 minutes) Describe How to Check Annual Credit Report and What to Do if it Contains Errors

Instructions for Facilitator:

- Engage participants with the discussion questions about credit reports. Ask participants to write out a long-term goal that they would like to accomplish (e.g., going to school, owning a home, purchasing a car) and ask them to share it. Follow up this question with asking how much this purchase would cost and what funds they have available now.
- Discuss the importance of a good credit history so you can get a loan and have a loan with a reasonable interest rate.
- Review the steps participants can take to get a free credit report, and what to do if it contains errors.

Discussion questions:

- Have you ever seen a copy of your credit report?
- Were you aware that you have the right to have a free copy every year? How could you get a free copy of your credit report?
- What would you do if you spot an error on your credit report?

3. (30 minutes) Identify Ways to Repair and Build Credit

Instructions for Facilitator:

- Engage participants with the discussion questions listed below. Give examples of what Credit Counseling Agencies do. Discuss ways to find a trustworthy Credit Counseling Agency.
- Help participants to understand why it is important to build or maintain good credit. Encourage participants to identify what they can do to improve their credit scores.

Discussion questions:

- Why would a bank offer a lower interest rate to someone with a good credit rating?
- Can you list some things you can do to build credit?

Homework:

Encourage participants to order a free copy of their credit report if they have not done so this year. Have them examine the report. Discuss with them: Was it easy to understand? Do they have any questions about it? Did it contain any information that surprised them? Did anyone find any inaccurate information that he or she will need to correct?

MODULE 7: DEALING WITH ADDICTIONS AND FINANCIAL STRESSORS

Participants' Learning Objectives:

After this module participants will be able to:

- Define and give examples of financial stressors related to addictive behaviors.
- Estimate the long-term financial cost of an addictive behavior.
- Identify ways to get help with different types of addictions.



KEY CONCEPTS:

- Addictions affect multiple areas of an individual's wellness.
- Addictions are diseases which cause an individual to be physically and psychologically dependent on a substance or behavior.

Understand the Cost of Additions

- The addictive activity has costs financially and emotionally.
- Treatment can be expensive.
- Legal fees and court fines resulting from addictive behaviors can also be expensive.
- Understand the daily, weekly, monthly and yearly cost of additions such as cigarette smoking.

Tips on Seeking Help

- Find a professional trained to deal with dual diagnoses.
- Arrange for mental health and addiction treatment providers to work together.
- Use addition peer support groups.

Resources:

1. *WE Can Save: A Participant Workbook for People in Recovery Seeking Economic Self-Sufficiency*, Skill 7: Dealing with Addictions and Financial Stressors (pages 90-92)
2. American Self-Help Group Clearinghouse – www.selfhelpgroups.org
3. Alcoholics Anonymous – www.aa.org
4. Codependent Anonymous - www.coda.org/
5. Debtors Anonymous – www.debtorsanonymous.org
6. Double Trouble in Recovery – www.doubletroubleinrecovery.org
7. Gamblers Anonymous – www.gamblersanonymous.org
8. Narcotics Anonymous – www.na.org
9. Nicotine Anonymous – www.nicotine-anonymous.org
10. Overeaters Anonymous – www.oa.org
11. Sexaholics Anonymous – www.sa.org
12. Sex and Love Addicts Anonymous - www.slaafws.org
13. GROW, a 12 step program to support people with a wide variety of substance addictions – www.gowinamerica.org
14. Al-Anon and Alateen – www.al-anon.alateen.org
15. Nar-Anon – www.nar-anon.org
16. Gam-Anon (help for family members of gambling addicts)– www.gam-anon.org
17. S-Anon (help for family members of sex addicts) – www.saa-recovery.org

Lesson Plan:



1. (15 minutes) Identifying Financial Stressors Resulting from Addiction:

Instructions for Facilitator:

- Engage participants with the discussion questions about the financial costs of addictive behavior. Help participants articulate the financial consequences and the potential impacts on wellness and recovery taking control over these financial stressors would have.
- If available, have participants complete the worksheet ‘Estimating the Costs of My Habits’ found in the Participant Guide on page 91.

Discussion questions:

- Have you ever been stressed about how much money you have spent on an addictive substance or behavior?
- Has anyone in your family argued with you about money problems related to addiction?
- Has your addiction prevented you from working or affected your job?
- Did you ever spend money or go on a shopping spree under the influence that you would not normally have done sober?
- Would taking action to regain financial control as a result of addictive behaviors help you in the recovery process? How?

2. (30 minutes) Creating a Budget

Instructions for Facilitator:

- Have participants fill out a table with examples of an addictive behavior (e.g., cigarettes, alcohol) and have them estimate the long-term financial costs of this behavior.
- Help participants identify some ways they might be better able to spend their money if the addiction is addressed.

Discussion questions:

- Were you surprised about how much an addictive behavior costs over the period of a year? How about the estimated cost over 5 years or 10 years?
- What are some things you can think of that you could spend money on if you were not spending it on an addictive behavior?

3. (15 minutes) Identifying Ways to Get Help for Addictions

Instructions for Facilitator:

- Engage participants with the discussion questions listed below. Help participants identify why is important to seek treatment for addictions from a financial standpoint.
- Have participants discuss ways to recover financially from addictive behaviors and how they can take action to regain financial control.

Discussion questions:

- How would treating addiction help your finances?
- Have you ever tried self-help groups to try to help with addiction? How was the experience? What have you heard about 12-step groups?
- What other options are there for getting help?
- What should you consider when you are trying to get help for an addiction and pursuing mental health recovery?
- How would treating addiction help your finances?

Homework:

Suggest participants to look into different types of treatment for addictions during the following week. For example, community-level social support groups (e.g., 12 step program), clinical approaches (e.g., cognitive-behavioral therapy) and wellness techniques (e.g., exercise). Have participants be prepared to share what they have learned and discuss the pros and cons of each method of getting help for an addiction. Discuss why multiple treatment methods are often used together as a way to tackle the physical, emotional and spiritual aspects of addiction.



MODULE 8: INCREASING SOCIAL CAPITAL

Participants' Learning Objectives:

After this module participants will be able to:

- Understand the definitions of human, material, and social capital.
- Learn the importance of social capital in achieving self-sufficiency goals.
- Understand how to build their social capital as a way to increase self-sufficiency.



KEY CONCEPTS:

Capital: The tangible or non-tangible assets a person has available to her or him, which provide an advantage or power. As it relates to economic self-sufficiency, we can identify three types of capital: human; material; and social.

- Social capital is the set of relationships, social networks, and the connections derived from these, that are in an individual's life.

Social networks: All of the relationships of an individual, including relatives, friends, providers, acquaintances, formal and informal relationships.

Peer support network: Individuals with whom someone shares a personal experience who can provide her or him with information, emotional support, and practical support.

Why is Social Capital Important for Economic Self –Sufficiency

- The more diverse an individual's relationship, the more useful connections he or she has, and the more resources he or she has access to.
- Large social and peer networks can help individuals hear about jobs, get job references, and learn about economic opportunities.
- An individual's social capital can provide someone with the opportunity to develop his or her skills and build his or her resources.
- Social capital can be helpful in building or increasing access to skills, supports, resources, and connections.
 - **Social capital for building Skills:** These are the people or organizations that can help an individual get more education, certificates, financial skills, 'soft' skills, or 'hard' skills.
 - **Social capital for increasing Resources:** These are the people or organizations that can help an individual increase his or her earnings, access to work incentives, building credit, and obtaining loans.
 - **Social capital to access Supports:** These are people or communities that can help provide emotional and social support.
 - **Social capital to increase Connections:** These are the people who can connect an individual to other people or communities.

Resources:

For more information about social capital, review the following resources:

1. *WE Can Save: A Participant Workbook for People in Recovery Seeking Economic Self-Sufficiency*, Skill 8: Building Our Social Capital to Achieve Self-Sufficiency (pages 93-100).
2. www.bowlingalone.org.
3. <http://www.bettertogether.org/socialcapital.htm>.
4. <http://www.hks.harvard.edu/saguaro/socialcapitalprimer.htm>.

Lesson Plan:



1. (15 minutes) Defining Capital

Instructions for Facilitator:

- Engage participants with the discussion questions on capital (below). Help participants articulate what capital is and why it is beneficial to have social capital to become more self-sufficient.
- If available, have participants complete the workbook activity ‘Do you Know What Your Social Capital Is?’ which can be found in the Participant workbook on page 95.

Discussion questions:

- What does social capital mean to you?
- Can you name some of the capital that you have or might need to achieve your self-sufficiency goals?
- Can you name some of the benefits of being rich in social capital?

2. (15 minutes) Identifying our Social and Peer Networks

Instructions for Facilitator:

- Provide participants with a sheet of paper and ask them to write the names of everyone they can think of that is in their peer and non-peer social networks.
- Next, ask participants to choose one of the people they know really well from their lists. Ask participants to think about the other social connections this individual has. Engage participants with the discussion questions (below).

Discussion questions:

- Were you surprised at how many people you know?
- Are the people you named all from the same social or peer network? How do you think this affects your connectedness with others outside your social or peer network?
- For the person you selected, do they have many social or peer connections that are different from yours?
- Do you think the connections you have through your social and peer networks could help you become more economically self-sufficient? How?

3. (30 minutes) Mapping Social Capital for Self-Sufficiency

Instructions for Facilitator:

- Using the list of social and peer connections created in the first two activities have participants ‘map’ their social capital. Provide participants with a blank sheet of paper. Ask participants to put their name in the center of the paper and divide the paper into four quadrants. In the first quadrant, ask participants to list all of the **resources** that can help them become more self-sufficient. In the second quadrant, have participants list all of the **skills** that can help them become more self-sufficient. In the third quadrant, have participants list all of the **supports** that they can use to become more self-sufficient. Finally, in the

fourth quadrant, have participants list all of the **social connections** that can use to become more self-sufficient.

- If available, have participants complete the exercise ‘Mapping Your Social Capital for Self-Sufficiency’ which can be found on page 97 of the Participant Workbook.

Homework:

Over the next week, have participants explore the social capital of two of their connections. To do this, encourage participants to meet with two people in their social network and ask them about their social connections. Ask participants to take note of the social connections of each of those individuals. Encourage participants to reflect on the potential wealth of connections they have access to through the social networks of their friends, relatives or acquaintances. Have participants come to group prepared to discuss their findings.



Lesson Six:

Strategies to Increase Access to Self-Sufficiency Services and Supports

Learning Objectives:

In this lesson providers will:

- Identify community-based economic self-sufficiency services and supports available to individuals in recovery;
- Identify strategies to connect individuals to resources in their community; and
- Review the development of, and services offered by, a program which provides economic self-sufficiency services.



As we learned in Lesson Two of this guide, service providers can help individuals in recovery improve their economic self-sufficiency through a number of steps and strategies. These include:

1. **Engaging** through meaningful conversations about life dreams and aspirations.
2. **Assessing readiness** to pursue economic self-sufficiency.
3. **Developing readiness** to pursue self-sufficiency.
4. **Creating a plan of action** towards self-sufficiency.
5. **Developing skills and capital** to achieve self-sufficiency.
6. **Linkage and referral** to economic self-sufficiency services.

In prior lessons we reviewed strategies and tools to engage individuals effectively in the process of pursuing economic self-sufficiency; assess and develop their readiness; assist them in creating plans of action; and developing their skills and capital through financial education. The final step in supporting economically self-sufficiency is to link and refer individuals to the services and supports that can help.

To many mental health providers, this may be the most challenging step of all because our services have often been disconnected from the asset-building and financial services “outside” of the rehabilitation community. An essential requirement for effective linkage and referral to economic self-sufficiency services is building and maintaining relationships with local resources. If you are wondering whether or not there are any financial or economic self-sufficiency programs in your community which can help, we assure you that they, most likely, do exist. If you and your colleagues do not know about them, it may be because our public behavioral health system has been traditionally segregated from many of the mainstream financial institutions, such as credit unions, banks, and poverty-relief organizations. This lesson offers practitioners strategies and tools to link and refer individuals in recovery to existing economic self-sufficiency services in the community.

This lesson also provides practitioners and administrators with an example of a program’s expansion to provide economic self-sufficiency services. As providers learn of the resources available in their community, they are better able to effectively and efficiently provide economic self-sufficiency services. This is because an understanding of available resources allows providers to determine which services they will provide ‘in-

house' and which services they will refer to other organizations. This maximizes the efficient of economic self-sufficiency services and minimizes duplication and waste across service providers. Additionally, this leads to greater effectiveness through appropriate referral improves the relationship between the provider and other organizations in the provider's area.



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Economic self-sufficiency services and supports

ere are some examples of the many supports that may exist in your community:

- **Benefits advisement and work incentives planning assistance:** Programs such as the Independent Living Centers (ILC), and the Work Incentives Information Network (WIIN) offer individuals with disabilities no-cost benefits advisement and planning to transition back to work while maintaining many or all cash and health benefits.
- **Matched-savings Individual Development Accounts (IDAs):** Typically run by a not-for-profit and/or credit unions, these programs match each dollar a person saves with one, two, three or even four dollars. These programs allow low- or moderate-income individuals to save for post-secondary education, starting a business, or purchasing a home.
- **Exempt savings programs:** Programs, such as the Plan to Achieve Self-Support (PASS): enable individuals to save money without affecting eligibility for cash benefits.
- **Free tax preparation through Volunteer Income Tax Assistance (VITA):** Free tax-preparation sites across the state and the country enable individuals to get hundreds, if not thousands of dollars in tax returns, through programs such as the Earned Income Tax Credit (EITC).
- **Employment Networks (ENs) through the Ticket-to-Work:** These social security-certified programs are able to take "Tickets" available to the majority of social security beneficiaries in order to provide them with employment and economic self-sufficiency services. ENs receive payments from social security when an individual achieves certain economic self-sufficiency outcomes, and providers can utilize these flexible funds for any services that assist individuals in achieving increased levels of self-sufficiency.

These, and many other resources and supports, are available to help individuals achieve their life and financial goals. In the following sections we will continue to introduce additional programs that may be helpful to the people you support.

Resources to Achieve Economic Self-Sufficiency

One of the most important tools that providers can offer their program participants is an awareness of the resources that are available outside of their program or agency. Multiple resources exist outside any individual agency or program that can help people achieve greater levels of economic self-sufficiency. These resources include housing programs, family health and nutrition programs, and financial education programs.

Housing Programs

NY Housing Search:

New York State offers a free housing service where individuals can find or list an affordable place to rent. The site allows individuals to search by region and city as well as offering additional housing resources and tools. More information about NY Housing Search can be found at: <http://www.nyhousingsearch.gov/>.

NYS Home and Community Renewal Agency:

The New York State Home and Community Renewal (HCR) is the organizing agency for many New York State housing and community renewal programs. Aligning under the HCR allows these agencies to work together to reduce duplication while increasing the effectiveness the State's programs.

One of the programs under the HCR is the **Affordable Housing Directory (AHD)** which provides individuals with the ability to search for affordable rental housing funded by DHCR and to search for Neighborhood and Rural Preservation Companies. More information about the AHD can be found at: <http://www.dhcr.state.ny.us/ahd/>.

The Residential Emergency Services to Offer (Home) Repairs to the Elderly (RESTORE):

RESTORE is another program under HCR which funds emergency repairs to homes owned by the elderly, when the homeowner cannot afford to make the repair. More information about the RESTORE program can be found at: <http://nysdhcr.gov/Programs/RESTORE/>.

Public Housing Agencies (PHA):

PHAs are local agencies that manage housing for low-income residents in New York State. PHAs are funded through the US Department of Housing and Urban Development (HUD) including public housing and Housing Choice Voucher Program (Section 8) A list of PHAs in your State can be obtained through HUD's website www.hud.gov.

Office of Temporary and Disability Assistance (OTDA):

OTDA, Bureau of Housing and Support Services (BHSS), offer various programs including: Homelessness Intervention Program, Supplemental Homelessness Intervention Program, Single Room Occupancy Support Services Program, Emergency Shelter Grants Program, Housing Opportunities for Persons with AIDS Program, Supported Housing for Families and Young Adults Program, and the Operational Support for AIDS Housing Program. More information about BHSS programs and services can be found on OTDA's website: <http://otda.ny.gov/programs/housing/>.

United States Department of Agriculture (USDA):

Rural Development Agencies offer Housing and Community Facilities Programs with the goal of improving the quality of life for individuals in rural areas. For additional information on Rural Development Agencies in NYS visit USDA's website: <http://offices.sc.egov.usda.gov/locator/app?state=us&agency=rd>.

Low Income Home Energy Assistance Program (LIHEAP):

LIHEAP is a federal block grant through the US Department of Health and Human Services' Administration for Children and Families which provides States, territories, and Indian tribes and tribal organizations with funding to assist low income individuals in covering their energy costs. To contact your local LIHEAP go to the HHS' Administration for Children and Families website: <http://www.acf.hhs.gov/programs/ocs/liheap/grantees/states.html#primary>.

NeighborWorks®:

NeighborWorks® is a national organization with the goal of helping to create opportunities for low-income individuals to live in affordable, safe homes. One of the ways that NeighborWorks® creates these opportunities is through partnerships with local agencies to provide homeownership and home improvement opportunities. For more information about NeighborWorks® or to contact a local community-focused program near you visit the NeighborWorks® website: <http://www.nw.org/network/index.asp>.

Family Health and Nutrition Programs

WIC – Women, Infants, Children Program:

WIC is a Special Supplemental Nutrition Program for low-income pregnant, breastfeed or postpartum women, infants and children (up to age five). WIC Program offers nutrition education, breastfeeding support, healthcare referrals and nutritious foods. WIC Program is a federally funded program through the United States Department of Agriculture's (USDA) Food and Nutrition Service Division. A list of WIC State agencies can be found on the USDA's Food and Nutrition Service website: <http://www.fns.usda.gov/wic/>.

Commodity Supplemental Food Program (CSFP):

CSFP is a federally funded program which offers free nutritious foods to individuals over 60 years of age and some women and children that are not eligible for WIC Program. State agencies and Indian Tribal Organizations (ITO) receive food purchased by the USDA, along with funds for administrative costs. State agencies and ITO, in turn, store and distribute the food to public and non-profit private local agencies. For a complete list of CSFP states that are authorized to operate and information on how to participate in the CSFP, go to the USDA's Food and Nutrition Services website: <http://www.fns.usda.gov/fdd/programs/csfp/about-csfp.htm>.

Eat Smart. Play Hard.™:

Eat Smart. Play Hard.™ is a Federal initiative with the aim of making America's children healthier. The Eat Smart. Play Hard.™ campaign offers various resources including brochures, activity sheets, handouts and comics to motivate children and caregivers to eat healthy and be active. Additional information and resources related to the Eat Smart. Play Hard.™ can be found at the USDA's Food and Nutrition Services website: <http://teamnutrition.usda.gov/Resources/eatsmartmaterials.html>.

Supplemental Nutrition Assistance Program (SNAP):

SNAP is a federally funded program that provides financial assistance to individuals with limited incomes and resources to purchase food. Individuals apply for the SNAP program through state and county offices generally through the social services, human services, or public assistance departments. SNAP benefits have traditionally been issued in the form of paper food stamps; however, states have increasingly been issuing benefits through Electronic Benefit Transfer (EBT). The EBT is a plastic electronic card (similar to an ATM/Debit Card) which allows people to pay groceries at authorized food stores (almost all food stores are authorized) by using the card at the checkout counter. Additionally, with EBT, benefits are automatically loaded into the card each month. More information about SNAP or to find your local SNAP Office can be found at the USDA Food and Nutrition Services' Supplemental Nutrition Assistance Program website: http://www.fns.usda.gov/snap/applicant_recipients/apply.htm.

The Emergency Food Assistance Program (TEFAP):

TEFAP is a Federal program which helps to supplement the diets of elderly and low-income people by providing food at no cost. The USDA makes food available to states who, in turn, distribute food to local organizations such as soup kitchens which prepare and serve the food in a congregate setting. Additionally, food is provided to local organization such as community action organizations which distribute the foods directly to needy households. For more information about TEFAP or to contact your local TEFAP representatives visit the USDA Food and Nutrition Services' The Emergency Food Assistance Program website: http://www.fns.usda.gov/fdd/programs/tefap/about_tefap.htm.

Financial Education Programs

Council for Economic Education:

The Council for Economic Education (CEE) is a national organization which focuses on improving the economic and financial literacy of children of all ages. This is done by offering training and curriculum to teachers through local workshops and the internet. One of the CEE's resources is Econedlink, a internet-based resource for economic and finance lesson materials. More information about CEE and Econedlink can be found at <http://www.councilforeconed.org/> and <http://www.econedlink.org/>.

Money Smart:

Money Smart is a financial education program that was created by the Federal Deposit Insurance Corporation (FDIC) with the goal of improving the financial skills of individuals with little or no banking experience. The Money Smart curriculum was designed to be either instructor-led or self-paced. For more information about the Money Smart curriculum or to obtain a copy of the curriculum visit the FDIC's website: <http://www.fdic.gov/consumers/consumer/moneysmart/trainthetrainer.html>.

Financial Entertainment:

Doorways to Dreams Fund (D2D) has created a series of interactive online games which teach individuals about personal finances. These games focus on topics such as saving for retirement, building savings, managing credit cards and spending and budgeting. More information about Financial Entertainment can be found at <http://financialentertainment.org/aboutus.html>.

Jump\$tart Coalition:

The Jump\$tart Coalition is a national organization with the mission of improving financial literacy of youth by providing educational resources, advocacy and research. More information about the Jump\$tart program can be found at <http://www.jumpstart.org/>.

Financial Literacy Resources:

Additional financial literacy resources can be found at <http://www.nyspta.org/pdfs/publications/FinancialLiteracyResources2011.pdf>.



Linking and Referring to Local Resources

Now that we have provided you with some of the economic self-sufficiency resources that are available, we would like to offer you some strategies to link and refer to some of the agencies which offer these programs such as credit unions or not-for-profit housing agencies.

The first step is to identify the organizations in your community which offer economic self-sufficiency services. As a starting point, you may want to visit your local chamber of commerce or your county government website to begin developing a directory of local programs. Once you have identified local agencies, you should reach out to these organizations in order to identify your 'contact person' and begin developing relationship with these organizations. This contact person should be someone you can ask questions about the services his or her organization offers and someone you can refer people to. When connecting with the local resources, don't forget to let these organizations know what you have to offer. Some of the strongest relationships you can build within your community will be reciprocal.

One method that has been used to discover and mobilize resources which are already present in a community is Asset-Based Community Development (ABCD). One of the premises of ABCD is that the strength of a community comes from discovering local assets, connecting them, and using them to create opportunities to build a stronger, more sustainable community. For more information about Asset-Based Community Development, visit the Asset-Based Community Development Institute's website at: <http://www.abcdinstitute.org/>. At the Institute's website you will find more information about ABCD, publications, resources, networks and much more.



Tips for connecting to employers

- **Create and maintain** a database of local employers including:
 - an updated record of your contact person at the organization;
 - a list of commonly requested skills and educational attainment; and
 - the employers hiring process.
- **Remember** that you have two customers, the prospective employee and the employers in your community.
 - make your program's marketing material clear and accessible.
 - be helpful to local employers – if you know of prospective employees, even if they're not from your agency, share that information.
- **Build relationships** with local employers by:
 - making time for face-to-face visits with local employers;
 - attending local chamber of commerce or local businesses advisory council events; and
 - appreciating your local employers – remember to say "Thank You!"

Now that we have provided you with information about some of the economic self-sufficiency resources that are available to you, and offered you some practical tips for connecting to these resources, we would like to share with you the story of the development of, and services offered by, a program which provides ESS

services. We hope that by sharing the Collaborative Support Programs of New Jersey's (CSP-NJ) experience it will help spark your interest in offering ESS services in your program. Furthermore, we hope that the CSP-NJ experience can act as a rough roadmap in the process of developing and implementing ESS services.

Program Development

Developing certain programs may be valuable to help support individuals to achieve and progress towards ESS. Such programs may include matched savings programs and peer support programs. While you may not be in a position to implement these programs yourself, a strategy may be to advocate to your program administration to recommend these programs. It may be effective to advocate for certain staff such as peers or vocational specialists as well.

In this next section we will describe how CSP-NJ was able to successfully support their clients to achieve greater ESS by recognizing the need for such support, hiring more peers, and incorporating and developing programs to meet the ESS needs.

The CSP-NJ Experience

Collaborative Support Programs of New Jersey (CSP-NJ) began in 1985 as a peer-operated program within a faith-based organization located in central New Jersey. The program, initially called COSHAP (Consumer Operated Self-Help and Advocacy Program), primarily operated three regional drop-in centers within the state. Additionally, this was the first peer-operated program to be funded in the state. In the next few years CSP-NJ began to expand, developing additional drop-in centers and eventually, in response to program participant direction, supportive housing. As supportive housing services grew in the early 1990s, CSP-NJ began to develop ancillary services to assist persons served in sustaining their housing and community tenure.

A major development was the incorporation of Butterfly Property Management (BPM), a subsidiary corporation of CSP-NJ. The main purpose of BPM was to manage the properties CSP-NJ was developing, including collecting rent and maintaining apartments, condominiums, and houses. Issues related to missed and late rental payments and overall poor money management among tenants led to the development of the Client Trust Account (CTA) service under BPM. CTA was established to assist tenants in paying their rent and budgeting their money.

Over time, staff and CTA members started noticing the benefits of these basic financial services that went beyond assisting people with budgeting their funds. These included a decrease in late or missed rental payments and a decrease in the number of crisis incidents involving members of the CTA, which allowed for more proactive support planning. The decrease in the number of crisis episodes was seen as related to greater community stability. This was the apparent result of the budgeting service, which, for many, reduced the stress of bill paying and the consequent landlord issues connected to late or missed rental payments. As BPM's services continued to expand, the corporation was renamed to better describe the scope of its services. The Butterfly Property Management became Community Enterprises Corporation (CEC). While the CTA proved to be effective, it did not assist members in creating savings for goals or becoming financially

literate. By the late 1990s, members were managing their poverty better, but still had little success at saving for assets or fulfilling dreams connected to economic goals.

In the spring of 2000, members of the CSP-NJ administrative team began to focus on poverty as a barrier which prevents many people with psychiatric disabilities from proceeding on their recovery journeys. Concurrently, the State and national mental health system began to focus on the recovery model. Although CSP-NJ had always followed a recovery and psychiatric rehabilitation model, the agency began to look at the needs of peers more in- depth, especially in regards to poverty. Simultaneously, CSP-NJ was hiring more and more program participants who were transitioning from Social Security benefits and struggling with their finances. Thus the Agency began to consider initiating a financial support services program.

CSP-NJ started to research models of financial support, and made the decision to implement an Individual Development Account (IDA) program. IDA is a federally supported program that supports people with low incomes to gain assets through economic literacy training, matched savings, and financial counseling. The asset acquisition under the IDA program is limited to purchasing a home, business development, and secondary education. When CSP-NJ began the IDA Program, there were no functioning IDA programs that prioritized persons with disabilities. With the support of the New Jersey Department of Community Affairs, CEC was able to acquire matching dollars to begin an IDA Program.

As part of this plan, a focus group process was initiated to determine the financial services views, needs, and desires of program participants across the state. During these groups, program participants strongly supported the development of a savings and micro-loan program to assist them in either acquiring things that were out of reach or for emergency funds. These items included computers, automobiles, vehicle repair, dental work, bicycles, and furniture. Since most of these items did not meet the rules governing the IDA program, a more comprehensive financial support service was envisioned. The CTA program was incorporated into a newly developed Economic Development – Financial Services Program. The mission of the program is “to promote financial stability, security, and independence to increase community inclusion, participation, and personal responsibility by offering products and services that increase persons financial literacy builds personal assets and increases income through employment. We believe that poverty is one of the key barriers to wellness and recovery and we seek to promote systems change that promotes asset building and economic well-being.”

At the time, no model programs existed to help people to become economically self-sufficient. The mental health system was primarily concerned with symptom management. Although there was a growing recognition of the more holistic wellness needs of program participants in housing, employment, and education, these strategies were seen as secondary to the psychiatric medical model of treatment.

CSP-NJ Program Services

With the transition to the recovery and wellness model, CSP-NJ became convinced that offering financial supports is essential in future planning. For people to transition to their own housing, jobs, and community, they need financial supports and skills to manage their money in order to sustain community tenure and become economically successful. The services offered by CSP-NJ are described in **Table 1 Description of Financial Services Programs**.

Table 1 Description of Financial Services Programs

Financial Management Bill Pay (FMBP)	FMBP, (formerly known as CTA) is an individualized, flexible community-based service. This service includes financial literacy training and money management services designed to promote financial stability.
Rainy Day Savings Program	A matched savings program designed to help people plan ahead and save for any emergency that might arise in the future and/or to acquire a productive asset.
Simple Purchase Savings Program	A matched savings program designed to help save for a productive asset over the period of three months.
Small Purchase Savings Program	A matched savings program designed to help people save for a productive asset over the period of six months.
Savings Club	A one-year matched savings program designed to save for and acquire a productive asset. Participants are required to complete financial literacy training.
Individual Development Account (IDA)	A matched savings program designed to help people save for and acquire a productive asset, such as a home or business, or to pursue education (including post-secondary education) over the period of five years.
Emergency Loan Program	Offered to assist with short-term financial emergencies and/or unanticipated expenses. The loan terms are usually no more than nine months.
Volunteer Income Tax Assistance (VITA)	A seasonal income tax preparation service provided to the community, in collaboration with the Internal Revenue Service. The VITA site offers free income tax preparation to anyone who has earned income of approximately \$40,000 or less during the tax year.

CSP-NJ Program Benefits

Some of the benefits that individuals and CSP-NJ have experienced as a result of offering more comprehensive financial services at CSP-NJ have been:

- A re-entry to the mainstream financial community;
- The development of a true partnership between the support staff and participating members who both see financial service members as being in increased control of their economic lives and becoming increasingly self-directed;
- A promoting of community integration by maximizing independence, individual awareness, and involvement in community life;
- Enhancing quality of life and preventing unnecessary psychiatric hospitalization and homelessness;
- Enhanced and strengthened relationships as people work towards their financial goals;
- The development of self-esteem as members who are actively saving and involved in financial planning build upon economic success;
- A real enrichment of “HOPE” as dreams become goals and goals turn into assets
- Staff morale increases as participants are seen as achieving tangible and sustainable goals; and
- Accumulating and protecting assets for a lifetime.

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This guide is not intended to replace individualized benefits advisement or financial education. All persons with disabilities considering going back to work, transitioning out of public benefits, or making any financial decisions are encouraged to seek specialized advice from experts in benefits and financial matters.

WE Can Work and WE Can Save Campaign

New York Association of Psychiatric Rehabilitation Services (NYAPRS)

