# About Financial Wellness

Financial Wellness involves satisfaction with current and future financial situations.

* Be thoughtful and creative about your budgeting and spending.
* As needed, meet with financial professionals who provide free or low-cost services for guidance.

Consider focusing on your financial wellness if you identify with one or more of the following:

* I want to feel better about my financial situation
* I want to more comfortably manage within my budget
* I want to stress less about money
* I want to make better spending decisions
* I want to feel like I have more control over my finances

# Motivational Messages

1. Tempted by an impulse purchase? Walk away, and see how you feel in a few days.
2. Start saving now! Every bit counts, so save whatever you can each payday and you’ll be on your way to a more secure future.
3. Start building towards a better future today! Set small financial goals to achieve each month.
4. Knowledge is power—keep track of what you’re spending.
5. Organization is key to financial success. Take control by [creating a budget](https://www.consumer.gov/articles/1002-making-budget).
6. Do you ever forget to pay a bill? Set reminders on your calendar or in your phone several days before a bill is due.
7. Do you want to be economically self-sufficient? Take control of your finances!
8. Having enough earned income is an important part of economic self-sufficiency. That’s Occupational + Financial.
9. Protect yourself--Contribute what you can to savings, so you always have money set aside for emergencies.
10. Do you need to cut back on spending? Brainstorm three ways to cut back on expenses!
11. Be honest with yourself! What you want and what you need are not always the same.
12. Shop smart to save money! Don’t pay extra for brand name medicine or vitamins—look for generic store brands with the same ingredients.
13. Be an informed consumer! Always research different options before making a big purchase.
14. Be a bargain shopper! Shop at consignment shops, thrift stores, or outlets.
15. Don’t forget to check the grocery store flyers for coupons before going shopping!
16. Remember, don’t buy something just because you have a coupon. Buy it only if you need it!
17. Looking for free entertainment? Visit your local library to pick up books, movies, or music.
18. Look in the newspaper or check online to see what fun and free events are going on in your community.
19. Did you know planning your meals for a week and making a shopping list will help you save money?
20. Make smart decisions in the grocery store! Avoid shopping when you’re hungry.
21. Want to eat out to a restaurant but can’t afford it? Try going for lunch instead of more expensive dinner hours.
22. Utility bills on the rise? Adjusting your thermostat by a few degrees can lead to big savings.
23. Utility bills on the rise? Save on your electric by always turning lights off when you’re not in a room.
24. Air conditioning bill getting too high? Avoid using the oven in warmer weather so your AC doesn’t have to work as hard.
25. The 8 Dimensions are all connected! Did you know financial stress can take a physical toll on your health?
26. The 8 Dimensions are all connected! Saving money earned from a job you enjoy is Occupational + Financial.
27. Tight on money? Skip the gym membership and workout with a friend outside. That’s Financial + Physical + Social!
28. Ask your employer about a free Employee Assistance Program that might offer financial services. That’s Financial + Occupational!
29. Even if you’re struggling with money, you don’t have to give up your social life. Look for free or low-cost activities to do together!
30. You can create financial wellness! Check online for free financial counseling in your area.
31. Looking for a better job to boost finances? Visit the unemployment office in your state or county

to find classes that could train you for a job.

1. If you receive disability benefits, [explore your work options](http://www.socialsecurity.gov/pubs/EN-05-10069.pdf) without losing SSI/SSDI benefits until you can support yourself.
2. Trying to save? Ask the bank about the types of accounts available— such as checking and savings accounts—so you are using them to your advantage and gaining interest where available.
3. Need a hand balancing your budget? Find out if the bank offers tools you can use to keep track of your money.
4. Have a savings goal? Consider asking your bank to help you with financial planning and other areas where you may want assistance.
5. Did you know that there are free or low-cost services that can help you plan for the future? The local library can often direct you to affordable financial planning resources.
6. Be wise about your wellness! Gambling is a problem if it causes problems. Look for help if you can use support.
7. Did you know gambling is a real issue that impacts financial wellness? If you or someone you know has a gambling problem, contact a group like Gamblers Anonymous.
8. Find healthy and affordable activities to do to replace unhealthy and expensive ones!
9. Carrying debt? Gambling is not a quick fix: The odds are stacked against you. Look for a professional financial counselor to help!

# Positive Reinforcement

1. You have the power to resist impulse purchases.
2. You can be financially independent and economically self-sufficient.
3. Be confident in your ability to take control of your finances.
4. Feeling down about your financial situation? Don’t get frustrated, take control!
5. You can make changes in your life to improve your financial situation.
6. If you are honest with yourself about your financial situation, you’re taking the first step towards positive change.
7. Positive thinking is essential to your financial well-being. Keep it up!
8. Bad financial choices happen to everyone. Learn from them and move forward!
9. The time to make a change is now! Make a commitment to improving your financial situation and get started today!
10. There may be financial challenges on the road ahead, but you have the strength to overcome them.
11. Taking steps toward improving your financial wellness is a great milestone in your recovery!
12. No dreams are too big or too small; take a step towards yours today!
13. Did you know economic self-sufficiency is about having control over your financial life? You can be focused and in control!
14. You’re noticing how financial wellness is related to other types of wellness and getting in balance. Way to go!
15. You’ve started to check your finances more often to ensure that you’re not overextending yourself. It’s paying off!
16. Setting up a weekly or monthly budget is helping you stay on track.
17. Your savings goals are in line with your life goals, like taking a home ownership or taking a vacation.
18. You’ve got a manageable plan for paying down your total debt. Each step along the way leads to the larger pay off!

# Activities

1. Discovery Questions (Think)

**Title:** Focusing on Financial Wellness.

**Description & Instructions:** Being mindful about our finances can help with financial wellness. This includes being knowledgeable about our income, spending, saving, and needs. Think about how satisfied you are with your current financial situation. Consider how you feel about your income, your expenses, your savings, and the material things you have. If you find yourself unsatisfied, brainstorm some ways you might improve your situation.

**Estimated Duration:** 2-15 minutes

**Title:** Reflecting on Financial Goals.

**Description & Instructions:** Changing your financial situation and spending habits can be hard, but it can help to know what does and doesn’t work for you. Reflect on changes you’ve tried to make in the past. Think of ways you’ve attempted to decrease your spending or expenses in the past. Did they work? Why or why not? What could you change to make these strategies work for you in the future?

**Estimated Duration:** 2-15 minutes

**Title:** Reaching Financial Goals.

**Description & Instructions:** Sometimes reaching our goals means we need to change and adapt to new circumstances and environments. We have to take steps, both small and large, and overcome obstacles to achieve our goals. Think about what needs to happen to see progress towards your financial goals. Consider what would have to change to have more money, more control over your finances, or to build assets (e.g. savings, a car, a computer, a home, education, a retirement account).

**Estimated Duration:** 2-15 minutes

**b.** Physical (Do)

**Title:** Checking a Free Credit Report.

**Description & Instructions:** The [Fair Credit Reporting Act (FCRA)](https://www.consumer.ftc.gov/articles/0155-free-credit-reports) requires that the nationwide credit reporting companies give you a free copy of your credit report once each year. Take advantage of this to help avoid fraud, guard against identity left, monitor any late payments, and gain control of your finances.

* Visit https://www.annualcreditreport.com
  + Or call 1-877-322-8228
* Follow the 3 steps to receive your free credit report
* Note: Your free annual credit report does not include credit scores
* Note: The FCRA requires that you receive a free copy of your credit report once every 12 months when you request it; do not pay for a copy of your credit report from any website

**Estimated Duration:** 10-40 minutes

**Title:** Looking into Opportunities for Assistance

**Description & Instructions:** Economic self-sufficiency involves independence from public programs, but sometimes we all need a little help to get up on our feet. A hand up isn’t a hand out, so make sure you aren’t missing opportunities to receive assistance during your recovery journey. Assistance programs can help with paying heat bills, offering free cell phones, and helping with food costs, among others. Go to [www.benefits.gov](http://www.benefits.gov) and complete the questionnaire on the “Benefit Finder.” Based on the answers you provide on this survey, a list of potential benefit programs you may be eligible for will be generated. Read more about these options and see if you or your family might qualify for any of these programs.

**Estimated Duration:** 1-2 hours

**Title:** Start saving today!

**Description & Instructions:** Commit to save a small amount of money each day and watch it grow over time. Set a goal for an amount you want to save and input it in the calculator below. Then, enter the timeframe over which you want to reach this goal. The calculator will show you how much money you should save each day, week, and month in order to reach your goal.

**Estimated Duration:** 2-10 minutes

**c.** Document (Write)

**Title:** Brainstorm your life dreams and aspirations.   
**Description & Instructions:** Do you want to support a family? Do you want stop having to depend on other people? Do you want to feel respected by your relatives, friends, and community? Write down what your financial goals are and, under each one, describe one barrier to achieving this goal, personal strength that can help overcome these goals, possible action step to overcome barrier**.  
Estimated Duration:** 30-45 minutes

**Title:** Creating a monthly budget.   
**Description & Instructions:** Staying organized is a great way to take control of your finances. Take the following steps to create a monthly budget: 1) record sources of income 2) create a list of expenses 3) add up your income and then add up your expenses 4) compare the difference between your income and expenses 5) look at your expenses to see where you could cut back in order to reach your financial goals 6) update this budget often   
**Estimated Duration:** 30-45 minutes

**Title:** Overcoming financial obstacles.

**Description & Instructions:** Write down any positive actions you have taken in the past or skills you have that you’ve used to overcome financial difficulties. Then, brainstorm how these can be applied to achieve your goals.

**Estimated Duration:** 15-20 minutes

**Title:** Understanding the cost of substance use

**Description & Instructions:** Write down a list of the ways substance use costs you, both financially and emotionally. Examples include spending money on the substance, feeling stressed about money spent, arguing with family about money, substance use preventing you from working or affecting your job, lacking impulse control on other purchases, etc.

**Estimated Duration:** 10-15 minutes

**d.** Person-to-Person (Interact)

**Title:** Find a Financial Fitness Partner.

**Description & Instructions:** Write down everyone in your social network, including family and friends. Identify someone who can help you achieve your goals, either through knowledge of finances or similar experience. If you don’t have someone in your personal life who can help, look for a local community action agency that provides financial services like budgeting. Reach out to them and ask if they’ll help you strategize ways to meet your financial objectives.

**Estimated Duration:** 15-30 minutes

**Title:** Planning for Tax Time.

**Description & Instructions:** Do you get overwhelmed when it’s time to do your taxes? Look for free tax preparation and Volunteer Income Tax Assistance (VITA) services so you don’t miss the deadline and incur late fees. Go to the IRS site on [Free Tax Return Preparation for Qualifying Taxpayers](https://www.irs.gov/Individuals/Free-Tax-Return-Preparation-for-You-by-Volunteers) and see if you qualify for assistance. Then, find a [VITA or TCE Site](http://irs.treasury.gov/freetaxprep/) near you.

**Estimated Duration:** 10-30 minutes

**Title:** Plan an Affordable Social Gathering.

**Description & Instructions:** A lack of financial resources doesn’t have to cut into your social life. Plan a social gathering that is free or low-cost for everyone. For example, host a potluck where everyone contributes food, or have a clothing swap where you and your friends exchange gently used items you no longer wear. Contact family or friends and brainstorm what type of gathering works best for you. Host the event and enjoy!

**Estimated Duration:** 20-30 minutes to plan. Up to 2 hours for event.

**Title:** Talking about Money.

**Description & Instructions:** Nobody should feel alone when going through financial troubles, so talk to a confidant about your financial worries. Find a family member or friend who you trust. Speak to them about your fears and doubts about the future, explaining how these make you feel.

**Estimated Duration:** 60 minutes

# Resources

[Benefits.gov](http://www.benefits.gov/)

Find out which benefits, like Medicaid or Supplemental Nutrition Assistance, you might be eligible to receive.

[Federal Trade Commission (FTC) Consumer Information](https://www.consumer.ftc.gov/)

The FTC is the nation’s consumer protection agency. Visit the website to learn more about money and credit, homes and mortgages, and more.

[Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)](http://www.fns.usda.gov/wic/women-infants-and-children-wic)

A federally-funded program that provides supplemental foods, health care referrals, and nutrition education for low-income pregnant, breastfeeding, or postpartum women, infants, and children up to age five who are found to be at nutritional risk. Learn more and apply.

[Supplemental Nutrition Assistance Program (SNAP)](http://www.fns.usda.gov/snap/applicant_recipients/apply.htm)

A federally-funded program that is the largest in the domestic hunger safety net and offers nutrition assistance to low-income individuals and families. Learn more and apply.

[The Emergency Food Assistance Program (TEFAP)](http://www.fns.usda.gov/fdd/programs/tefap/about_tefap.htm)

The Emergency Food Assistance Program (TEFAP) is a Federal program that helps supplement the diets of low-income Americans, including elderly people, by providing them with emergency food and nutrition assistance at no cost. Learn more and apply.

[Temporary Aid to Needy Families (TANF)](http://www.acf.hhs.gov/programs/ofa/help)

This program is designed to help needy families achieve self-sufficiency via block grants given to States to help operate programs that meet the TANF goals. This resource allows users to search for programs in their given state.

[Social Security Disability Income (SSDI) and Supplemental Security Income (SSI)](https://www.ssa.gov/disability/)

Administered by the Social Security Administration, SSDI and SSI provide assistance to people who have a disability and meet medical criteria to qualify for benefits.

[SAMHSA's SSI/SSDI Outreach, Access, and Recovery Technical Assistance (SOAR TA) Center](https://soarworks.prainc.com/)

SOAR is a national program designed to increase access to the disability income benefit programs administered by the Social Security Administration (SSA) for eligible adults who are experiencing or at risk of homelessness and have a mental illness, medical impairment, and/or a co-occurring substance use disorder.

[Work Incentives for those who receive SSI or SSDI](https://www.ssa.gov/disabilityresearch/wi/detailedinfo.htm)

This page highlights several of the work incentives that are available, like Ticket-to-Work and Student Earned Income Exclusion.

[Money Smart](https://www.fdic.gov/consumers/consumer/moneysmart/mscbi/mscbi.html)

The newly enhanced Money Smart Computer-Based Instruction (CBI) is an easy-to-use tool to learn more about basic personal financial management.

[Financial Entertainment](http://financialentertainment.org/aboutus.html)

Financial Entertainment is a library of free online and mobile games that aim to improve personal financial capability, self-confidence, and knowledge.

[Wellness Worksheets](http://www.integration.samhsa.gov/health-wellness/wellness-strategies/wellness.pdf)

The 126 Wellness Worksheets in this package are designed to help you become more involved in your own wellness. Access worksheets, assessment tools, inventories and more.