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Getting Started

Payees:

Payees are persons who receive and manage their own income checks.

Welcome to this Instructor's Guide. This guide will help you teach the Managing Money in Recovery workshop.

Workshop objectives

This workshop is designed for individuals living with mental illness. It is targeted to payees and those who plan to become payees. Its purpose is to help participants better manage their money.

In this workshop, participants will:

- Develop money management skills
- Understand the power of planning their spending
- Discover how to keep track of what they spend
- Find ways to spend less on everyday living
- Learn how to handle credit wisely
- Practice financial strategies to support their health
- Be empowered to handle their finances independently

How to prepare

This guide covers everything you'll need to teach the workshop. It describes all of the points to review with the group, contains exercises to use with participants, and includes handouts that participants can take home. Before the workshop, review this guide carefully. Read through the workshop topics in order. This will give you ideas on how to explain the concepts. Gather the materials you will need to bring to the workshop. Also, make copies of the handouts for workshop participants.

For this workshop, facilitators will need:

- Name tags
- Flip chart paper and easel (or whiteboard)
- Markers for flip chart or whiteboard
- Copies of the handouts for each participant

For this workshop, participants will need:

- Blank paper or notebook
- Pencil or pen

Handouts

This guide contains handouts on the following topics:

- Resources for Reducing Medicine Costs (pp. 47-50)
 These pages contain ideas for lowering medicine expenses.
- Worksheet 1: Spending Plan (p.17)
 Participants can plan their spending.
- Worksheet 2: Spending Diary (p.19)

Helps participants track what they spend.

Worksheet 3: Stretching Your Dollars (p.37)

Participants have the opportunity to record ideas for making their money go further.

What You Need

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Handouts:

The handouts in this guide are master copies. Use them to make copies for workshop participants.

It is best not to write on them yourself! Before each workshop, make enough copies of the handouts for everyone who will attend.

Resource Guides

Hint:

It's a good idea to include contact information for the closest chapters of the following organizations for additional support:

Mental Health America

Depression and Bipolar Support Alliance

National Alliance for the Mentally Ill

Many affiliates have web sites that list local resources.

Resource guides

The handouts in this guide provide general resources. They can be used by participants in any state. For your workshop, you may wish to create a local resource guide. This handout should list resources in your area.

Ideas for creating a local resource guide

To develop your local resource guide, think about the types of resources that workshop participants would find helpful. What nearby organizations teach money management skills? Are there organizations in your area that focus on mental health concerns? Do any of these organizations offer financial classes?

Some workplaces provide Employee Assistance Programs (EAPs) or financial counseling for people living with mental illness. EAPs provide eligible employees with free counseling resources. They are confidential for participants.

Once you've read this guide and prepared the materials, you're ready to start!

Instructions for leading the workshop begin in the next section.

Time frame

The workshop introduction should last about 15 minutes.

Welcome

As participants enter the room, greet everyone and introduce yourself. Hand out name tags and have participants fill them out. Give attendees a few minutes to get settled. Begin by introducing yourself to the class.

Tell participants:

Thank you for coming to this workshop on Managing Money in Recovery.

Today you will learn concrete skills to help you manage your finances.

If everyone has a name tag, we're ready to begin.



Introduction

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Workshop Agenda

Explain to participants what the workshop will cover. This workshop teaches money management skills. It is designed for payees and those who plan to become payees.

Workshop objectives

Tell participants:

The focus of this workshop is to help you manage your money independently.

In this session, you will:

- Learn strategies for living on your available income.
- Understand how to plan your spending.
- Find ways to reduce everyday expenses.
- Learn the do's and don'ts of using credit.
- Gain confidence for managing your money on your own.
- Feel more empowered to handle your finances.

After explaining the workshop agenda, ask participants to introduce themselves.

Keep introductions brief.

Make sure everyone has a chance to speak.

Tell participants:

Before we start, let's take some time to introduce ourselves.

As we go around the room, please let us know your name.

If you prefer, you may ask participants for their favorite food, car, holiday, or sports team.

Once participants have introduced themselves, share your background, too.

Tell participants why you became interested in teaching this workshop.



Greetings

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Participants' **Interests**



Participants may raise issues that are too detailed to cover.

For instance, some people may be concerned about their benefits.

Others may worry about whether or not they should work.

For these issues, tell participants that the resource guides may help.

Let them know they'll be receiving handouts at the end of the class.

They can take these home and consult the listings for assistance.



Before starting the content, it's a good idea to learn about your participants' interests and goals.

This can help you focus on topics that are important to the group.

Ask participants:

What do you hope to get out of this workshop?

Write the responses on the flip chart.

Tell participants:

We'll make an effort to address your concerns throughout this session.

We may not be able to cover everything, so we'll try to focus on what's most important to you.

After learning of participants' interests, reinforce the focus of the workshop.

This workshop is designed to teach concrete skills. It also focuses on creating confidence and helping people feel empowered.

Tell participants:

Throughout this workshop, we will emphasize four themes. These are:

- Confidence. In this workshop, you'll learn specific skills. We hope you'll see that you can manage your money well!
- 2. Empowerment. This workshop explains different options and resources. You can focus on the ideas that work for you.
- 3. Independence. One main goal of living with mental illness is to function independently. Managing your money is an important part of independence.
- 4. Personal Responsibility. This workshop emphasizes self-advocacy in all aspects of handling your finances.

Ask participants:

What do these themes mean to you?

How would you define them?

Write responses on the flip chart.

Focus of the Workshop

Using a Spending Plan

Time frame

The "spending plan" section of the workshop should last about 30 minutes.

Scenario

Tell participants:

To live within your income, it's important to follow a plan.

We're going to talk about a strategy for that.

It's called a "spending plan."

First, let's take a look at a scenario.





Garrett has suffered from a mental health condition since he was 17. He has been in and out of the hospital for the last eight months. He's now living on his own again. Being his own payee, Garrett feels independent. But he has trouble making ends meet.

Each month, Garrett runs out of money before his next check is received. He doesn't know where the money goes. He doesn't feel like he spends that much. But the money is gone by the time he needs to pay his credit card bill.

At the first of the month, he pays his rent and buys food. Then he goes out with some friends for dinner because he knows he has the money. Garrett enjoys spending time with his friends. Being social keeps him from feeling isolated, so it's important to him.

At the end of the month, the money might not be there. So, he tells himself, he'd better spend it now!

Garrett's Story

Share this scenario with participants.

After reading the scenario, ask participants to think about what Garrett could do to address his problem.

What steps could he take to keep from running out of money?

Allow participants a few minutes to respond to the scenario on their own.

Have them write their ideas in their notes.

If your class is interactive, you might wish to ask participants to share their ideas out loud.

Write responses on the flip chart.

Four Steps to Success

- 1. Know Your Income
- 2. Estimate Your Expenses
- 3. Keep Track
- 4. Adjust

Tell participants:

We all have to find ways to make sure our money lasts. The best way to do that is by planning our spending.

What do we mean by this?

People often don't pay attention to their finances. They receive money and they spend it.

Each month, you will have certain expenses you need to pay. You'll have your daily living expenses, plus your medicines. What are some other costs?

It's easy to let the money come in and flow out, without even realizing it. But with that approach, it's also easy to run out of money.

You may not be sure where it went. You know you had some big expenses, such as your rent and food. But where did the rest go? It seems like it just disappeared.

Instead of wondering where your money went, you can decide where it goes. You do this by living on a spending plan. There are four steps to using a spending plan.

The first step to using a spending plan is to know your income. That might seem simple, but it's very important.

Often, people have trouble working with their income because they don't really know what their income is.

There's a solution for this. Write down your sources of income. Know exactly what you've got coming in and from where.

Be realistic with yourself. That's the best way to start.



1. Know Your Income

2. Estimate Your Expenses

The Big Comparison:

Now that you know what you make and what you spend, it's time to compare your income and expenses.

Take the total of what you spend each month. Subtract it from what you make.

Is there any money left over?

If so, you're in luck! If not, you've got some changes to make.

It's best if your income is more than your expenses. At the very least, income and expenses should be equal. The second step of using a spending plan is to estimate your expenses.

When you first create your spending plan, you might not know exactly how much you spend. That's okay. You can start with an estimate first. Here's how:

Think of all of the items on which you spend money. Make a list for yourself. Include everything, even personal items such as toothpaste. Write down how much each item costs.

You may have some items that you don't buy or pay for each month. You may only buy a bus pass once per quarter, for instance. If that's the case, use a monthly average amount.

Add up the total you spend on that item during the year. Then divide by 12. This number will give you the monthly average amount.

Review your income and expenses. If they don't match, consider possible changes.

You may not be able to have everything that you want now. Getting back on track with your mental health is most important. So, you have to take things one at a time. What can you do differently that's in your power to change now?

Monthly Income	Amount
Social Security or disability income	\$
Earnings from job (take-home pay, after tax)	\$
Tips or bonuses	\$
Gifts or family support	\$
Interest and dividends	\$
Other income:	\$
Other income:	\$
Total monthly income	\$

Worksheet 1: Spending Plan

Monthly Expenses	Amount
Housing	\$
Utilities	\$
Telephone	\$
Internet	\$
Television	\$
Transportation	\$
Groceries and house supplies	\$
Insurance	\$
Health-care costs not covered by insurance	\$
Medicines	\$
Entertainment and recreation	\$
Personal (cosmetics, haircuts, clothing)	\$
Debt repayment	\$
Other expense:	\$
Other expense:	\$
Total monthly expenses	\$



3. Keep Track

Now you have a first draft of your spending plan. Be gentle with it. You can nurture this spending plan. Over time, as you get stronger, your spending plan will grow with you.

It's not enough to just create your plan and leave it at that. Don't wonder whether your plan works or not. Evaluate the spending plan.

You can evaluate your plan by tracking what you really do spend. Each day, whenever you spend money, write it down. Keep track of every cent that you spend.

Every cent! This means a cup of coffee, a newspaper, bus fare—everything.

The place where you write down your transactions is known as a "spending diary." It doesn't have to be an actual diary. It could just be a piece of paper or a notebook. The important thing is to choose a format that works for you.

At the end of the workshop, you will receive a spending diary worksheet. You can copy this page as often as you like. The worksheet can be used to track your spending each week.

Keeping a spending diary eliminates guesswork. This approach shows exactly how much money is coming in and going out. You can see your progress in sticking to your plan.

Your Spending Diary:

There are many ways to keep a spending diary. You may want to use the handout given at this workshop. Or you can create your own.

Some people carry a small notebook in their pocket or purse. Every time they spend money, they write down the purchase.

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Worksheet 2: Spending Diary



4. Adjust

After keeping your spending diary for a month, review the results. What did you find? Did you stay within your spending plan limits? Or did you spend more?

If you find that you're not sticking to your plan, it's time to adjust. Make changes that you can live with. We'll talk more after the break about exactly what you can do. But the point is that your plan isn't frozen. It can change to accommodate you.

Qualities of your plan:

Flexibility: A spending plan is not carved in stone. You don't just create one and leave it at that. It's something that you can develop over time. It changes as your situation changes.

Realism: A spending plan has to be realistic. There's no point in creating one that you can't use. If your spending plan doesn't work, change it. Design something that will serve you.



Those are the four steps of using a spending plan.

Here are some possible benefits:

- Confidence: You know where your money is going.
 You aren't wondering. You know exactly how you're spending it, because you planned it that way!
- 2. Empowerment: When your spending plan is working, you experience success. You have enough money to cover your expenses. You know you can do it.
- 3. Independence: If your spending plan is working for you, you can manage your finances on your own. You manage what's coming in, and you manage what's going out. You are functioning independently.
- 4. Personal Responsibility: When your spending plan is working, you are demonstrating personal responsibility. You are making the best use of your money possible. This sense of responsibility can be contagious. It may carry over to other aspects of your life!

If you experience such benefits when dealing with your money, then chances are that your spending plan is working. Congratulations! You're on your way.

Spending Plan **Benefits**

Make the Commitment

Changing your spending habits doesn't happen overnight. It can take time. To make the changes, you must be committed to the plan. Stick with your plan and do what it takes.

Money tools

We don't have time in this workshop to go over your spending plans individually. But you'll be able to work on these at home. At the end of the workshop, you'll receive two worksheets that are excellent money tools.

One is a sample spending plan. This worksheet has space for you to write down your income and list your expenses. You can keep your entire spending plan in one place.

In addition to the spending plan, you'll also receive a spending diary worksheet. This worksheet is for recording your expenses. You'll use one of these each week. The spending diary is a convenient way for you to see your weekly spending on one sheet.



AARP.org

The AARP provides a detailed guide to maintaining a spending plan, and it's not just for retirees. Click on Financial Planning and Retirement. Then click on Budgeting and Recordkeeping. Their Web site is: www.aarp.org/money.

Smart About Money.org

This Internet resource covers all aspects of money management. Their Web site is:
www.smartaboutmoney.org.

Break

At this point in the workshop, give participants a 15-minute break. Remind participants where the restrooms are located. Also, let them know what time to return from the break.

Tell participants:

Let's take a break for 15 minutes.

When we come back, we'll talk about stretching your money!

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Stretching Your Money

Time frame

The "stretching your money" section of the workshop should last about 30 minutes.

Scenario

Welcome participants back from the break. Give everyone a few minutes to settle in.

Tell participants:

In this part of the workshop, you'll learn ways to make your money go further.
In this session, you will:

- Learn the difference between wants and needs
- Gain tips for saving money on everyday expenses
- Understand how best to handle credit.

To get started, let's consider another scenario.

Share the following scenario with participants.





Deborah has a mental health condition and has made great strides in her recovery. But one area of her life that she can't seem to get a handle on is her money. She makes about \$1,000 per month, between her SSDI and income from a part-time job.

Deborah always feels like she's just making ends meet. She doesn't feel like she can get ahead.

Deborah admits that she does have a pretty expensive coffee habit. She lives near a gourmet coffee store, and she buys herself a latte three days a week on her way home from work. Deborah has an idea that the coffees might be costing a fair amount each month. But she's never really sat down and figured it out.

Deborah loves to travel. Now that she's doing better, she knows that a nice trip would make her happy. She's even been thinking about going back to her hometown to visit her family. Her case manager also thinks it is a good idea, and that Deborah is ready. Deborah wishes she could make it happen. But she can't seem to put aside the money she needs to save.

Deborah's Story

Share this scenario with participants.

After reading the scenario, ask participants what Deborah might do to improve her situation.

What could she do to make her money go further?

Give participants time to write down their ideas.

If your class is interactive, and if you're on track in terms of time, you might ask participants to share their ideas out loud. Write responses on the flip chart.

Wants vs. Needs

A **Need** is something very important. If something is a need, you must have it. Examples of needs are clothing and food.

A **Want** is something less important than a need. You might like to have a want, but you can do without it.

Examples of wants are cable TV and cellphones.

Tell participants:

To spend wisely, you must know the difference between needs and wants.

Ask participants:

What is a want?
What is a need?

Tell participants:

Sometimes, needs and wants depend on the situation.

For example, if a person has a car that runs well, a better car would be a want. However, if the car doesn't run at all, a better car might be a need.

Ask participants:

What are some examples of needs you spend money on? How about wants?

Write responses on the flip chart.

Ask participants:

What's the wisest way to spend your money?
On needs first? Or on wants first?

Explain that needs are the priority.

Once you've covered your needs, then you can buy your wants.

Tell participants:

It's important to pay for your needs first. But getting some wants is important, too.

It's not the case that you can never have your wants. It's just that you can't spend all of your money on them. If you do, you won't have enough money for your needs.



Wants Are Important, Too

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Stretching Your Dollars

The key to balancing needs and wants is making your money stretch further. That way, you can cover your needs and some of your wants.

Tell participants:

You can make your money go further by looking for ways to save on everyday expenses.

Ask participants:

Who in the group has made changes that really helped you to save money? What were they?

Have one or two participants share their ideas with the group.

Tell participants:

In a few minutes, we'll have the opportunity for everyone to share their ideas. You can learn a lot from the methods that others use. If it works for them, it might work for you!



Before we share ideas as a group, let's look at three main strategies that can help you stretch your dollars. The first of these is to plan your buying ahead of time.

Make a shopping list and stick to it. When you plan your purchases, you avoid buying on impulse.

Ask participants:

What does it mean to buy on impulse? How many of you shop that way?

"Buying on impulse" means buying something without thinking about it first. You didn't plan to buy that item. You just see it and you want it, so you get it.

Ask participants:

Why might impulse buying be a problem? Why would this be something to avoid?

Explain that impulse buying can involve spending more money than you have that month. Or, you might use up the money you have and not be able to cover your needs.

Also, sometimes you might spend more buying something on impulse than you would if you planned it out. If you shop around, you might find the item for a lower price.

Plan Your Buying

If You Do Buy On Impulse

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Tell participants:

Sometimes you see something in the moment that seems just perfect for you. If you buy on impulse all the time, this can be tough on your finances.

But impulse buying can work under certain circumstances.

It can work if you have some extra money and you know that your needs are covered. Here's an example.

Say you are in the store, buying groceries for the week. You have followed your list closely. You already have your "needs" in your basket. You have about \$10 left in your budget, too.

When you get to the cheese aisle, you see a special kind of cheese that you really love. It costs \$7. You know you have enough in your budget to cover it. And this cheese is your favorite! So, you buy it for yourself as a treat.

If you're considering buying something on impulse, make sure your needs are covered first. You can use your leftover money to buy your wants. Just remember to stay within your spending plan!

Planning your buying ahead of time is the first strategy for helping your dollars go further.

A second helpful strategy is to plug your spending leaks.

Tell participants:

Spending "leaks" are places where you can save money. Most of us usually have at least one spending leak. Spending leaks happen when we're not paying attention. Before you know it, the money's gone!

Ask participants:

What were some of your spending leaks this month? What did you spend money on that you could have avoided?

Write responses on the flip chart.



Plug the Leaks

Common Spending Leaks:

Magazines

Eating out

Books and CDs

Lattes, cappuccinos, and other gourmet coffees

Vending machine purchases (sodas, candy bars)

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Tell participants:
Spending leaks usually involve everyday
purchases. They're part of your lifestyle,
so you don't notice them.
 When you think about them, however,
 you realize you could cut back. Even a
 few dollars per purchase adds up.
 per per seule au le apr
 How do the leaks add up?
Think of Deborah from our scenario. Say,
like her, you stop for a latte at your favorite
 coffee store three times a week. You may
 stop there when you're on your way home.
 You don't even realize you're spending
 extra money.
cana money.
It's just something you do in your routine.
 You probably spend \$3 on the latte, if you
 get a small! So, that's \$9 per week. It may
 not seem like much, but it adds up. Those
lattes are costing you \$36 per month.
That's \$432 per year.
I and the second

Say you really want to travel, like Deborah, but you can't seem to save. If you cut back to one latte per week, you'd save \$24 per month—or \$288 in a year.

That would probably be enough to cover your plane fare, if you bought your ticket in advance. If you cut out the lattes altogether and just made your coffee at home, you could save enough to have some spending money on your trip!



Outsmart		
Spending Traps		

So far, we've covered two strategies for helping you stretch your dollars. Now we'll take a look at a third. That is to outsmart spending traps.

Tell participants:

A spending trap is a tempting way for you to spend extra money. Spending traps are tricky. They may look convenient or helpful, but they can cost you a lot.

Ask participants:

What are examples of some spending traps?

Write answers on the flip chart.

Some possible answers are:

- Rent-to-own stores
- Catalogs
- Mail-order clubs
- Pawn shops
- Check-cashing stores
- Friends who borrow money from you
- Online shopping



Ask participants:

How many of you have bought items from a catalog or by mail order recently?

Tell participants:

Catalogs and Web sites can be great spending traps. It may seem tempting to buy from these sources because it's so easy.

The problem is that you may end up spending more than you would have if you'd bought the item in a store.

Sometimes companies also put items on "auto-ship."

For example, they'll send you a certain number of CDs or books each month. You end up receiving things you don't want or can't use. You may have to pay for a month or two before you can stop them!



Interactive Exercise

Give each participant a copy of Worksheet #3: Stretching Your Dollars.

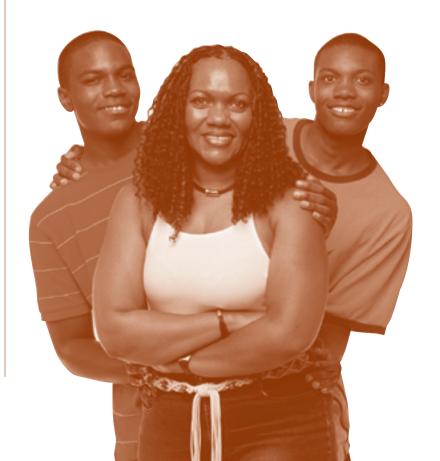
Tell participants:

Now that we've gone over the three main strategies for stretching your money, let's take a look at what has worked for you.

Divide the class into groups of three. Each group discusses ways to save money on everyday expenses. For instance, the groups might share ideas for saving money on housing, food, transportation, clothes, and medicines.

Group members write their ideas on their worksheets. Review each group's ideas with the class.

Write the ideas on the flip chart.



deas for saving money on monthly expenses	Savings
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	_ \$
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a. Total savings each month	\$
deas for saving money on annual expenses	Savings
	_ \$
	_ \$
	_ \$
	- \$
	\$
	_ \$
	_
	_
	_
3. Total savings each year	\$
. Average savings each month (divide row B by 12) \$
. Overall monthly savings (add row A and row C)	\$

Worksheet 3 Stretching Your Dollars



Managing Your Credit

So far, we've looked at how to direct your spending with a spending plan. We've also covered different ways to stretch your money further. Next, we'll take a look at credit.

Ask participants:

How many of you have had experience with using credit cards?

If you have time, ask one or two participants to share their experiences with the class.

Debt can be tempting

Tell participants:

When you borrow money, you usually do so because you don't have the cash to pay now. Borrowing can be a helpful tool, if you use it wisely. But too many times, people get into trouble with credit. They get in over their heads.

One of the reasons why we go into debt is because it's easy. Credit card companies make it easy. They may send you credit card offers in the mail.

Credit cards also may seem like "free money." You can use them to make purchases without paying any money now. They can allow you to spend more money than you earned this month. But credit cards aren't free money—in fact, they're expensive money. Whatever you borrow, you have to pay back. You pay back what you spent, plus interest.

Teaser rates

Credit card companies have ways of encouraging you to take on debt. One way is through introductory rates. Introductory rates are also known as teaser rates.

They tease you into trying the card!

Teaser rates may be very low. Some teaser rates may even be 0 percent interest. The problem with teaser rates is that they always increase.



Cash Is Easier to Control

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Ask participants:

How many of you have had experiences buying things with cash?

What have those experiences been like?

Note the difference in participants' experiences with using credit cards and cash. Most likely, some people will have had negative experiences with credit. Most people will have had positive experiences using cash.

Tell participants:

Cash can be easier to control simply because you know how much you're spending.

If you pay cash for something, you never have to worry about paying interest. You're never going to get a bill and say, "I owe what?!?" When you pay cash, the transaction is finished.

Paying cash is the best way to stay on top of your spending.



If you do choose to use a credit card, make sure you live within your means. Write down what you buy in your spending diary. Pay your balance in full each month.

You'll stay on track if you stick to your spending plan!



Stick to Your Plan

Consumer Resources

Consumer Reports

This organization provides product ratings and unbiased information on how to get the best value on purchases. www.consumerreports.org

National Foundation for Credit Counseling

This nonprofit organization offers resources for managing credit wisely and provides free credit counseling.

801 Roeder Road

Suite 900

Silver Spring, MD 20910

1-800-388-2227

www.nfcc.org



Time frame

The conclusion of the workshop should last about 15 minutes.

Workshop review

Review highlights from the workshop.

Tell participants:

Throughout this workshop, you have learned how to manage your money. You have learned important steps and skills for financial success.

- First, you learned about using a spending plan.
 Your plan is a map for spending only what you receive (or less) each month.
- You also learned about keeping a spending diary.
 With this tool, you can track where you spend your money.
- You learned to put needs first, then wants.
- You learned ways to save money and avoid spending traps.
- You learned some basics about credit. And you learned why it's always best to simply pay cash.

Conclusion

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Important Points

Tell participants:

In this workshop, we have discussed concrete money skills. But money is not an end in itself. It is a means to an end. It can help you achieve major life goals.

Review these points with participants:

- No matter how much money you have, you can learn to manage it well. Making good choices with money will support you on your life journey.
- To manage your money well, you must direct how you spend it. Even small changes can help you handle your money better.
- Managing your finances requires personal responsibility. It also requires commitment.
 You've gotten a start today with some guidance and ideas. If you stick with what you've learned, these ideas will work for you.



Pass out copies of the remaining handouts to participants.
They already received **Worksheet #3: Stretching Your Dollars.** Now they should receive the remaining handouts.
Explain each handout as follows:

Resources for Reducing Medicine Costs

These handouts describe resources that can help you save on medicine costs. If your medicine costs are high, you may wish to consult some of these resources to see about getting help.

Worksheet 1: Spending Plan

This worksheet is one example of a spending plan. It contains blanks so you can fill in your income and expenses. It's a good idea to copy this worksheet before you write on it. That way you can use it again as your plan changes.

Worksheet 2: Spending Diary

The spending diary worksheet provides a way for you to track your expenses. Make a few copies of this so you have it on hand. You can use the information from your spending diary to see how well your spending plan is working.

In addition to these three handouts, also pass out your local resource guide. This is the worksheet that you will create containing resources in your area. Point out some of the resources that participants might find most helpful.

Explain the Handouts

Answering Questions:

Before wrapping up the workshop, take a few minutes to answer any questions that participants might have. If participants have detailed questions, refer them to their local resource list so they can seek out answers.

In Closing

Thank participants for taking the time to come to the workshop. Stress the importance of following through on what they learned today.

Tell participants:

Changing your relationship with money can take time.

In this workshop, we've focused on the most immediate steps you can take to improve the way you handle money.

As with most subjects, there is much more that you can learn. But it's important to start moving in the right direction.

If you start with the skills you've learned today, you'll know you're on solid footing.



Saving on Medicines:
Helpful Tips

There are many to reduce the cost of your medicines:

Check your state and local mental health services.

Many times, clinics offer low-cost counseling services. They can also assist you in finding affordable medicines.

Always be honest with your doctor about your financial situation.

He or she can let you know if generics are available and appropriate for your medicines.

✓ Investigate clinical trials.

Clinical trials often need people to try medicines. If you qualify, you could get your medicines for free. With the rapid pace at which medical research moves, new drugs are constantly being tested. Ask your doctor if he or she knows of any clinical trials that would benefit you.

If you live in an area with a university, research discounted counseling services.

Master's degree students often need clinical experience. They typically work with you under the guidance of their doctoral teachers. They may provide treatment free of charge or for a minimal fee. They may also help you find affordable medicines.

Check your area for nonprofit counseling and mental health centers.

Oftentimes, these clinics work with low- to middle-income earners. They may offer medicines on a sliding pay scale. First, they evaluate your income. You pay a certain amount based on what you can afford.

Check your employee benefits. Your co-pays could be as little as \$10.

Ask your human resources representative about employee assistance.

Some workplaces have partnerships with counseling services. These can be a starting point for finding resources for affordable medicines.

✓ Stay on top of your treatment.

You'll save time and money over the long term if you follow your doctor's prescribed treatment. Be sure to seek support when you need it.

Consult our resource list.

Many of the Web sites contain links to pharmaceutical companies. They also contain contact information for resources that offer patient assistance.



Medicare Information

Medicare Rights Center (MRC)

www.medicarerights.org 1-800-333-4114

New York Office: 520 8th Ave. North Wing, 3rd Floor New York, NY 10018 Phone: 212-869-3850 Fax: 212-869-3532

Washington Office: 110 Maryland Ave., NE Suite 112

Washington, DC 20002 Phone: 202-544-5561 Fax: 202-544-5549

Pharmaceutical and Prescription Assistance

Partnership for Prescription Assistance (PPA)

A one-stop resource for prescription assistance. www.pparx.org 1-888-4PPA-NOW (1-888-477-2669)

PhRMA

950 F St., NW Suite 3000 Washington, DC 20004 www.phrma.org Phone: (202) 835-3400 Fax: (202) 835-3414

National Alliance on Mental Illness (NAMI)

A comprehensive directory of major pharmaceutical companies that offer prescription assistance. www.nami.org Under Inform Yourself, click About Medicines. Then click Prescription Drug Assistance Program. 1-800-950-NAMI (1-800-950-6264)

NAMI address:

Colonial Place Three 2107 Wilson Blvd., Suite 300 Arlington, VA 22201-3042 Phone: (703) 524-7600 Fax: (703) 524-9094

RxAssist

A directory of pharmaceutical companies and their patient assistance contact numbers. www.rxassist.org

Click Patients, and then click Resources. Then click Patient Assistance Program Directory.

Volunteers in Health Care 111 Brewster Street Pawtucket, RI 02860 Phone: (401) 729-3284 Fax: (401) 729-2955 info@rxassist.org

RxHope

This site offers a research tool to access government- and corporate-sponsored patient assistance programs. www.rxhope.com

28 World's Fair Drive Somerset, NJ 08873 Phone: (732) 507-7400 Fax: (732) 507-7600 customerservice@rxhope.com

Pfizer Inc.

www.pfizerhelpfulanswers.com 1-866-776-3700

235 E. 42nd St. New York, NY 10017 Phone: (212) 733-2323

Merck & Co., Inc.

www.merck.com/merckhelps

Patient Assistance Program 1-800-727-5400

Prescription Discount Program 1-800-506-3725

Vaccine Assistance Program 1-800-293-3881

One Merck Drive P.O. Box 100 Whitehouse Station, NJ 08889-0100 Phone: (908) 423-1000

Mental Health Organizations: Resources

Mental Health America

www.mentalhealthamerica.net

Under Help, click Paying for Care. Scroll down and click Prescription Assistance Programs.

National Office: 2000 N. Beauregard St. 6th Floor Alexandria, VA 22311 Phone: 1-800-969-6642

Fax: (703) 684-5968

National Institute of Mental Health

www.nimh.nih.gov

Click Health & Outreach. Scroll down and then click Getting Help.

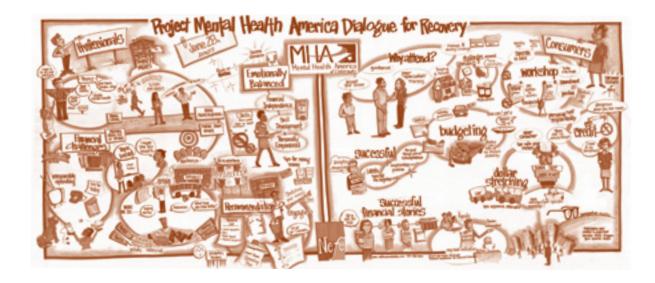
Mental Health Information Center: 1-800-789-2647

Public Information and Communications Branch 6001 Executive Blvd. Room 8184, MSC 9663 Bethesda, MD 20892-9663 Toll-free Phone: 1-866-615-6464

Fax: (301) 443-4279 Email: nimhinfo@nih.gov



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NEFE is an independent nonprofit organization committed to educating Americans about personal finance and empowering them to make positive and sound decisions to reach financial goals. The National Endowment for Financial Education, NEFE, and the NEFE logo are federally registered service marks of the National Endowment for Financial Education. For more information about the National Endowment for Financial Education, visit www.nefe.org.

Mental Health America (formerly known as the National Mental Health Association) is the country's leading nonprofit dedicated to helping ALL people live mentally healthier lives. With more than 320 affiliates nationwide, the organization represents a growing movement of Americans who promote mental wellness for the health and well-being of the nation—every day and in times of crisis.

For more information about Mental Health America, visit www.mentalhealthamerica.net.









