



Community Living Skills

Snapshots

Budgeting & Finance

“The budget is not just a collection of numbers, but an expression of our values and aspirations.”
—Jacob Lew, former U.S. Secretary of the Treasury

Introduction

The Budgeting & Finance session is part of the Community Living Skills workshop. Participants learn about the importance and value of money management, and how balancing needs and wants within a personal budget is possible with knowledge and skills in basic money management strategies. Managing money can help participants meet housing, transportation and other goals so they can be independent in the community.

Content Summary

Introduction: Definitions of income, resources, and expenses

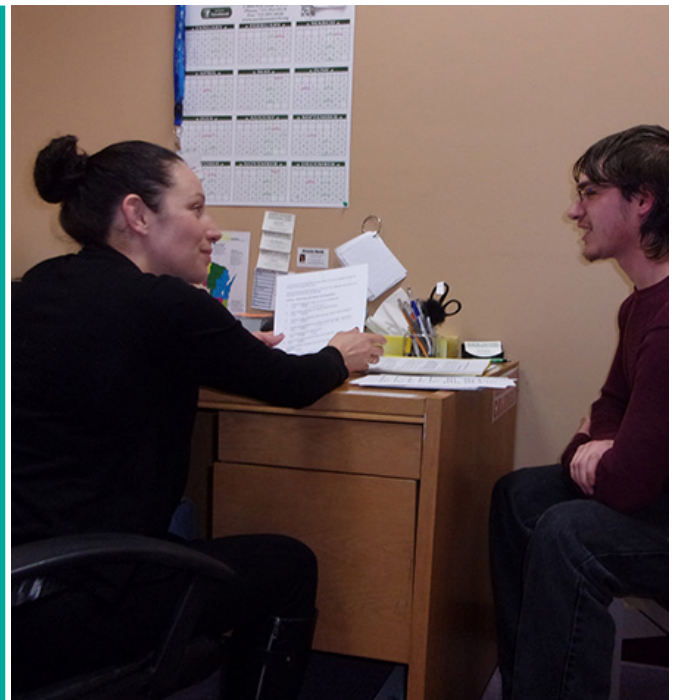
Spending Money: Various ways money can be spent and how to track expenses

Managing Money: Understanding options to save money and get help with money management

Money Basics: Banking, credit scores and credit card information

Stretching Money: Ways to shop smart, use coupons and sales, how to be an active consumer, and online shopping

Money Safety: Ways to reduce loss of money to predatory lenders and recognize financial abuse





Healthy Community Living is a program to support opportunities for people with disabilities to live well and participate fully in their communities.

It includes two peer-led independent living skills workshops, **Community Living Skills** and **Living Well in the Community**, which are each divided into ten specific content sessions.

RTC:Rural used an iterative participatory curriculum development (IPCD) process to involve key stakeholder engagement in the development, implementation, and evaluation of each workshop.

Each workshop has been developed through partnerships with people with disabilities with the Association of Programs for Rural Independent Living (APRIL) and Centers for Independent Living (CILs).

The HCL Snapshots series explores how partner participation through the IPCD process was fundamental in shaping the HCL program to improve people's wellbeing by providing support, health promotion, education, and opportunities for people with disabilities to succeed in reaching personal goals.

Learning Objectives

Workshop participants can learn how to balance their needs and wants to match the amount of income they have. They learn the basics of personal credit, banking, credit cards, and tips for saving and protecting their money.

Disability Community Partnership Shaped Content

Budgeting and finance is especially important to people who may be new at living independently. Regardless of the size of a personal budget, it should address balancing a person's or family's wants and needs.

However, for people who may not have large budgets to meet their needs, knowledge and skills for successful budgeting is especially important. Even for people who have assistance in managing money, understanding how their money is being used to support them and what should be happening with their money can help them make more informed decisions.

The Budgeting & Finance session was significantly shaped by HCL project partners through an iterative participatory curriculum development (IPCD) process. CIL staff shared common barriers, topics, and resources they discussed when talking to consumers about budgeting, and shared ideas of what additional information, tools, and resources would be helpful for the CLS workshop session on budgeting and finance.

In piloting the Budgeting & Finance session, workshop participants said they found the content straightforward and easy to follow. Class participants found the sample worksheets very valuable, and continued using them at home after the in-person session ended to think about how they used their money and managed their own budgets.

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Rural Institute

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Research & Training Center
on Disability in Rural Communities

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