

# WORKSHOP 2

## My Financial Self-Sufficiency Person Directed Plan

### What is Person Directed Planning?

Person-directed planning is a tool used to assist people in making life changes. It focuses on your strengths and guides you to identify your long-term goals and the short-term steps you can take to get there. The process outlined in this curriculum is based on the Making Action Plans (MAPs) format, which was originally developed by Marsha Forest and Jack Pearpoint.<sup>29</sup>

Person-directed planning is directed by **you**. Just like recovery is your own unique and self-directed journey, so too is planning for your financial future.

Your financial person-directed plan (PDP) will be unique and personalized and will look different from those of your peers.

Throughout this course, we will incorporate person-directed planning that will capture your strengths and your financial hopes and dreams. Person-centered planning focuses on your interests and what is important in your life. This type of planning enables you to be in charge of your finances and your future, and to recognize the many strengths and abilities you already have.

### **The Rules:**

1. Be gentle with yourself. Dealing with money is stressful and challenging for everyone.
2. Dream big without barriers! Imagine your life in 1 year, 5 years, and 10 years. Identify the steps needed to move toward those dreams.
3. Everyone has a voice – be open to the ideas of those around you.<sup>30</sup>

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<sup>29</sup> "Person-Centered Planning." *Department of Human Services Pennsylvania*, 2021.  
<https://www.dhs.pa.gov/Services/Disabilities-Aging/Pages/Person-Centered-Planning.aspx>

<sup>30</sup> Original material from Peerlink National Technical Assistance Center.

### **Life Now:**

Use words and/or pictures to describe how your life is now. Paint a picture of your whole life, but pay special attention to your current financial picture:

- What is your current source of income?
- Who manages your finances?
- What type of housing do you have?
- Do you work? If so, where and how much do you make?
- What debts are you aware of?

Describe your current relationship to money (e.g. “Worried about debt,” “Can’t open mail,” “No more student loans”)

Life Now

**What Works & What Doesn't Work:**

What works well for you? What makes things run smoothly in your life? What causes problems for you in your life currently?

Now think about these questions specifically in regards to money/finances. What helps you manage your money well? What gets in the way of your financial empowerment?

What Works:	What Doesn't Work:

**Strengths, Gifts, & Capacities:**

**Strengths:** Valuable or useful abilities, assets, or qualities.

**Gifts:** Special talents or natural ability that you seem to have been born with, especially an artistic ability or social skill.

**Capacities:** Areas of potential growth, development, or accomplishment, such as your physical, mental or financial power to accomplish something.

My Strengths, Gifts, & Capacities	
<b><u>Strengths:</u></b>	
<b><u>Gifts:</u></b>	
<b><u>Capacities:</u></b>	

### Financial Dreams & Goals:

Describe your dreams. Do your best to imagine your ideal future without barriers. For example, your dream home, career, relationships, hobbies, etc. in 5-10 years. Focus on big goals and dreams. The final step of this PDP process will be to create an Action Plan to identify the smaller financial steps you can take to achieve these dreams.

[illegible]

### **Life One Year from Now:**

While keeping in mind your long-term financial/life goals, create a vision of what your life will be like one year from now. Will you live in the same place? Will you find a job or have a different job than you do now? What will your life be like when you are one year closer to your dreams?

<b>My Life One Year From Now:</b>

**My Financial Action Plan:**<sup>31</sup>

Action Plan			
	What?	Who?	When?
1.			
2.			
3.			
4.			
5.			
6.			
7.			

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<sup>31</sup> Original material from Peerlink National Technical Assistance Center.

# WORKSHOP 2: SUMMARY

In this section, we learned about what Person-Directed Planning is and how it can be useful for identifying your strengths and creating unique, self-directed plans to achieve your dreams.

We began our person-directed plans by thinking about our lives now --where we live, work, and other aspects of our current financial situations. Then, we identified what is working well and what isn't.

Next, we identified our strengths, gifts, and capacities. This helps us to recognize our unique skills and abilities, which we can use to achieve our goals. Keeping our strengths in mind, we brainstormed our financial dreams and life goals -- where we'd like to live and work and how we'd like our finances and relationships with money to be in the future.

Then, we imagined our lives one year from now -- what our lives and our relationships with money will look like when we are one year closer to our dreams.

Finally, we created an Action Plan for how we will achieve our short-term and long-term financial goals.



**How can the topics I learned in this section be helpful for me?**

Topic	N/A	How this will be helpful to me:
Understanding what person-directed planning is and why it's helpful		
Identifying what works and what doesn't with my current finances		
Identifying my strengths, gifts, and capacities		
Brainstorming big financial/life goals and imagining my life 1 year from now		
Making an action plan for achieving my financial dreams		

*"Empty pockets never held anyone back. Only empty heads and empty hearts can do that."*

Norman Vincent Peale



# WORKSHOP 3

CREATING A BUDGET & RESOURCES  
TO SAVE MONEY

