

	<ul style="list-style-type: none"> Predatory lending: warning signs and resources <p>Homework:</p> <ul style="list-style-type: none"> Choose one more money saving idea and commit to it for this week. Commit to another week with your budget and revise if needed. Gather information on interest rates of personal debt. Gather information on any loans you have (or are thinking about).
WORKSHOP 7	<p><u>Debt & Tools to Get Out of it</u></p> <ul style="list-style-type: none"> Welcome back and group sharing Thoughts on debt Figuring out how much you owe Debt to income ratio Methods for organizing debt payments Other options for getting out of debt: debt consolidation, credit counseling Pros and cons of bankruptcy Action Plan for working your way out of debt <p>Homework:</p> <ul style="list-style-type: none"> Choose one more money saving idea and commit to it for this week. Commit to another week with your budget and revise if needed.
WORKSHOP 8	<p><u>Mental Health, Relationships & Money; Financial Crisis Planning</u></p> <ul style="list-style-type: none"> Welcome back and group sharing Poverty and mental health challenges Financial issues and addiction challenges Financial issues and physical health issues Creating a Financial Crisis Plan Identifying someone to support you Relationships and money issues Financial abuse: recognizing warning signs, resources <p>Homework:</p> <ul style="list-style-type: none"> Choose one more money saving idea and commit to it for this week. Commit to another week with your budget and revise if needed. Complete your Financial Crisis Plan and share it with someone you trust.
WORKSHOP 9	<p><u>How to File a Tax Return & Resources for Doing So</u></p> <ul style="list-style-type: none"> Welcome back and group sharing Taxes and mental health Why we file taxes Federal vs state taxes Common forms and common terms How to file a federal income tax return Resources for filing: free websites, IRS support, VITA and TCE