

WORKSHOP EIGHT: MENTAL HEALTH, RELATIONSHIPS & MONEY; FINANCIAL CRISIS PLANNING

Advanced Preparations for Workshop 8:

Set-up: Prepare room for class with adequate chair/table arrangement and sign-in sheets. Set up projector and PowerPoint slides. If facilitating an online session, set up the slides and Zoom meeting room.

Materials Needed For This Class:

1. Attendance sheet
2. Whiteboard (or virtual whiteboard)
3. Facilitator Guide
4. Student Guide: Workshop 8
5. Laptop & projector
6. PowerPoint slides: Workshop 8
7. Paper and pens or pencils
8. Workshop 8 Worksheets (Financial Crisis Planning)
9. "The Connection Between Poverty and Mental Health Issues" Handout
10. "Tips for Communicating with your Partner about Money" Handout
11. "Steps to Healthy Finances in Your Relationship" Handout
12. "Understanding Representative Payees" Handout
13. "When a Representative Payee Manages Your Money" Handout
14. "Understanding Financial Abuse and Safety Planning" Handout
15. "Information and Services for Survivors" Handout

Learning Objectives:

Upon conclusion of Workshop 8, participants will:

1. Possess greater insight on how their mental health challenges and/or addiction challenges affect their finances
2. Possess a greater insight on how financial difficulties affect their mental health
3. Have created (or started) a Financial Crisis Plan that works for their own unique situations
4. Understand how relationship issues and finances interact and learn new tips for communicating about finances with a partner
5. Know the warning signs of financial abuse and tips/resources to get out

Welcome Back & Group Sharing

Facilitator:**Suggested time:** 10 minutes**Materials:** PowerPoint slides; whiteboard; Community Agreements**Teaching:**

Welcome back the participants. Take attendance. Go over the Community Agreements and the day's agenda, giving participants a heads-up that some difficult topics, including substance use, gambling, and financial abuse will be covered in this class. If any topic is activating or makes participants uncomfortable, as always they are encouraged to try to push through the discomfort or take a break from class to take care of themselves.

Discussion:

Begin sharing with one facilitator going first. Sharing should include how the week has gone with issues around finances and how the money saving ideas are going. If there has been any savings as a result of using the ideas, this should be shared, with an estimated dollar amount. Ask participants to share how their budgets are going. Give each participant, and the facilitators, 2-3 minutes to share.

Mental Health & Addiction Challenges & Money

Facilitator:**Suggested time:** 20-30 minutes**Materials:** PowerPoint slides; Student Guide p. 134-140; whiteboard; "Connections Between Poverty and Mental Health" Handout**Teaching/Discussion:**

Begin this workshop with a discussion of the two-way relationships between mental health/addiction challenges and money. Go over the examples in the Student Guide of how financial stress can affect a person's mental health and how a person's mental health can affect their finances. Ask the class to add to these examples and pass out the "Poverty and Mental Health" handout. Discuss the effect of poverty and financial insecurity/stress on a person's mental

health as illustrated by the numerous studies in the Student Guide. Open the space up to questions and sharing.

Bring the conversation to the discussion of intersectionality and poverty from Workshop 1. Discuss how financial stress can disproportionately impact marginalized communities, including low-income, disabled, and transgender folks and/or BIPOC communities due to racism, sexism, ableism, etc. in our country's systems, laws, and policies. Note how being discriminated against in society because of identities such as class, gender, sexuality, nationality, race and ethnicity, and more can take a toll on a person's mental health and well-being. Discrimination and racism are forms of interpersonal trauma.

There are some videos and additional resources on these topics in the Facilitator Toolkit. It is recommended that you review these resources and do your own research on how discrimination impacts mental health and the structural barriers to behavioral health services for marginalized groups. This will help prepare you to lead thoughtful, well-informed conversations with participants about these important and heavy topics. Invite conversation and questions.

Next, read through and discuss the financial and personal costs of substance use and gambling addictions as outlined in the Student Guide. Addictions of all types can take their toll on a person's finances and on other parts of their lives, including their relationships and job status. Compare the costs of treatment and recovery to the costs of continuing down the path of addiction.

Next, discuss how financial stress can affect our physical health, and vice versa, as outlined in the Student Guide. For example, chronic financial stress has been linked to a number of physical health issues, such as migraines, heart disease, diabetes, insomnia, and more. Emphasize the importance of keeping an emergency savings fund for potential health problems and the importance of having health insurance. Here you can provide information on how participants may qualify and access free health care through Medicaid.

Read through the tips in the Student Guide for reducing financial stress. Ask participants to add any additional tips for reducing financial stress and write them down on the whiteboard. Open the class up to conversation and questions about any of these topics.

Creating a Financial Crisis Plan

Facilitator:

Suggested time: 20-30 minutes

Materials: PowerPoint slides; Student Guide p. 139-146; Financial Crisis Plan worksheets, pens/pencils; whiteboard; Workshop 8 Handouts 4-5

Activity:

Explain the Financial Crisis Plan process. Ask participants to form pairs or place them in small groups. They will work together to create their own Financial Crisis Plans using the Workshop 8 worksheets. Ask the participants to follow the steps in their Student Guide:

Step 1: Fill out the first worksheet, which has two sections. Section one is “How financial issues affect me” and section two is “How mental health, addiction and/or substance use, treatment, and/or physical health issues affect my finances.” Participants will mark “never,” “rarely,” “sometimes,” or “often” for each of the items on the list. This is to help participants identify the ways in which their mental health is affected by their current financial issues or stressors and vice versa.

Step 2: Fill out the Financial Crisis Plan worksheet. This worksheet has two options. One is: “When I do or experience this, I will do this instead” and the other is: “Rather than doing this, I will do this instead.” Participants can choose to focus on one, or both, of these prompts.

Ask the participants to spend at least 10 minutes each on each person’s plan. Facilitators should do this activity as well. Once everyone has finished up their plans, ask the participants to share what they feel comfortable sharing and write their thoughts on the whiteboard.

Step 3: Ask the participants to follow the instructions in the Student Guide to make a list of their expenses and when payments are due so they can keep track of their bills and other monthly expenses. Participants can refer back to their budgets from Workshop 3 to identify all of their expenses. They can do this activity alone or in pairs. Facilitators should fill out the worksheet as well.

If they didn’t finish, let participants know they can finish their Financial Crisis Plans as homework for the next class.

Teaching:

Discuss the information in the Student Guide on finding a support person for times of crisis. Participants may choose to identify a trusted friend, family member, or mentor to help them keep track of their finances during times of crisis. After reading through this information as a class, discuss the information in the Student Guide on a person's rights when it comes to Representative Payees. Pass out the "Understanding Representative Payees" and "When a Representative Payee Manages Your Money" handouts. There are some videos in the Toolkit that explain what Representative Payees are that may be helpful to include.

Relationship Issues & Money

Facilitator:

Suggested time: 10-15 minutes

Materials: PowerPoint slides; Student Guide p. 147-149; whiteboard; Workshop 8 Handouts 2-3

Activity/Discussion:

Ask the participants to journal for a few minutes in the space in their Student Guides or in their own notebooks about how financial stress has affected or can affect their relationships. These can be relationships with their partners, their friends, and/or their family members. After 2-3 minutes, open the class up for discussion. Facilitators can show their own experiences and invite participants to share anything they feel comfortable sharing.

Teaching:

Read through the information on financial issues and relationships in the Student Guide. Go over the ways in which relationship problems can occur due to different opinions about money, lack of communication about money, or economic inequality between partners.

Read through the tips for effective communication about money and financial stress/problems in a relationship. Brainstorm other suggestions and ideas, writing participants' suggestions on the whiteboard. Pass out the "Tips for Communicating with your Partner about Money" and "Steps to Healthy Finances in Your Relationship" handouts.

Financial Abuse

Facilitator:

Suggested time: 10-15 minutes

Materials: PowerPoint slides; Student Guide p. 149-151; Workshop 8 Handouts 6-7

Teaching:

Note: This section deals with a form of domestic abuse –economic abuse – which may be a difficult topic for some participants. Approach these topics thoughtfully and with empathy. Be transparent that these topics may be activating. **This needs to be stated.** Remind the participants that they *always* have the option to take a break from class or reach out to one of the facilitators for support at any time. Facilitators are there to provide support and resources.

Using the information in the Student Guide, discuss what financial abuse is and the various ways it can play out, paying special attention to issues of manipulation, power, and control. Financial abuse can be accompanied by other types of abuse in a relationship, or it may stand alone.

Financial abuse, or economic abuse, involves controlling a person's ability to acquire, use, and keep financial resources. Economic abuse is very common in abusive relationships and is often the first sign of domestic abuse. Examples include preventing the survivor from working, restricting or stealing money, and manipulating and intimidating the survivor.

Discuss how emotional abuse, such as financial abuse, is often more difficult to identify than other forms of domestic abuse but that doesn't make it any less devastating. Controlling a person's income and spending and restricting their financial independence can trap a person in an abusive relationship.

Go through the warning signs of financial abuse in the Student Guide. Some examples from this list include:

1. A person's partner controls all of the household finances. The person's name is not on the household checking account or on joint purchases like car loans, mortgages, cell phone plans, or apartment leases.
2. A person's partner is trying to control their use of, or access to, money they earned or saved.
3. A person's partner requires them to bail them out of financial crises

4. A person's partner criticizes their job, pressures them to quit, or harasses them at work.

Let participants know that if they or someone they know identify with any of these warning signs of financial abuse, they are not alone and there are resources and help available if they want it. Go through the list of resources in the Student Guide. Pass out the "Understanding Financial Abuse and Safety Planning" and "Information and Services for Survivors" handouts.

Note: It would likely be helpful for facilitators to do research on local resources and shelters for survivors and share these resources with the class. Pull up websites of organizations in your area for survivors of domestic abuse or send out a resource list after class.

There is additional information about financial abuse, safety planning, and resources for survivors located in the Facilitator Toolkit.

Wrap-Up

Facilitator:

Suggested time: 10 minutes

Materials: PowerPoint slides, Student Guide p. 22

Teaching:

Go over the Homework Assignments for this week:

1. Ask participants to choose one more money saving idea and commit to this for the week. Facilitators will commit to an additional idea as well.
2. Encourage participants to revisit their budgets and revise them if needed. Ask them to commit to their budget for another week.
3. If they didn't finish in class, ask participants to complete their Financial Crisis Plan and share it with someone they trust.

Discussion:

Ask if anyone has any questions. Thank everyone for their participation and let them know that the facilitators are available via phone and email between classes if anyone has any questions or issues.

After Class:

1. Facilitators fill out class reflection forms at the end of each class.
2. Facilitators should plan to meet in advance of the next class to plan, practice, and compare notes from the previous class.

FACILITATOR REFLECTION

This form should be filled out by both facilitators immediately upon conclusion of the class while impressions and details are still fresh.

Thoughts about the class:

Lessons learned: