

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.