

	<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