



Show Me the Money: Beyond Poverty and Into Freedom!

Session 1: Introduction to the Course

AGENDA

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|------|--|---------------|
| I. | Welcome | 5 Minutes |
| II. | Introductions via Ice Breaker | 10-15 Minutes |
| III. | Establish & Review Group Norms | 10 Minutes |
| IV. | What's this class about?
(Discuss Objectives) | 10 Minutes |
| V. | Preview of Next Week | 5 Minutes |

Supplies Needed

- Flip Chart/chalkboard/whiteboard
- Markers
- LCD Player
- PPT (provided with curriculum)

Welcome: Introduce self by telling the class about a moment when you doubted yourself.

Ice Breaker: Have class introduce themselves by stating their name and three things about themselves – two things that are false and one that is true. The class will all introduce themselves and then you will go back to the first person to give the rest of the class the opportunity to guess which statement is true. The first person then will inform the class which statement was true. You will follow this same routine with everyone in the class.

Establish & Review Group Norms: Your PROS might have rules that are already in place. This is an opportunity to review them with members that have attended PROS before as well as introduce them to the new members of the class and your PROS. Additionally, you will use this time to establish boundaries and norms that the entire class can agree upon for the *duration of the course*. Write these down on the flip chart. Keep a copy of the flip chart page so that you can post it every week. While the norms are important it is the process of creating them (you own what you create), where participants begin to learn and experience working together toward a common goal (no different than most work environments).

What's this class about?

H – Happiness

O – Opportunity

P – Peace of Mind

E – Economic Self-Sufficiency

Objectives for the class:

- Demonstrate an understanding of how poverty impacts your life.
- Describe what stinks about living in poverty.
- Explore what you want your life to look like and compare it to the life you are currently living
- Decide and commit to moving beyond poverty.
- Identify strengths that will help you move into freedom and out of poverty.

Refer to session 1 of PPT slides (1-5) and the notes that go with it.

Preview of next week or “Coming attractions”: Slide 6 of PPT (video)



Show Me the Money: Beyond Poverty and Into Freedom!

Session 2: Show me the Money – Part 1

AGENDA

I.	Review	2-3 Minutes
II.	Overview of today's class	3-5 Minutes
III.	Presentation	10 Minutes
IV.	Exercise & Discussion	25 Minutes
V.	Preview of Next Week	5 Minutes

Supplies Needed

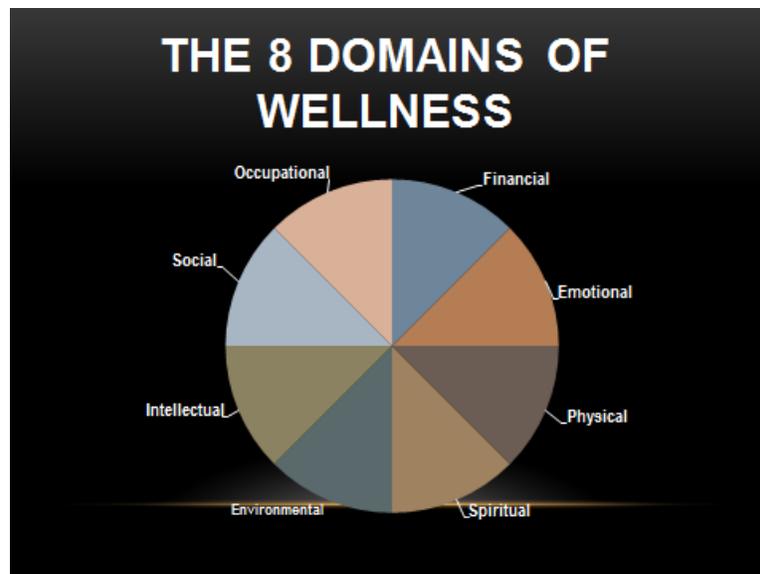
- Flip Chart/chalkboard/whiteboard
- Markers
- LCD Player
- PPT (provided with curriculum)
- Monopoly Money
- Calculators

Review: Review the objectives from last week's class:

- Demonstrate an understanding of how poverty impacts your life.
- Describe 'what sucks' about living in poverty.
- Explore what you want your life to look like and compare it to the life you are currently living
- Decide and commit to moving beyond poverty.
- Identify strengths that will help you move into freedom and out of poverty.

Overview: Play video from last week's "coming attractions." Explain that this week and next week will be dedicated to imagining what's possible about money, relationships, work, and housing (**PPT slide 9**).

Presentation: (PPT slide 10) Today we are going to look into the future and imagine what are lives would look like if we had more money. What are the possibilities? In order to do this I am going to introduce you to the 8 Domains of Wellness. Each domain represents a part of your life. They are:



- Financial
- Emotional
- Physical
- Spiritual
- Environmental

- Intellectual
- Social
- Occupational

All of these domains are important to your wellness and your happiness. The amount of money you make can have an impact on each of these areas. Let me give you an example:

Person 1 makes \$800 a month, which is roughly the amount of an SSI monthly payment (**use the monopoly one-hundred dollar bills to count it in front of the class...have the class say it with you**). This means that person 1 makes \$9,600 a year (**write these two amounts on the flip chart**). Person 2 makes \$4,000 a month (**use the monopoly one-hundred dollar bills to count it in front of the class...have the class say it with you**). This means that person 2 makes \$48,000 a year (**we will assume this is their net income and we will write these amounts next to person 1's amount**).

Exercise:

So let's take at each person's monthly income (**pass out a worksheet for this. You will find this at the end of this lesson plan**). We are going to take a look at how a person's life can change if they are making more money. The first thing we need to do is subtract out the basic essentials (**use the Monopoly money and the worksheet to do this**): (Refer to slide 12 of PPT)

- Housing – We estimate that this will cost us \$600
- Food – We are going to estimate this at \$250 a month (**acknowledge that this will come out of a separate food stamp budget for person 1**)
- Gas/Electric – We estimate this at \$100
- Transportation – For person 1 they will not have enough to pay for a car or insurance. We will budget \$75. Person 2 can budget for a \$300 for a car and \$150 for insurance.

At this point in the conversation, you will begin to ask the class what else they would like to budget out for person 2 (**as they will have plenty of money left**).

Ask the following questions:

- We are all out of money for person 1 but person 2 has plenty of money left. Think about somethings you would like. If you were person 2 what would

you like to add to your budget? A car? Person 2 can **upgrade their life**. They can buy a better house, fancy clothes, and nice furniture. Would you like to own your own house? Go ahead and add it. Would you like to take a vacation? Where would you like to go? You can save for a couple of months and go.

Tell participants you would like to go to Disneyworld for vacation. Cost it out for them (**use the flipchart and use these numbers**)

- Roundtrip Airplane Ticket	\$500
- Tickets to Disney Land for 4 days	\$500
- Hotel for 6 days	\$1,000
- Food for stay	\$400
- Misc.	\$500
<hr/>	
Total cost of vacation:	\$2,900

You could save for 3-4 months and have enough to go to Disneyworld for vacation!

Summary: Slide 13 of PPT

Key Points

- Show me the money means being able to pay all of your bills.
- Show me the money means being able to spend your money on things you want.
- Show me the money means “upgrading your life.”
- Show me the money means having the freedom to purchase the things you want.

Preview of next week or “Coming attractions”: Slide 14 of PPT

Next week we will complete Part 2 of “Show me the Money.” You will learn that meaning and magic are part of what makes life meaningful. Money can give you the freedom to go for both...we’ll show you how!

Make sure to collect their budget sheets at the end of class.

INCOME SOURCE:		SSI	Employment
Net Income Total Amount		\$800	\$4,000
Fixed Amounts	Expenses	Amount	
	Mortgage/Rent		
	Car Payments		
	Other Loans		
	Internet Access		
	Day Care		
	Insurance		
	Allowance/Mad Money		
	Clubs/Dues		
	Savings		
Fixed Variable	Electricity		
	Heating Oil/Gas		
	Water		
	Auto Expense/Gas		
	Telephone/Cell Phone		
	Cable TV/Satellite/TiVo		
	Groceries (food stamps)		
	Meals Out		
	Church/Charity		
Occasional	Household		
	Personal		
	Clothes / Dry Cleaning		
	Medical		
	Child Expense		
	Recreation		
Installment	Credit Cards:		
Total	Total Income		
	Total Expense		
	Total Excess		
	Total Short		



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Session 3: Show me the Money – Part 2

AGENDA

I.	Review	3-5 Minutes
II.	Overview of today's class	3-5 Minutes
III.	Presentation	10 Minutes
IV.	Exercise & Discussion	25 Minutes
V.	Preview of Next Week	5 Minutes

Supplies Needed

- Flip Chart/chalkboard/whiteboard
- Markers
- LCD Player
- PPT (provided with curriculum)

Review: Last week we looked at how money can change your lives...upgrade it if you will. We're going to keep on this theme this week but go into greater detail about what money can do for you.

Ask the following questions:

- How many people want things but can't afford to purchase them?
- What are they?
- What are the goals you want that don't cost money? Relationship? Better neighborhood?

Overview/Key Point: Today you're going to learn that everything has a price – in other words every one of the 8 domains is impacted by the lack of money. All of the things that you just spoke about and want, even those goals that you think don't require money are much easier to attain with money.

Presentation: Pass out the 8 domains of wellness worksheets to the class (work sheet at the end of the lesson) (PPT slide 17) Last week we learned about the 8 domains of wellness. Today we are going to look at your wishes and map them out on the 8 domains of wellness worksheet that each of you have.

Example: Draw the 8 domains on the Flipchart and use the following examples (or your own) and plot them on your 8 domains:

Financial:	I'd like to make \$500 more a month
Emotional:	I'd like to be happier
Physical:	I'd like to lose 15lbs
Spiritual:	I'd like to be more hopeful about the future
Environmental:	I'd like to have a nicer place to live
Intellectual:	I'd like to go back to school
Social:	I'd like to have more friends
Occupational:	I'd like to have a career

Choose 1 or 2 and explain in greater detail. Ask the question:

How would having more income make it easier to accomplish these goals?

For example: I'd like to have more friends...brainstorm some ideas as to how to do this. Move the conversation to "in order to get some friends and **actually do something with them** you are going to need money."

During this presentation everything should go back to the single point: **You need money to have greater choices to make your wishes come true!**

Exercise: Now it's your turn. Use your 8 domains worksheet and map out your wishes in the different domains.

After they have done this ask a couple people to share what they have written.

Follow-up with this key question:

- If I gave you \$1,000 more a month how could it help you reach your goals?
(Be ready to assist them in searching for answers).

Summary: Slide 18 of PPT

Key Points

- Life is easier if you have enough money to commit to your goals
- Everyone one of the 8 domains is impacted by the lack of money
- Money is more than just dollars – it offers me greater choices in life.

Preview of next week or “Coming attractions”: Slide 19 of PPT

Show the video “Poverty” and let class know we will be talking about the effects of living in poverty.

8 Dimensions of Wellness



Social: _____

Financial: _____

Occupational: _____

Physical: _____

Environmental: _____

Intellectual: _____

Emotional: _____

Social: _____



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Session 4: The effects of Poverty

AGENDA

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|------|---------------------------|-------------|
| I. | Review | 3-5 Minutes |
| II. | Overview of today's class | 3-5 Minutes |
| III. | Presentation | 10 Minutes |
| IV. | Exercise & Discussion | 25 Minutes |
| V. | Preview of Next Week | 5 Minutes |

Supplies Needed

- Flip Chart/chalkboard/whiteboard
- Markers
- LCD Player
- PPT (provided with curriculum)

Review: Show the video "Poverty." (Slide 22 of PPT)

Overview/Key Point:

- Living in poverty has a negative impact on my life.

Living in poverty has an impact on you...and it's not good. Many times we don't recognize it but it's always there. Let's take a closer look and how living in poverty affects you.

Presentation: Pass out another 8 domains of wellness worksheet (a copy is at the end of the lesson). Tell the class that they will be working from this worksheet today.

Last week we used this worksheet to map out what we want in each of the domains. We learned that it's hard to accomplish your goals in these areas when you don't have a lot of money. This week we are going to assess where we are in each of these domains given the fact that most of us are living only on benefits.

Example: Draw the 8 domains on the Flipchart and use the following examples (or your own) and plot them on your 8 domains:

Financial:	I never have any money
Emotional:	I'm depressed because I don't do anything
Physical:	I am out of shape
Spiritual:	I'm not optimistic about the future
Environmental:	I don't like where I live
Intellectual:	I'm not challenged
Social:	I don't have any friends I can count on
Occupational:	I don't have a job

Use an example to show how poverty is effecting the domain. Show how employment or self-employment would improve life in that domain.

Exercise: Break into groups of two and write down in each domain how you think poverty affects you. Give the groups 7-10 minutes to do this. Afterwards, give the class 10-15 minutes to report out some of their answers.

Final Question: Which one of the domains are you the most dissatisfied with?

It doesn't feel good when you're dissatisfied. It challenges us to do something about it. The bad news is that poverty affects every one of the 8 domains of wellness. The good news is that greater income through employment or self-employment has a positive impact on every one the 8 domains.

Summary: (Slide 25 of PPT)

- Living in poverty has a negative impact on my life.
- Employment or self-employment can help me overcome poverty.

Preview of next week or "Coming attractions": (Slide 26 of PPT)

Show the video "Making Recovery Work" and let class know we will be talking taking about the benefits of employment next week.

8 Dimensions of Wellness



Social: _____

Financial: _____

Occupational: _____

Physical: _____

Environmental: _____

Intellectual: _____

Emotional: _____

Social: _____



Show Me the Money: Beyond Poverty and Into Freedom!

Session 5: The Benefits of Employment

AGENDA

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|------|---------------------------|-------------|
| I. | Review | 3-5 Minutes |
| II. | Overview of today's class | 3-5 Minutes |
| III. | Presentation | 10 Minutes |
| IV. | Exercise & Discussion | 25 Minutes |
| V. | Preview of Next Week | 5 Minutes |

Supplies Needed

- Flip Chart/chalkboard/whiteboard
- Markers
- LCD Player
- PPT (provided with curriculum)

Review: Show the video “Making Recovery Work.” (Ask the group if there is anything they want to say about the video) (Slide 29 of PPT)

Overview/Key Point: (Slide 30 of PPT)

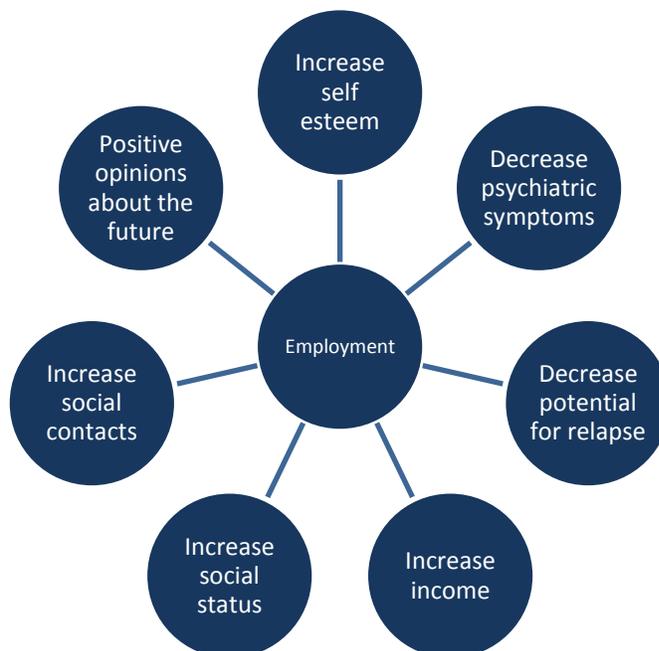
- Counter to what you may have experienced, going to work is actually good for you.
- Finding the right setting and the right kind of employment makes work worthwhile.

Presentation: Many of us have had work experiences that have been negative. There is always at least one job that we wished we never had. The key is finding the right job that matches our skills and the right setting that matches our temperament. When this happens you can get a lot of employment. Let’s brainstorm why employment works for our recovery.

(Break into two groups and give each group 5-10 minutes to brain storm. Reconvene and let each group report out)

After the group has reported out pass out the following form (also found at the end of this session and Slide 31 of PPT) and review it with the class:

The Benefits of Work in Recovery



Exercise: Break the group into pairs of two. Using the worksheet, have each person list (very specifically) how the benefits could work for them. Examples:

Decrease in psychiatric symptoms – What symptoms could be reduced by being employed?

Relapse Prevention - Why would I be less likely to relapse?

Increased Income - How would I increase my income (we have already gone over this in previous sessions)?

Increase in Social Status - How would working increase my social status? Is this important?

Increase in Social Contacts - How would being employed give me more social contacts? How could the increase in social contacts benefit me?

Positive Opinions about the Future - In what ways would I have more positive opinions about the future? How would this affect my outlook on life?

Increase in Self-Esteem - What are the ways my self-esteem could be improved by working?

Wrap up the exercise by reconvening the group and asking if anyone would like to share some of their answers.

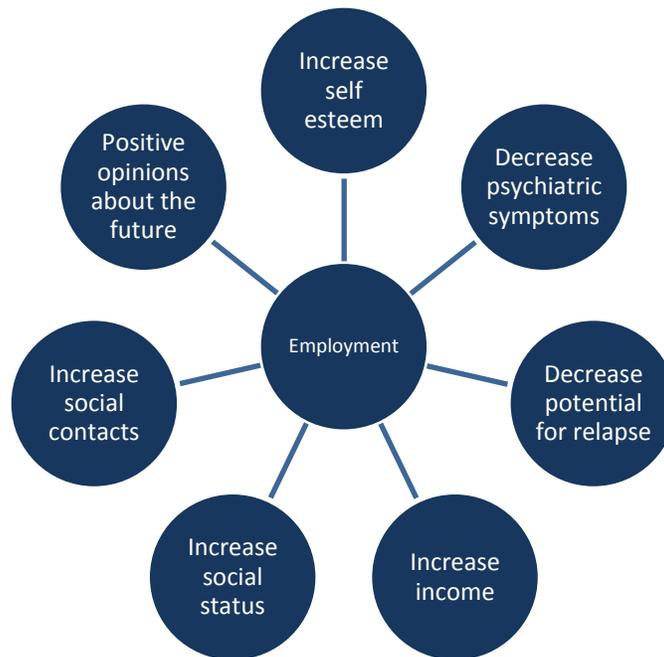
Summary: There are many benefits to working (employed or self-employed). You have just identified how work would help you in your recovery.

Re-emphasize the key points of the lesson:

- Counter to what you may have experienced, going to work is actually good for you.
- Finding the right setting and the right kind of employment makes work worthwhile

Preview of next week: Can I really Work? Show the video “Quest for Employment.” **Slide 33 of PPT)**

The Benefits of Work in Recovery



Questions:

What symptoms could be reduced by being employed?

Why would I be less likely to relapse?

How would I increase my income (we have already gone over this in previous sessions)?

How would working increase my social status? Is this important?

How would being employed give me more social contacts? How could the increase in social contacts benefit me?

In what ways would I have more positive opinions about the future? How would this affect my outlook on life?

What are the ways my self-esteem could be improved by working?



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Session 6: Can I really Work?

AGENDA

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|------|---------------------------|-------------|
| I. | Review | 3-5 Minutes |
| II. | Overview of today's class | 3-5 Minutes |
| III. | Presentation | 10 Minutes |
| IV. | Exercise & Discussion | 25 Minutes |
| V. | Summary | 5 Minutes |

Supplies Needed

- Flip Chart/chalkboard/whiteboard
- Markers
- LCD Player
- PPT (provided with curriculum)

Review: Show the video “Quest for Employment.” (Slide 36 of PPT) Ask participants if they have any thoughts about the video or about the course so far.

Overview/Key Point:

- You can work...you just might not believe it yet.
- With any kind of change, belief is the last to come.
- Change requires us to look at ourselves differently (**show the PPT pictures – slides 38-40 of the used barrel, window and trampoline. Ask the class what they see and tell them that we will come back to this at the end of the class).**)

Presentation: Let’s face it. Many of us have doubts about our ability to work. We may all possess a willingness but sometimes fear stops us from moving ahead. What if I told you that you can work, you just might not believe it yet. You see, many of the challenges in life require us to act first and belief will follow. In fact there is a psychological term for it. It’s called the Law of Reversibility (**Slide 41 of PPT**). Let me explain.

When you feel a certain way, you will act in a manner consistent with that feeling. If you feel happy you will act happy. If you feel sad you will act sad. Does this make sense? It should because almost all of your actions are dependent on the way you feel. But here is where the Law of Reversibility comes in. If you act in a manner consistent with that feeling, **even if you don’t feel it or believe it**, the Law of Reversibility will create the feeling that is consistent with your actions.

This means that if you act happy you will eventually feel happy. If you act like you’re not fearful of work, you will eventually lose the fear of going back to work. This is a powerful truth that many of the world’s biggest motivational speakers teach to CEO’s, sports stars, and celebrities.

The final part of the Law of Reversibility is seeing yourself differently. You might look in the mirror and see someone who has been told you can’t work; you’ll never make it at work. It’s time to look past that and imagine yourself as capable **despite what you see and feel!**

Exercise: Break into groups of two. Each person in the group will identify what feeling and action stops them from moving forward with work. After identifying these, the participants (with the help of their partner) will identify how they can act differently than what their feeling suggests (see attached worksheet). Explain

to the class that it will take more than one time to do this exercise for a person's feelings to change. It takes commitment and time.

Reconvene the group and ask the following questions:

- How did it feel clearly identify how you were feeling about work?
- Does it feel awkward to act differently than you feel? **(It feels unnatural or fake is the typical response. Remind the class that this is common and it takes some time for their feelings to catch up with their actions).**

Summary: (Slide 42 of PPT)

- You can work...you just might not believe it yet.
- With any kind of change, belief is the last to come.
- Change requires us to look at ourselves differently **(now show the PPT – Slides 43-45 - pictures of the barrel, window and trampoline and how they have been transformed into something new. Remind them that even though they don't see themselves as capable of work, you do and that as soon as they start acting as though they can, they will).**

Lesson 6 – Exercise

Directions: Identify what feeling and action stops you from moving forward with work. After identifying these, identify how you can act differently than what your feeling suggests.

Example:

Feeling: I feel **fearful** about going back to work.

Action: I begin to get down on myself and tell others that I can't work

New Action: I will tell myself that I can work and do one thing to move myself toward working

Feeling: _____

Action: _____

New Action: _____
