

**Allegany Rehabilitation Associates
Personalized Recovery Oriented Services**

Title of Service: Money Management

Total Number of Sessions: 12

Duration of each session: 45 minutes

PROS Service: CRS Financial Management

Target population:

- **Diagnoses:** Mood Disorders, Bipolar Disorder, Schizophrenia, Schizoaffective Disorder, Anxiety Disorders, Substance Abuse Disorder, Personality Disorders
- **Barriers to be overcome:**
 - Limited insight to money management
 - Difficulty to identify resources
 - Limited decision making/problem solving skills
 - Limited understanding of money management

Service Goal:

To provide participants ability to be familiar with their basic needs and personal goals. Participants will be familiar with the importance of establishing and maintaining good money management skills. They will be familiar with some of the skills necessary to meet personal needs and goals.

Service Objectives:

- Identify why self sufficiency is important to recovery and wellness

Source: We Can Save Campaign. New York Association of Psychiatric Rehabilitation Services.

**Allegany Rehabilitation Associates
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Session: 1

Duration: 45 minutes

Service Objective(s): Participants will learn what economic self-sufficiency is. They will list how poverty and dependency can affect their recovery and wellness. Participants will identify why self-sufficiency is important to recovery and wellness.

Handouts:

- What is Economic Self-Sufficiency (pg. 6)

Activities:

- Discuss economic self-sufficiency
- Discuss what determines if self-sufficient
- Identify earned income, assets, debt, and savings
- Complete Economic Self-Sufficiency worksheet
- Reasons economic self-sufficiency is important to recovery

Homework:

- Participants will write down ways economic self-sufficiency has influenced their recovery

**Allegany Rehabilitation Associates
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Title of Service: Money Management

Session: 2

Duration: 45 minutes

Service Objective(s): Participants will learn six steps to achieve economic self-sufficiency.

Handouts:

- Steps to create plan (pg. 15)

Activities:

- Review Session 1
- Review Homework
- Discuss life dreams and aspirations
- Asses how ready to pursue self-sufficiency
- Develop readiness to pursue self-sufficiency
- Creating plan of action
- Hand out steps to create plan
- Discuss ways to develop sills and capital
- Discuss ways to connect with self-sufficiency

Homework:

- Participants will reflect from handout to create goals

**Allegany Rehabilitation Associates
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Session: 3

Duration: 45 minutes

Service Objective(s): Participants will think about life dreams and aspirations. They will find out how ready they are to pursue economic self-sufficiency. Participants will think about how to develop their own readiness to pursue self-sufficiency.

Handouts:

- My Dreams (pg. 22)
- Assess and Develop (pg. 28-33)

Activities:

- Review Session 2
- Review Homework
- Discuss life dreams and aspirations
- Assess how ready to pursue self-sufficiency
- Develop readiness to pursue self-sufficiency
- Complete Assess and Develop (pg. 28-33)

Homework:

- Participants will complete worksheets not completed during session

**Allegany Rehabilitation Associates
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Title of Service: Money Management

Session: 4

Duration: 45 minutes

Service Objective(s): Participants will identify resources in communities to help achieve economic goal.

Handouts:

- Social Connections (pg. 34)

Activities:

- Review Session 3
- Review Homework
- Discuss resources and complete Social Connections worksheet
- Identify readiness level
- Identify strategies to develop level of readiness

Homework:

- Participants will identify one strategy for their readiness and discuss next session how it will benefit them

**Allegany Rehabilitation Associates
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Title of Service: Money Management

Session: 5

Duration: 45 minutes

Service Objective(s): Participants will identify economic self-sufficiency goals. Participants will learn importance of developing capital, increasing assets, and reducing liabilities.

Handouts:

- Goals and Objectives (pg. 44-45)

Activities:

- Review Session 4
- Review Homework
- Discuss what is a plan of action
- Give examples
- Complete Goals and Objectives

Homework:

- Participants will complete goals and objectives if not completed in session

**Allegany Rehabilitation Associates
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Title of Service: Money Management

Session: 6

Duration: 45 minutes

Service Objective(s): Participants will identify capital to have to achieve goal.

Handouts:

- Types of capital (pg. 48)
- Identifying My Capital (pg. 53-54)
- Creating a Plan of Action (pg. 57-58)

Activities:

- Review Session 5
- Review Homework
- Discuss different forms of capital
- Complete Identifying My Capital
- Define Action Steps
- Asses how ready to pursue self-sufficiency
- Develop readiness to pursue self-sufficiency
- Creating plan of action

Homework:

- Participants will complete Creating a Plan of Action worksheet

**Allegany Rehabilitation Associates
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Session: 7

Duration: 45 minutes

Service Objective(s): Participants will learn how to budget.

Handouts:

- Creating My Budget (pg. 63-64)

Activities:

- Review Session 6
- Review Homework
- Budgeting and self-sufficiency
- Complete Creating My Budget
- Identify ways to save money

Homework:

- Participants will complete Creating My Budget

**Allegany Rehabilitation Associates
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Title of Service: Money Management

Session: 8

Duration: 45 minutes

Service Objective(s): Participants will learn how to file taxes and access tax credits. Participants will learn how to clear and build credit.

Handouts:

- How Much Could I Save (pg. 80)

Activities:

- Review Session 7
- Review Homework
- Discuss depending on benefits
- Discuss work incentives
- Discuss Filing taxes
- Complete How Much Could I Save

Homework:

- Participants will complete How Much I Could Save Worksheet

**Allegany Rehabilitation Associates
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Session: 9

Duration: 45 minutes

Service Objective(s): Participants will learn how to avoid credit trap and predatory lending.

Handouts:

- Predatory Lending (pg. 85)

Activities:

- Review Session 8
- Review Homework
- Discuss credit trap
- Give examples
- Discuss to avoid credit trap
- Discuss predatory lending
- Discuss work incentives
- Discuss Filing taxes
- Complete How Much Could I Save

Homework:

- None

**Allegany Rehabilitation Associates
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Title of Service: Money Management

Session: 10

Duration: 45 minutes

Service Objective(s): Participants will identify the difference between good and bad credit.

Handouts:

- How Much Could I Save (pg. 80)
- Reviewing My Credit History (pg. 89)

Activities:

- Review Session 9
- Discuss different forms of credit
- Identify things that create bad credit
- Discuss ways to clear and rebuild credit
- Discuss work incentives
- Discuss Filing taxes
- Complete How Much Could I Save

Homework:

- Participants will complete Reviewing My Credit History

**Allegany Rehabilitation Associates
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Title of Service: Money Management

Session: 11

Duration: 45 minutes

Service Objective(s): Participants will identify addictions and financial stressors.

Handouts:

- Estimating Costs of Habits (pg. 91-92)

Activities:

- Review Session 10
- Review Homework
- Discuss how addictions can lead to financial stress
- Complete Costs of habits
- Hand out addiction support group list

Homework:

- Participants will complete Estimating Costs of Habits if not completed in session

**Allegany Rehabilitation Associates
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Title of Service: Money Management

Session: 12

Duration: 45 minutes

Service Objective(s): Participants will learn how to build their social capital to achieve self-sufficiency.

Handouts:

- Do You Know What Your Social Capital Is? (pg. 95-98)
- Building My Social Capital (pg. 100)

Activities:

- Review Session 11
- Review Homework
- Discuss examples of social capital
- Discuss Support
- Complete Social Capital
- Complete Building My Social Capital

Homework:

- Participants will practice skills learned in curriculum