



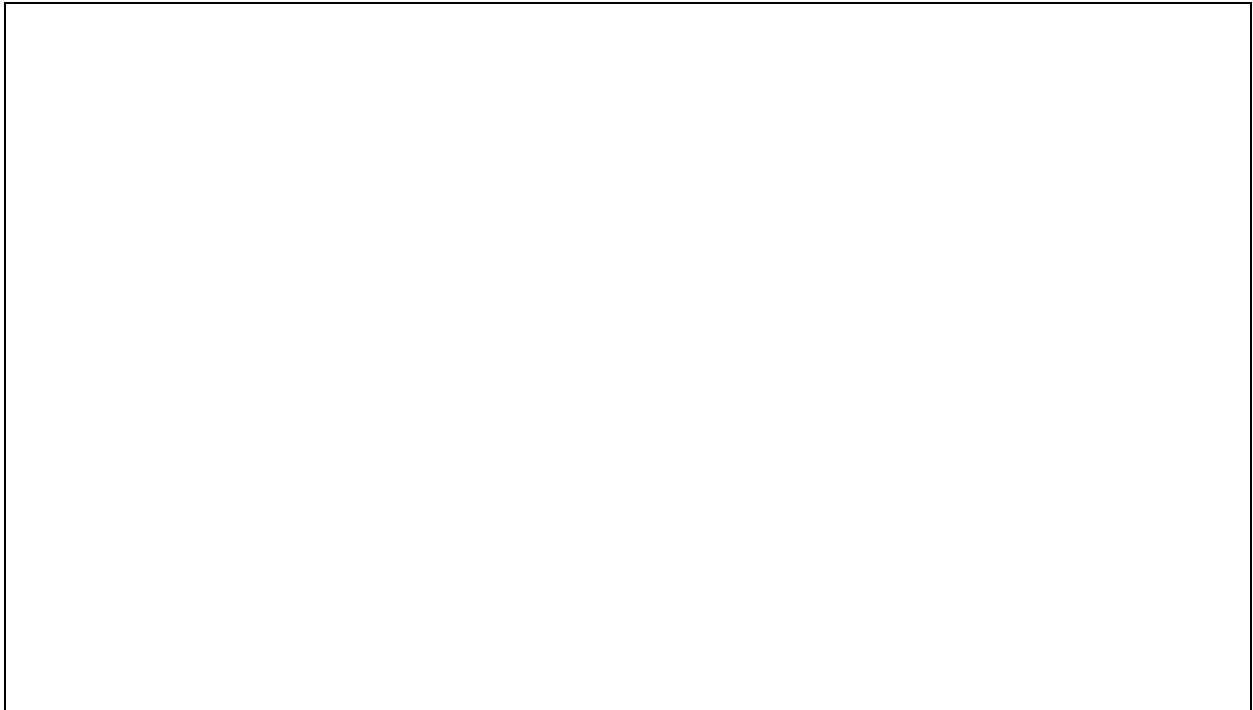
Workshop 1: Worksheets

Thoughts & Beliefs about Money

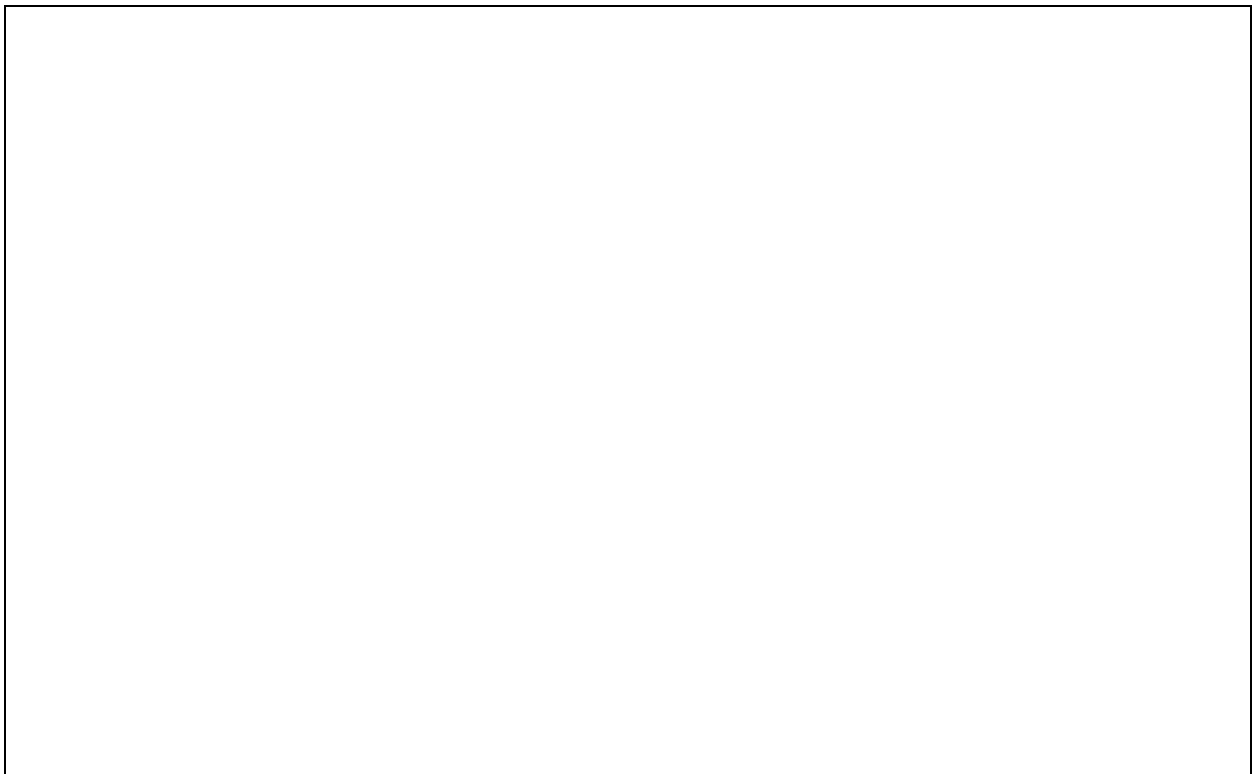
Most people have strong thoughts and feelings about money, especially when their financial situation is insecure. First, spend a few minutes thinking about how money makes you feel. What words come to mind?

Mental Health/Addiction & Money Issues

In what ways have mental health issues affected your financial situation?

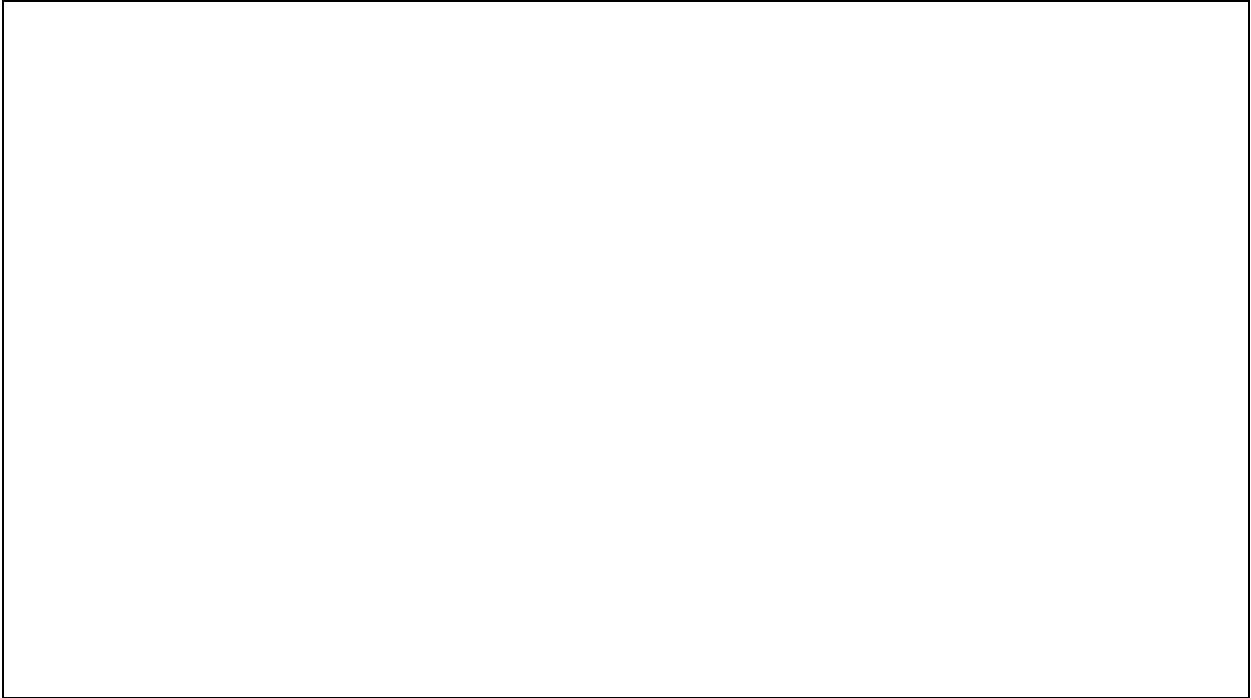


In what ways has your financial situation affected your mental health?

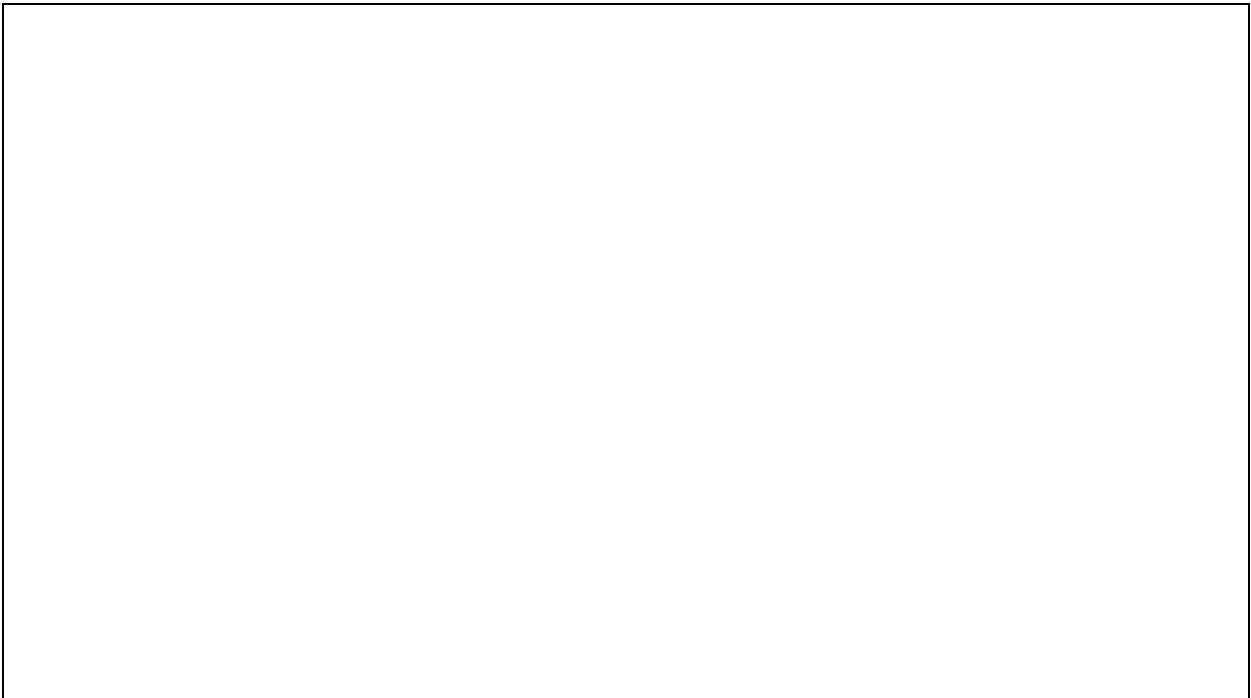


Individual Course Goals

What do you hope to accomplish by the end of this course?



What are the financial areas that are most important for you to address?



Money Saving Ideas

Shopping	N/A	Already Doing	Will Try
Buy generic products.			
Make your weekly/bi-weekly menu from items that are on sale.			
Use what you have at home before you shop for more.			
Buy only what you need to get by the next one or two weeks.			
Make a list before you go shopping.			
Watch out for expiration dates on perishable goods.			
Buy generic over-the-counter medicines.			
Buy bulk whenever possible.			
Avoid impulse buying. Follow the 24 hour rule (if you want to buy something, wait 24 hours and see if you still want it)			
Don't buy anything if you can get it for free.			
Use coupons. Utilize services like Groupon or check out this list of couponing smartphone apps.			
Go to a farmer's market.			
Find free fridges and food pantries in your Neighborhood.			
Apply for SNAP benefits if you're not on it already.			
Do a clothing swap with friends instead of buying new clothes.			
Shop at thrift stores like Goodwill, Salvation Army, St. Vincent de Paul, and local shops for clothes or household items like kitchenware or furniture.			
Utilize Facebook Marketplace and Buy Nothing Groups where people sell used items or give them away for free.			

Lifestyle Changes	N/A	Already Doing	Will Try
Cook at home as often as you can.			
Make your own coffee.			
Go to the matinee rather than the evening movies.			
Change the ingredients in the recipe to cheaper ones.			
Choose food that gives a lot of taste for little money.			
Serve water with meals.			
Rehang towels after showers to use more than once.			
Turn old clothes into usable rags.			
Walk, ride your bike, or carpool whenever possible.			
Get your books from the library.			
Get DVDs from the library.			
Agree to limit gift-giving.			
Take your lunch to work one more day a week.			
Sell something you no longer use			
Find 1-time income opportunities (work an event, pet sit, yard or house work, take a survey)			
Meal prep: make a large portion at the beginning of the week to have multiple meals prepared and freeze extra food for later use.			
Get a reduced bus pass and take public transportation to work.			

Getting Smart About Bills	N/A	Already Doing	Will Try
Slow down your internet service. Apply for reduced Wi-Fi costs.			
Consolidate and pay off debts as soon as possible.			
Pay your bills on time and avoid late fees.			
Pay car insurance semi-annually instead of monthly.			
Get rid of your home telephone.			
Get rid of premium channels from your cable package			
Enroll in automatic bill-paying			
Cancel non-essential services (Netflix, Hulu, Spotify, HBO, Disney+ etc.)			

Home Energy Efficiency	N/A	Already Doing	Will Try
Check the insulation in your home.			
Shut vents in unused rooms.			
Regulate your electric use. Turn off lights, computer(s), TV(s), etc. when not needed.			
Buy energy efficient appliances.			
Unplug appliances when not in use.			
Sign up for the federal Weatherization Assistance Program			

