

NAMI Ask the Expert:
Ask Us About Money – Building Financial Wellness to Enhance Recovery
Featuring Dr. Peggy Swarbrick, George H. Brice, Jr., Adam Chrone & Nerissa Jones
September 28, 2023

Katie Harris ([00:00:01](#)):

With that, thank you again for joining, and I'll hand it over to NAMI's Chief Medical Officer, Dr. Ken Duckworth.

Dr. Ken Duckworth ([00:00:09](#)):

Hello, everybody. Today's a fun topic we've been doing Ask the Experts for 15 years now, first on a old school landline and later on a webinar. This is the first time we've had a recovery-oriented conversation around money and how to establish financial wellness. So I want to thank everybody from the collaborative support program from New Jersey who created this financial wellness curriculum. And I think they have a lot to teach. So it's exciting to have this conversation. Let's go to the next slide, please. And you know NAMI has a fabulous helpline, not an emergency crisis lifeline, but if you're looking for support, someone to listen or directions on how to find help, that number is listed there. We take close to 75,000 chats, calls, and texts a year at NAMI's Helpline.

Let's go to the next slide, please. All right. So we basically have a remarkable group of people, and you can see them. They'll be speaking in a panel style. So Dr. Peggy Swarbrick is the Wellness Institute director. George Bryce is the program development specialist. Adam Chrone is a community wellness center manager. And Nerissa Jones is a community wellness center manager, again. Again, I want to thank you all for this time that you're giving us, and I look forward to learning from you. If you have a question, please post it in the Q and A and it will get to me, and at the end of the presentation, which I'm looking forward to, I will ask questions, and thank you. So Peggy, I think you're going to take it away.

Dr. Peggy Swarbrick ([00:01:55](#)):

Great. Well, thank you very much for inviting us today to talk about this important topic. Again, my name is Dr. Peggy Swarbrick. I'm with collaborative support programs in New Jersey. I also am a professor at Rutgers University as well, so I'm really excited to be here with my colleagues who are going to just say a quick hello. And you'll get to know us as we talk about this amazing curriculum and this amazing topic of financial wellness as we talk about. So George, say hello.

George H. Brice, Jr. ([00:02:24](#)):

Thank You, Peggy. I work with Peggy at the Wellness Institute for CSPNJ, and I was the lead facilitator for the co-facilitating of the building financial wellness classes. Thank you.

Dr. Peggy Swarbrick ([00:02:45](#)):

Adam?

Adam Chrono (00:02:51):

Hi, everyone. My name is Adam Chrono. I'm the manager of the Park Avenue Community Wellness Center in Plainfield, New Jersey, and I'm going to be here discussing financial wellness. Thank you.

Dr. Peggy Swarbrick (00:03:04):

Nerissa?

Nerissa Jones (00:03:06):

Hello, I'm Nerissa Jones, the manager of New Dimensions Community Wellness Center in Salem City, New Jersey, the seed of southern hospitality in South Jersey. And I'll be sharing my experiences with financial literacy as a result of the building financial wellness class that we took a couple of years ago.

Dr. Peggy Swarbrick (00:03:32):

Thank you everybody. You're going to hear from us all. We're a team approach here today. I just give you a little overview of what we're going to talk about. We know financial challenges can be really just our wide spreads and they have a lot of effects on us emotionally. They can affect anxiety a lot. They can limit our social interactions. Often like... when we have financial stress, which probably a lot of people can probably relate to that many times during their life or challenges, it just affects so much of our wellness. You're seeing the wellness dimensions. We're going to talk about how the financial dimension, you can see here, affects all of the other dimensions and sometimes a negative, also a positive way.

Also, what we have found from a lot of our peers is that sometimes in terms of the financing or money management and things like that, people have been told financial goals are unrealistic or people are not encouraged to look at taking control over their own money or taking control over... like learning about money and how it can help people physically, spiritually, socially, intellectually in many of the areas of wellness. So financial, what we're going to tell you a little bit about is some ways you can help. You probably already have some of these skills as you're going to see, you probably have a lot of strengths, but how can we learn about empowering ourselves about financial wellness?

So we are going to share with you a curriculum we co-developed. Initially, collaborative support programs in New Jersey has done a lot of work around financial wellness historically. We do housing, we do peer support centers, we do respite centers. We were around for almost 30-plus years and early on, we started to help people with financial wellness. And over the years, we started to work with University of Illinois, Chicago. Dr. Judith Cook and Jessica Jonikas out there. And we were able to really take a lot of our learning and put together this curriculum, building financial wellness that you're going to hear. It's a peer-developed program that really helps people. So you're going to really hear that in the experiences.

But before we get started, a lot of questions about money, a lot of... There can be stress. There can be opportunities with finances. And it can be something that can be a little challenging, but we want to highlight for you the idea about financial wellness in some definitions in a little bit. But let's hear from you. We have a poll here. We want to highlight for you, which of these areas may be your strength? Are you aware, even just aware of your financial situation? Right? You have money to meet your current expenses. You make that effort to manage your budget. You work on balancing your check, your banking account. You see your savings on track. You do the resisting. Probably many of us do that resisting.

Dr. Peggy Swarbrick (00:06:33):

So, let's see. Please highlight which of these are things that you do currently for your financial wellness. We're going to talk about financial wellness. Paying bills on time, you can turn to people for financial matters, which of these are something that you feel for you is something that you do personally? You're aware of your trigger. So let's go into the chat. We'll just get a sense of where people are in terms of financial wellness yourself. We probably have people click in the box, what are the things you're doing currently. We will take another minute or so, and then we'll see where everybody here is in terms of your own financial wellness, something that you actually already doing. So let's see where we're at.

We have more people coming on, I see, as we see the numbers here, but... Katie, how is the group able to check... People are checking them? Okay. We have people... Wow, a lot of people are aware of their financial situation. So there's an awareness, which is really this first start with any of things. And then, we see people seeing that people are able to meet their current expenses. That's a tough one, but people are. People are managing their budget, people are paying bills on time, people are making educated decisions and balancing checkbooks, so good. There's already you can see from those. Thank you, those of you who are able to take this. When we talk about financial wellness and the nuances of financial wellness, there's a lot of things you're probably doing already, and we've already validated that, so great. The next one we're going to talk a little bit about is again, what the challenges might come about.

There's often what we hear from people. There's fears with money. There's embarrassment often when people feel other people have more than me or I don't have enough. Stress is probably the number one thing we hear around finances. People feeling stressed over many of the different things in the previous slides when people don't feel so well. Lack of knowledge and lack of confidence is often another things we often see as well. So let's hear from the group. [inaudible 00:09:01] because it's just good as we talk about this, we want to make sure we relate this to what your experiences are. What is your challenge in terms of financial wellness, your own financial? Is it a fear? Is it an embarrassment? Is it a stress? Is it that lack of knowledge? That lack of confidence? Or it could be something else. There could be other things. So let's see what everyone kind of your experiences. These are some of the experiences we see in general for people and many more, but the ones that we see quite a bit of it.

We'll take another... Let all of you... Just to kind of see where you're at and we'll start to hear others' experiences about that and how this curriculum is really helping. Okay. So what do we see with our group about challenges? What are the challenges? How is the challenges [inaudible 00:09:59]? So it seems like there's not... The great news is there's not... A lot of people are doing a little well, like we saw before. So there is people having fears. A big one, we'll highlight a little bit about that. Embarrassment, not too high. The stress, again, that's what we see as number one. People feeling stressed by the aspects of financial wellness for themselves.

People do... lack of knowledge is about 41%, lack of confidence the same, and there seems to be some others that maybe we can take a look at, but great. Yeah, there's challenges. And again, these are the things that we hear for people and many more, but the stress of it and people's understanding of financial wellness as a big piece we see... And we'll see, you're going to learn about how some of the ways we have been able to overcome and help support other people there.

Dr. Peggy Swarbrick (00:10:54):

And when I talked about financial wellness, and I'm going to define financial wellness, it's about that idea of having that control over your life, that satisfaction with current and future financial situation. When we see financial wellness, it's that having those financial resources to meet practical needs as well as sense of control. So resources can be the challenge, the sense of control is the big one we see with people, and then there's that knowledge. So a lot of you have strengths here. We know it. The sense of control, we sometimes don't have control, but there are things we can control. And you're going to learn a lot about that. That's what the curriculum does. There's what objective indicators of financial wellness [inaudible 00:11:44] Savings accounts, do we have it? Do we work with it? Do we manage it well? Do we plan in budget? These are the... We have the accounting of it. We look at things we budget.

And the subjective things, that's really where we can do a lot of the changes, and we are going to hear from people is our subjective indicators are feelings about it, our beliefs, our thoughts, our confidence, our anxiety. That's the thing that often gets in the way and really robs us. And I have to say in my personal experience, in my experience of working with people, that's what affects people's recovery in a very, very profound way is that those subjective, that beliefs and things like that. So that's really what we want to highlight to you is that we can think about that, we can look at our income, we can get control over our credit, we can look at our savings, we can just see those aspects of our financial capability, and then we can really work on that subjective feeling that can sometimes really break us down.

We wanted to give you a little definition of financial wellness, and we wanted to highlight that financial wellness affects other things in a positive and a negative way, mostly positive, and you're going to hear that and that's one of the things that sets this curriculum apart. We use a wellness framework. We don't only focus on financial, but we see how it supports other dimensions, and then we also see how our emotional wellbeing or mental health can affect our financial, how it has an effect on each other. So that's one of the things. But there is this cycle of money, having financial difficulties, it makes it harder for some people. Those can cause stress and anxiety, and often there's a cycle of finances being associated with exacerbation of symptoms for people or those stressors related can affect people's recovery trajectory. So it's just something to be mindful. And like I said, we have decades of experiences working with this on thinking about this from this way, but particularly from a financial wellness perspective.

It's thinking about savings. What do we do? Watching our triggers, recording. Those are simple things that you're going to hear, but they make a big profound effect on other dimensions of wellness. And then, helping people save for that future too. Saving for trips, what people could do? Spending less to do things to get more money, being able to do it. You're going to hear a lot of those kinds of things. So what we want to tell you about is we have developed this curriculum. It's like I said, it's CSPNJ. A lot of it's based on our personal experiences. I know myself personally, financial wellness has been always an important part of my recovery from that time. I've been impacted very early on, and financial wellness was a huge stressor and continues [inaudible 00:14:35] stressors. But getting that subjective factor for myself, using my own way of looking at my beliefs, looking at my attitudes, looking at my approach has helped in a big way.

Dr. Peggy Swarbrick (00:14:48):

So we have put together this curriculum, the Building Financial Wellness Curriculum, and it really is developed by and for people in recovery through our lived experiences at collaborative. But then working with the folks at UIC to put together, you can see a lot of our contributors here to really help people look at those barriers. But then, looking at what we can do to help developing some of the skills and some of the supports for one another, which is a very big piece of it. We'll be able to show you. We'll show you later. You can go up online and access the whole curriculum. There's a podcast about it and a webinar, if you want to learn more about it, you want to use it yourself or use it with others. We just recently completed a randomized control study of it, so that data will be available soon to show some of the outcomes on it.

How does it work? It's six classes. There's a facilitator guide and a participant workbook, but nothing to say if some of you don't want to go into group, you could sit down with the workbook yourself, and this is something you could use with another peer supporter. If you're working with peer supporter, a family member, there's the instruction guides that teach you how to use it and gives you all the information for preparing it. And it covers a range of these topics that you're going to hear about: the introduction to financial wellness and it really goes into a lot deeper, that relationship that I showed you about what is financial wellness and how it relates to the other dimensions, very important first topic. And then, it goes into some basics of money management, looking at things like budgeting, savings, banking, understanding credit and debt.

And then, part of it is looking at that through the lens of wellness, looking at that through the lens of how that's going to help your recovery, people set a plan and then they get support about following that plan, and you'll hear a little bit about how that goes. We initially developed it, and then we piloted it. We piloted it with a group here in New Jersey. There was a group that piloted out in Chicago, this manualization of it came through, through a grant through the National Institute on Disability and Independent Living. We were able to get that resource to be able to really, really concretize the manual and then start to pilot it and use it. So they're done in... There's six sessions. You can do them weekly or biweekly, if you're doing them in a group, and they're usually about 90 minutes, and there's a lot of engagement in these. And there's what we call homework, but it's really not homework. It's actually you apply a lot of the skills as you're going to hear from your colleagues.

When we think about the first one, it's just basically what is financial wellness? Why is it important to me and my recovery? And then, it does a little bit of overview of the eight dimensions, and then it really helps you take an accounting of your strengths. That's a big piece of the first module. The second one starts to go into... This is a really important one we see. Your budgeting, just getting that awareness, a lot of you highlighted that as a strength and those of you might not, but it's something you can strengthen. Being aware of your income and your expenses, just having that awareness gets you some control and that has been very empowering, very helpful for people, and we have strategies around helping people with that.

But then also learning about your needs versus your wants, that's another one that definitely people see, "Oh wait a minute, do I really need that versus do I want it?" And helping to learn how to work through some of that with people to help resist some of our triggers and our spending challenges that might come about. And particularly, spending triggers really does a good job of showing us what spending triggers are. Nerissa, you want to tell us a little bit about the next two modules?

Nerissa Jones (00:18:37):

Sure. The next module is class three on budgeting. And what we did was we got an example, [inaudible 00:18:48] an example of a sample paper budget and we learned how to make our own personal budget in four steps. Class three offers examples to create your own personal monthly budget, developing budgeting skills, provides increased financial control, and is key to setting financial goals, which is something that we did toward the end of the class. We each set up an important financial goal to us and worked on achieving it with the help of George.

We also kept track of expenses while reviewing receipts and that helps you to plan how much you will spend in the future weeks and months. For example, keeping a receipt for a week for your dining out can let you know about how much you can budget for the next month. If you multiply that by four, then that's how much money you'll need for the next month. If you continue on that track of spending, say you spent \$50 dining out, well, then you'd need \$200 for the next month that the budget that much to be able to meet that goal. And that's an example of the paper budget where you put down your bills, the amount, the date is due when you paid in the notes.

And then, of course, class four is the savings and banking module. And class four provides an overview of the main financial institutions. It talks about the importance of saving money and ways to earn extra income. We also talked about strategies for choosing a bank and the benefits from using a bank, how to open a bank account, and what questions to ask the financial institutions that you're interested in, in order to choose a good bank for yourself. Benefits of saving money in a bank. Instructor discussed how banks and other financial institutions help people manage their money and learning about bank fees and how that many bank fees can be avoided with a good choice of a good bank or a good financial plan.

Dr. Peggy Swarbrick (00:21:24):

Adam?

Adam Chrono (00:21:28):

Thank you, Peggy. The next section, the fifth section deals with understanding credit and debt. Class five outlines the advantages and disadvantages of credit. When people manage their money well, they can ensure their financial stability and financial security. This involves having enough income to meet needs and to pay debts and save. It covers how buying on credit can build a person's credit history and credit repair to improve their credit score. After navigating credit and debt, we begin to work on setting a financial goal. It involves being a smart consumer by avoiding predatory lenders and scams, and to also stop borrowing money, and ways to pay off debt. Class five includes a worksheet to help you plan and prioritize bills.

Class six, creating a financial wellness plan. In this last class, people are working on a goal they can reach in six months. They will take monthly steps toward their goal: identifying their strengths, resources, and supports to achieve their goal. Assessing and navigating challenges and barriers to their goal, the person lists manageable action steps with target dates for goal success. Upon completion of this class, we also have a class graduation celebration. Thank you.

Dr. Peggy Swarbrick (00:23:11):

And then, George is going to tell you a little bit about the booster, the follow-up.

George H. Brice, Jr. (00:23:19):

Okay. Thank you so much, Peggy. This was a really exciting for participants to take time out and work on their financial wellness goal. So as you see here, and as Peggy had mentioned earlier, we had a follow-up after the six-week course. After that was completed, we had what we called a boost or a check-in, and I conducted all those check-ins for folks. And it was one call, one phone call up to about 30 minutes. Some calls were a little longer if individuals needed a little more support. And it was one phone call, one time a month for three months. I'm going to share some examples of how people benefited from the course, and I'm going to share several examples, including individuals six-month goal. For the first person, their six-month goal was to, "I will pay medical bills and both my credit cards."

And they also had mentioned that the classes had increased their awareness about finances and also their spending triggers. And they mentioned, for example, that they didn't think about tracking gas in their budget, so that was something they wanted to pay attention to moving forward. They had mentioned as a result of these classes, they are now more intentional, more focused on paying off their credit cards. And the second person, their six-month goal was, "I will establish a financial routine of saving money." So they decided that after spending \$25 in cash, that they would take the leftover money and put that into a jar.

Additionally, they liked the visual of seeing their money in the jar. It helped with motivation. And they mentioned that the classes helped them to create positive financial habits. They expressed that they really hated managing their finances, but the class experience turned their attitude around. They felt that finances were no longer negative when they faced their financial fears. And lastly, they said, "I can't state enough how important financial awareness is." And for the third person, their six-month goal was to save money for a vehicle. They had mentioned how important to them in terms of the budgeting that we discussed in the classes. Their six-month goal was that they wanted to save money for a car, and they detailed their health issues because they felt over time they weren't going to be able to walk as much. So they mentioned that they were cutting down on cigarettes to save money.

They were on a diet for health problems and having tests for cancer. They also reported that they had a past heart attack, they had stomach issues, leg surgeries, and at that time, they were pending an operation on their feet. So this is their own motivation that they wanted to get a vehicle, they wanted to get a car because of their significant health issues. Through the classes, they focused on the budgeting and not giving into spending triggers. And during the class, they found a second part-time job, and they were able to purchase a vehicle for \$2,000. Just very happy to say that they were several months ahead of their goal when they purchased that vehicle for \$2,000.

So again, in terms of the booster phone calls, in addition to that, individuals worked on what we called an acting on my financial wellness plan worksheet. So we use this worksheet as a tool to help individuals achieve their goal. So the booster itself, the check-in, was just really a great way to work through those challenges and barriers, so individuals could be successful in achieving their financial goal successes. Thank you, Peggy.

Dr. Peggy Swarbrick (00:28:51):

Yeah, thanks, George. So you hear that people enjoyed it. George, you gave some [inaudible 00:28:58] you're going to hear a little bit more some, but one of the thing we found is that people felt that it was very interactive. They had a chance to speak. The assignments were very much reinforced what they were learning. There was a lot of real application. We would mail them something. We mailed them the manual, we mailed them baggies where they could save their receipts in. And people found that was really helpful to put them their receipts into a little baggie and keep it so it didn't get wet or something. They also got a little pad and paper to track and so that was part of it.

And the peer support was invaluable. The learning and the co-learning was amazing and peer support that was there. People also said that they were able to do their strengths, as well as what they needed to work on, but hearing from others was really important. And also, having people seen in the same boat about situations was really helpful. The learning of checking and savings, and again, especially learning about the banking things and the banking things to be aware of was important, and the goals were important. And then, there was a lot of tips around savings, and Nerissa is the tip queen on this. You're going to hear some of the things she talks about, just amazing things. So we're going to hear about Nerissa's experience as well, and... Yeah.

Nerissa Jones (00:30:19):

Thank you, Peggy. First, I want to talk a little bit about my background and personal past experiences with finances and budgeting. Back in 1984, probably before a lot of you were born, I was homeless for a year in Denver, Colorado, with nothing but the clothes on my back. I had zero income, yet I was able to survive and manage with zero income. Then I came back to the Jersey area and in 1987, I got my SSI, which was a little over \$500 at the time. Then eventually, I got involved with the IDA or the individual development account savings towards homeownership with CSPNJ and where you save money and they match your money toward a down payment on a house. To make a long story short, I moved into my three-bedroom Cape Cod home on June 10th, 2008. So from homelessness to homeownership, which was quite exciting.

Some words of wisdom from my mother is, "It's not how much money you get, it's what you do with what you get." And one of the best tips is to live simply and to best manage finances. Then some savings goals, because of this class, I set five savings goals as a result of this class. First, I saved \$500 a month, which is about roughly \$166 out of three checks that I get. And for the \$500 is to have \$18,000 in emergency money in three years, and I'm about seven or eight months away from my \$18,000 goal of that.

I also save \$1 bills that I get back in change and \$5 bills every day in change, which adds up to over \$300 to \$400 or more a month. And looky, looky, here's my little thing. I've got some money in here from change. Let's see what I got. I've got one, two, three... four \$5 from the last three days and about \$8 in ones. So what I do is I put the ones in the envelope and I now have \$50 in ones in this big envelope. And what I'm going to do is I'm going to seal it off, lick it, seal it off so that I don't touch it. That's my \$50 I've saved for the month of September. And then, I'm going to put the \$5 in with the other \$5 that I got in another envelope and continue to save toward having \$100 saved. And when I have \$100 saved, I'll lick the envelope and seal it off so that I'm less likely to touch it.

Nerissa Jones (00:34:09):

So as you can see here in the picture, I also saved quarters and other loose change, and this is an example of my containers. And recently this January, they were filled up, and so I wrapped them and I had over \$540 in change just from saving change since the beginning of the pandemic. And then, the other thing that I'm doing is I'm taking the 52-week savings challenge where you save \$1 the first week, \$2 the second week, \$3 the third week up to \$52 the last week of the year to have almost \$1,400 saved at the end of that. I've got about \$600 saved in that amount. I've also set work goals as a result of taking this class. I was able to follow through with getting a part-time job to add to my full-time job of managing the center, where I get extra... make an extra \$750 a month with this part-time job.

Now, I've been thinking about this for three, four years, and I couldn't move on it, until I started the class. And then I was able to move on it and actually achieve that goal. So it was very motivating in ways that it's hard to explain how important it was. So that helps my savings goals. And then, some practical takeaways from the class in life and work, I used some of the practical budgeting exercises and tips to teach the money class at our wellness center, and people have been excited about that.

I was also motivated to hunt for budgeting and saving tips from magazines and books because of this class, that is where I learned to save all \$5 bills I get back in change and \$1 bills, and also the 52-week savings challenge. So I figured if I have multiple ways of saving, then I might fail at one or I might fail at two, but I'm not going to fail at all of them, and so far, I've been not failing at any of them. So it's very exciting and I now always have money for emergencies and other things I want to purchase, whereas before this, I never had money for emergencies. So it's very exciting. And that's my experience. Thank you.

Dr. Peggy Swarbrick (00:37:04):

Well, thank you, Nerissa, just such amazing, Just your perseverance, you're really learning. You had some knowledge of this and it expanded and it's really helped your recovery in some amazing ways, and thank you for sharing that. And there might be some questions. And now, we're going to have Adam.

Adam Chrono (00:37:24):

Thank you, Peggy. And hello, everyone. Okay. I was like a lot of people in that I told myself that I was just someone who was bad with money, that it was an acceptable character flaw and nothing could be done about it. But there are just some people in life that are bad with money and that I was one of them. But this training taught me that that isn't so, and that there is hope to change my financial habits in order to develop healthier financial routines. I learned that what's required is a desire to want to change and by utilizing the materials in the training to develop the organizational skills to do so. This had a great impact on me both personally and professionally.

I was fortunate that I took the training close to the start of a promotion. From this experience, I learned that there are especially beneficial times to take this training. Starting a new job, moving to a new town, committing to a new social relationship, these are just some occurrences in life which will undoubtedly have an effect on one's financial wellness. Once one has adjusted to any of those types of new circumstances, work through the workbook again and refresh the training; work the classes, collect the receipts, write up budget, and have an idea of what you'll be spending right from the start. Through the training, I was also able to recognize positive factors on my wellness.

Adam Chrono (00:38:46):

Now having that knowledge, I'm better able to identify the negative factors. In fact, I would almost go as far as to say that by even just focusing on the positive factors, it may eliminate some of the negative ones. I learned how much of our financial wellness can play a part in our overall wellness. It was very educational and I want to pass that on. In the past, I never put much emphasis on my financial wellness. It wasn't until I took the training and saw for myself how linked one's financial wellness can be to the other dimensions of wellness.

I attribute that and the training to a lot of my current financial success. I always make sure to pass along what I've learned to my peers, who either live displaced or without a home or live in boarding homes both with or without a payee. Those who live with circumstances where budgeting may seem impossible, I stress to them that there is still hope, even as little as \$100 a month can be budgeted and you have to start somewhere, that in the beginning we have to work with what we have no matter how little. To those people that may consider themselves victims of circumstance, I would say to them that it's always important to remember that circumstances change.

In closing, I was fortunate to have come across a tool like this training. I cannot stress that enough. It is because of this training that I achieved the goal of saving \$10,000 within six months and have since gone on to save beyond that. At the time I took this training, I was able to use a portion of my tax return to purchase a new laptop and began using that machine to mine cryptocurrency. Learning to better manage my finances has been an enriching experience, and I'm both grateful and appreciative to have been included in the training in order to make a difference in my life and the lives of my peers. Thank you.

Dr. Peggy Swarbrick (00:40:29):

Great. Well, thank you, Adam. And as we've mentioned, so you've heard what the curriculum is, how it was developed, what are the components, some of these experiences, there's many more experiences, you can access the materials here. And the materials all up there, as we mentioned, as part of the solution suite where we have a lot of good resources for health and recovery, we encourage you to access them there. But I think that we'd love to just hear... again, here are the workbooks and things, and we want to just see if there's questions that people may have for us that we want to share with, come to us with questions.

Dr. Ken Duckworth (00:41:12):

Well, thank you. That was terrific. The first question you've already answered, this curriculum is free and it is available, and people who join this will have access to the slides, which will have the information on how to get this curriculum. Is that accurate?

Dr. Peggy Swarbrick (00:41:30):

Yes. The materials all there. They couldn't get a... Listen to a podcast about it, a webinar, they can download it. And then if you feel like you, "Oh wow, this is something," reach out to any of us... Reach out to me and I can help support you and then link you to the others if you want to talk to them more.

Dr. Ken Duckworth (00:41:48):

That's fantastic. So that was a couple people ask that question. You've answered it, great. This is all publicly available. You give it for free. It's a great service. Let me ask a couple more specific questions. Several people asked about SSI, SSDI limits on savings and how that fits together. So could you take that on? I know that's more specific, but several people ask that question. It does seem to me it's something a lot of us don't understand well.

Dr. Peggy Swarbrick (00:42:20):

Yeah, so part of the... Again, our work at Collaborative Support Programs of New Jersey, we help a lot of people in that situation. And then, in the curriculum, a lot of people were on SSI or SSDI. So we do educate people to learn about those restrictions and stay within them, because you want to follow them. We've seen people have major challenges going over, earning too much and you have to work within the limits. So that is part of... It's not necessarily a module in the curriculum per se, but some of the skills you learn in the curriculum can help you to then navigate that, and we'll link people to resources around that if that's their situation. And because a lot of the people that [inaudible 00:43:06] especially the randomized control study are people, like Nerissa is working more part... has a full-time job now, a lot of the people were not. They were more in that situation on an SSI or SSDI with restrictions. But there is the ability to save.

And then the program that Nerissa mentioned, this is something we did at CSP many years ago. We actually helped with a homeownership program that we worked with people who were on entitlements. There was a period of time, and I think there may still be some other programs that Section 8 has administered that helps to promote homeownership among people. So those programs exist. Reach out to us if you want to learn more. I have a couple of papers I've written on these programs. And we've helped... And I have to just tell you, when you help people, it transforms lives.

When you can help people to empower people to become a homeowner or to gain control of their money... I had a friend who was being really strong armed by an assertive community treatment team with his money, and this guy was just out of control. And once the doctor, thankfully the psychiatrist believed in him and gave him back the control, his life was transformed in his recovery. So it can have a big impact on your mental health recovery when we empower people. But then you have to help when people are on those restrictions, you have to learn how to work within the parameters of the rules.

Dr. Ken Duckworth (00:44:37):

Excellent. A question about the curriculum. People can participate anywhere. You don't have to live in New Jersey, correct?

Dr. Peggy Swarbrick (00:44:44):

Well, we're doing it virtual. The pandemic helped that. We thought we were going to do it all in person, but we've had a major reach, yes, so you can use it yourself and we are offering it... We're working with a couple of people who've approached us that they want to implement this in their state. Actually, a couple state authorities even have contacted us and they're trying to get a cadre of people trained and ready to use this curriculum. So yes, it is a virtual delivery that we do it as. And probably a lot of people are going to do it virtual just to make sure you can have a greater reach.

Dr. Ken Duckworth (00:45:23):

How about job training? Several people mentioned the best way to generate resources and financial securities to have a job. What do you think about that? Do you think that's a true statement is getting a job, job training, resume preparation part of this curriculum?

Dr. Peggy Swarbrick (00:45:43):

Not necessarily part of the curriculum, but it is... George, you might want to... Those these guys were... Both of them had that experience within it. But George, do you want to take that question?

George H. Brice, Jr. (00:45:59):

Well, as far as my situation, I was actually on social security for 14 years, and I came off of social security at age 40. And at age 41, I got a job, I got some assistance in terms of resume, interviewing. I had put out about 17 resumes at that time and I got six interviews, and I took a healthy risk taking a position that required a lot of driving, and I had stopped driving for 16 years. So just like a month before taking that position, my father took me out a couple of times. I always kept my driver's license, kept renewing it because for identification. I never knew that I was going to get back to work. So work really opened up my eyes. So in 2002... Since 2002 to this day, 2023, I have been social security free. I have not been on social security since then. And it helped me develop a career and coming to CSP, Peggy is a great resource and she really helped me over the years develop a career. Thank you.

Dr. Peggy Swarbrick (00:47:39):

In the curriculum, we don't focus particularly, but we have that access to provide peer support to people to like... There's other evidence-based practice, like individual placement and support and others are... We do encourage the people to think about employment or start to do that if that's something that they want. It definitely helps people. Some people choose and that's a choice and it's not... Everybody has to make that individual decision, but we do encourage people as... Nerissa said that she'd been thinking about it for the longest time taking this other part-time job, but then she got activated in the training to actually start to move forward for that extra part-time work.

Dr. Ken Duckworth (00:48:23):

Nerissa or Adam, do you want to add to that answer from George? Thank you, George.

Adam Chrono (00:48:28):

Yeah, I'd just like to add, I think that... I mean I'm always in favor of employment for... I've always worked, so I don't have the other side of it to compare, but I also want to encourage people to give it a lot of thought, make sure that you're ready, maybe even incorporate some trusted peers in your decision, get some opinions and take it from there, but definitely, give it a lot of thought. Make sure that you're ready to come off the benefits if you want to go back to work. Thank you.

Dr. Ken Duckworth (00:49:06):

A couple people ask a question about impulse spending, spending when you have a manic episode. And the questions were: is this discussed in the curriculum, impulsive spending or spending when manic?

Dr. Peggy Swarbrick (00:49:24):

Yeah, that's a piece of the curriculum because it's a local experience of a significant amount of people to have that be the trigger for them. And it's discussed. And then there's discussion of strategies and support around helping people with different strategies.

Adam Chrono (00:49:44):

Yeah, it's in the curriculum. We discuss a lot of spending triggers. I do know a lot of people that have that challenge. So yes, it's very much covered. Thank you.

Nerissa Jones (00:50:01):

But one thing about it is that this curriculum, even though it's specifically designed for people with mental health issues, it applies to everyone, and everyone has triggers. So to not stigmatize it and say, "Oh, you had a manic episode and that's why he spent this, that and the other." Well, what about the person that doesn't have mania and he still goes and spends a lot? So it just applies to everyone. And I think that's the most important trainings that you can get is something that applies to not only you specifically, but to everybody. Because if it helps me, it can help everybody. That's why I believe in it so strongly.

Dr. Ken Duckworth (00:50:52):

Thank you. A couple questions about SSI, SSDI, EBT. If I have a credit card and I use it and carry a balance, how does that affect my federal benefits?

Dr. Peggy Swarbrick (00:51:08):

Yeah, those are things you'd have to... When people... I think those are things you want to go talk to. We don't cover that particularly in the curriculum and we could probably talk some of those things, but those are things you probably want to get some checking in with somebody from a legal... Not legal, but on the federal level, there's probably these rules around some of these things and you want to just be mindful of those from others. And I don't know, Adam or... I don't think any... We really don't cover that per se in it, but what I think would happen if someone's in this curriculum, and George probably was talking about, they would probably help the person navigate where to go for the right information, sort of like we do with the banking. We try to help people... direct people to the place where you're going to get a good information so you can make a sound decision about what's going to hurt you or what's going to help you or what's a better maybe a practice to make sure you're doing something that's helpful.

Dr. Ken Duckworth (00:52:14):

Thank you. Somebody asked about bankruptcy. Are there situations where the curriculum discusses when you might file for bankruptcy?

Dr. Peggy Swarbrick (00:52:26):

We don't. It is funny, when we were developing it, we had a lot of these topics in the list, but when we went down to how many sessions will people go and things like that. So it doesn't specifically go into that topic in the curriculum, no. But I think it might cover skills that you might need to prepare yourself if you're working in that situation related to the budgeting and working with banks and things like that. So we don't particularly go over it. But it could be a goal someone sets that when they get to that goal part to manage dealing with a bankruptcy situation and stuff. It may become a goal that someone would have related to that if that's one of their situations that they could get some support for over that coaching that George does over those couple of months.

Dr. Ken Duckworth (00:53:18):

We really have a lot of questions, so I'm going to encourage people to watch one of these webinars, participate in a formal course, because I think your question, some of them are pretty specific, would get addressed in the class.

Dr. Peggy Swarbrick (00:53:30):

Yeah.

Dr. Ken Duckworth (00:53:31):

This is really an introduction to the idea that you've created this amazing curriculum that's free. How might a person join the course virtually, they live in California?

Dr. Peggy Swarbrick (00:53:42):

They could contact me and I'll let you know if we're offering one or if there's one that's local... More locally and/or... Just contact me and I can let you know when we might be offering it, when we'll be offering it again, and also other places that it might be offered.

Dr. Ken Duckworth (00:54:01):

And your contact information will be in the slide set.

Dr. Peggy Swarbrick (00:54:05):

I believe the information they'll get from Katie with the follow-up. Yeah, she'll have all of our information.

Dr. Ken Duckworth (00:54:10):

That's great.

Dr. Peggy Swarbrick (00:54:10):

And if any of you want to run it, run it at your peer centers or in your NAMI groups or things like that, or if you're thinking of it, just reach out for that because We love to empower people and help you to maybe do it in your places. So we'd be happy to help people to even run it for yourself.

Dr. Ken Duckworth (00:54:30):

Great. A question about the question of empowerment. Some people say a lot of things are out of my control, like when the economy goes in a recession or the minimum wage is too low, that these aren't really under my control. How do you think about financial wellness from a perspective of accepting the economic conditions but empowering people to make change in spite of that?

Dr. Peggy Swarbrick (00:54:57):

I think it's the objective and subjective. If you go back to the definition I gave of financial wellness, there's objective factors and subjectives. So there's always going to be those... there's always things out of our control, even without a recession in the best of times and the worst of times. There's things... So it's really learning... I kind of see this. We learn CBT for our financials, like learning how to do that CBT in your head for your financial [inaudible 00:55:22] that's what worked for me. Learning how to understand what Peggy could control and could not control and grasping onto what I could and then having to understand I have to let that go because I have no control of that.

And if I lose sleep and... Now I can't live... I have all these functional things in my life where I'm not functional, it just doesn't get... So it's learning. It's hard. It's not easy. It's not at all easy, but it's learning how to shift that attitude of our... And being understand what we can. It's almost a serenity statement, what I can control, what it can't control and the wisdom to know the difference. So it's also trying to figure out that wisdom. And there's probably something you can, that's one of the things that you'll see in this curriculum is we focus... We help people see their strengths because we do have strengths even in these hard difficult times, there are things that we can do. And then there's the shifting of our head to not keep it in our head and let the tape play over and over again and ruin our focus and our sleep and all those other things.

Dr. Ken Duckworth (00:56:27):

Do you have any information on dealing with a rep payee or a family living trust? Those are questions that have come up. Again, some of these are big picture questions, some of them are pretty specific. How do you think about that?

Dr. Peggy Swarbrick (00:56:43):

Yeah, we were initially... Actually, it was an interesting thing when we put the curriculum together, like having people in the curriculum that were in that situation, we were back and forth because there was so much out of control for people. And we did have people in... We have an experience like collaborative support programs where we deal with this a lot in our housing. And what we try to do is educate the person who is helping the person, because it becomes a power struggle. And you start to hate your family member or you hate whoever that person is, and it causes a very adversarial relationship. So that's really where you could almost do co-learning with the person, with the family or the supporter, and the person in recovery. There could be some co-learning of this because the person who's helping you or administering it could learn some ways to empower you more.

Dr. Peggy Swarbrick (00:57:33):

And then, you could learn, well, why do I need this person? Well, there's a reason why they are here with me, and there is some education and support that I think that could be on both sides of it. So we definitely have experiences with that. I'd be happy to answer specific questions to that. But that when you have a representative pay, that can be very difficult. And I think that's an advocacy thing too, because I think this is just a little bit off on another thing. I think that there's some representative payee situations that are going on around the country with people that are causing a lot more people's relapses because of their frustration over that. And if we could get a better handle on how to do it in a more recovery and a wellness way with people, I think we would minimize these adversarial relationships.

And then I figured also... I've seen it empower people in recovery who have had challenges to really develop some skills and take some control over that. So great question. And that's a whole nother advocacy piece, I think, that and/or learning how these... Because people will just hire these companies to do it. These agencies [inaudible 00:58:45] teams, hire companies to do it, and they treat people like garbage, and it really doesn't make people feel good. And so, if we can do it in a more educative, supportive way, I think, it could go a long way for people's mental health.

Dr. Ken Duckworth (00:59:03):

Thank you. Well, there's a lot of questions. I think a lot more people will be taking your curriculum. I want to ask each of the panelists if they have a final thought. And I'll start with you, Peggy, because you're the leader of this curriculum. Any closing thoughts for people?

Dr. Peggy Swarbrick (00:59:22):

No. Anybody here listening, just listen what we've said. Hopefully, this has been helpful. If you're really concerned or confused about anything, reach out to us. But definitely thank you so much for listening, and reach out if there's any additional questions and we're very thankful to be able to talk about this important topic.

Dr. Ken Duckworth (00:59:41)::

George?

George H. Brice, Jr. (00:59:44):

Well, I'd like to say that the curriculum itself, it was really initially designed for folks basically living in poverty. And through how long we've been doing this the last couple of years that a lot of people with very limited income have had some extraordinary savings in terms of things that they want to buy, and part of that too is giving up things. We know getting past spending triggers and those compulsive behaviors is challenging. But people do save, people cut back on cigarettes, cut back on soda, and those things can add up those savings.

Dr. Ken Duckworth (01:00:38):

Thank you, George. Nerissa, do you have any closing thoughts for today?

Nerissa Jones (01:00:47):

Just that anybody can do this, if I can do this and save and have such success saving, learning how to save. It's just technique and putting it into practice, and you'll find that you'll be amazed at your own self. So anyone can do this. And I encourage everybody to try at least some of the tips that Adam and me and George and Peggy have shared with them to practical tips in their life and just see where it takes them, because it took me far and I believe it'll take anybody far.

Dr. Ken Duckworth (01:01:31):

Thank you, Nerissa. Adam?

Adam Chrono (01:01:33):

Yeah, I just wanted to kind of piggyback off of what Peggy was saying about the representative payees. I mean, I deal with that a lot here in my center, and it is a concern and it is an advocacy issue. I see it firsthand how frustrating it can be. But again, I want to reiterate what everybody else is saying, the parts that you can control, focusing on that, and then also trying to find that advocate in some of these whatever groups and organizations may be present here that would be able to assist with that. I've reached out to a number of payees before just to advocate on behalf of members here, and it can help. And people get very frustrated and it does lead to relapse, so it is a serious issue. And then also, yes, just it is possible to save money and just giving it the best you can. Thank you.

Dr. Ken Duckworth (01:02:44):

Thank you all. This was a terrific conversation. Katie, let's go to the last couple slides.

Dr. Ken Duckworth (01:02:56):

I just want to thank you all for this conversation. We'd like to mention NAMI's first book, the USA Today bestseller. What I did in the book is I asked real people what it helped them. It's not a book about money, so I don't want you to be confused, but how they built a recovery plan, how they became a peer specialist, how faith fit into their recovery. All the royalties go to NAMI. NAMI has the copyright. So a fun project to be sure.

Next slide. And if anybody's interested in donating to support things like Ask the Expert, we welcome that. This is obviously informational and not clinical advice in any way. All right, next slide. Okay. I want to mention that November 9th, Dr. Andy Nierenberg of Mass General Hospital will be doing a review of bipolar disorder, all the latest treatments Thursday afternoon, 4:00 PM, and again, we welcome your participation, and dr. Nierenberg is very open to questions and is a very kind and helpful person.

So again, I want to thank you all for participating. Thank you for the people in New Jersey for creating a very novel curriculum, which I think is going to help a lot of people. Thanks everybody and have a great day.