

Program Overview

Financial Literacy for Recovery | Life skills for life after treatment

Leaving treatment means returning to real life: bills, credit, work and sometimes legal costs. **Financial Literacy for Recovery** gives clients practical money skills and a clear next step, taught live and virtually in plain language by a credentialed financial planning educator with a background in wealth management.

WHAT CLIENTS LEARN

- Budgeting on a new or reduced income
- Understanding and rebuilding credit
- Facing debt, collections and legal costs with a plan
- Spotting scams and managing money triggers
- Saving for emergencies and planning ahead
- All guided by the **Wealth Ladder**, a simple roadmap that answers "What should I focus on next?"

BENEFITS FOR CLIENTS

- Confidence: money feels less overwhelming
- A clear plan and next step, not just information
- Practical skills they can use the day they leave
- A judgment-free space to ask questions
- Plain language and real-world examples

BENEFITS FOR YOUR PROGRAM

- **Life skills for life after treatment**, extending your care beyond the clinical stay
- **A marketing point**: a concrete offering to feature on your website and with families and referral partners
- Little staff effort: virtual delivery, materials provided
- Complements your clinical team, with no access to client records needed

How it works

Delivery	Live and virtual, taught by a credentialed financial planning educator. Your program provides a scheduled time, a private space, a screen or device for clients to join, and a sound device or conference call speaker so everyone can hear and take part.
Each class	A suggested 90 minutes: 45 minutes of lecture, a short break, 25 minutes of lecture and worksheet, and a 15-minute open forum for questions. Participants are encouraged to ask questions at any point.
Length	A single workshop, a 6-week or 12-week series, or a rotating cycle, matched to your program's schedule and length of stay.
Enrollment	Modular. Every class stands alone, so new clients can join at any point.
Materials	Slides, printable worksheets and links to trusted resources for every class.
Tailoring	Topics are selected to fit your population, such as early recovery, dual diagnosis or justice-involved clients.

Why it matters: Stress is a well-recognized relapse risk.¹ In a randomized trial of 100 adults receiving mental health services, those who completed a virtual financial education program reported greater improvement in financial well-being, financial strain and financial literacy than those receiving services as usual.²

This is financial education that complements your clinical team's work. It is not therapy, and it is not individualized investment or legal advice. Clinical concerns are referred back to your treatment team.

Sources

1. Sinha, R. (2024). Stress and substance use disorders: Risk, relapse, and treatment outcomes. *Journal of Clinical Investigation*, 134(16), e172883. <https://doi.org/10.1172/JCI172883>
2. Cook, J. A., Steigman, P. J., Jonikas, J. A., et al. (2025). Building Financial Wellness: Randomized controlled trial of a financial education and support intervention. *Psychiatric Services*, 76(3), 256-262. <https://doi.org/10.1176/appi.ps.20240210>