

Financial Literacy for Recovery

Modular Curriculum Overview for Intensive Outpatient Programs

Money stress is a real relapse risk, and many clients leave treatment facing debt, damaged credit, legal costs or a reduced income. This course teaches practical financial skills in a nonjudgmental, strengths-based way. Every session stands alone, so clients can join at any point and programs can build the length and focus that fits their population.



How the Wealth Ladder and the tracks fit together

Participants use the Wealth Ladder to answer one question: *"What should I focus on next?"* PERMA (positive emotion, engagement, relationships, meaning and accomplishment) is the foundation under every step.

STABILIZE Foundation and Steps 1-2
Bring income and spending into balance, understand credit, and face debt with a plan.

BUILD Step 3 (and rebuilding income)
Create an emergency fund, protect progress with insurance, and repair relationships around money.

GROW Steps 4-7
Invest, plan for retirement and other goals, and think long term for the next generation.

How the Course Works

Modular by design	Each session is self-contained and opens with a quick Wealth Ladder check-in, so a new client is never behind.
Flexible length	Choose a single workshop, a short series or a rotating cycle. The curriculum is tailored to your program's schedule and your clients' needs.
Ready-to-use materials	Every session includes a slide show, printable worksheets and links to topic-specific resources. Slides with resources can be sent to participants.
Suggested session duration	90 minutes, structured as 45 minutes of lecture, a 5-minute break, 25 minutes of lecture / worksheet and a 15-minute open forum for questions. Participants are encouraged to ask questions or request clarification at any point during the class.
Accessible, real-world teaching	Every session is explained in clear, accessible language and shows how the information applies to real life, so participants leave with skills they can use right away.

Suggested class structure (90 minutes)



Sample Pathways

Programs can choose one of these or have a custom sequence built around their population.

Format	Suggested sessions	Best for
Single Workshop 1 session	S1 (PERMA and the Wealth Ladder), or any one session a program selects	Programs trying the course, or a themed group day
6-Week Essentials 6 sessions	S1, S3, S6, S8, S10, C1 (swap S9 in for justice-involved groups)	Short IOP stays focused on stabilizing
12-Week Standard 12 sessions	S1, S2, S3, S4, S5, S6, S8, S10, B1, B2, B3, C1	Standard 8-12 week IOP programming
Full Rotating Series All 21 sessions	Every session run as a repeating cycle, so clients start wherever the group is	Open-enrollment programs and long-term recovery support

Scope of this course

This is financial education delivered to complement your clinical team's work. It is not therapy, and it is not individualized investment or legal advice. If a participant raises clinical concerns such as trauma, compulsive spending or gambling, I refer them back to their treatment team. I do not need access to client health records.

Session Catalog

Sessions marked **NEW** are recovery-specific additions or expansions to the original 14-lesson syllabus. The origin line under each title shows where the content comes from.

STABILIZE

Get steady: build a base and face what is ahead

#	Session	You will be able to...	Ladder
S1	PERMA and Your Financial Wellbeing from Lesson 1	• Explain how the five PERMA elements connect to money decisions • Describe why financial literacy matters in recovery and in life • Find your starting point on the Wealth Ladder	Foundation
S2	Values, Goals and Your Financial Plan from Lesson 3	• Name your personal values and set short- and long-term money goals • Connect everyday financial decisions to those goals • Draft a simple first financial plan	Foundation
S3	Spending and Budgeting on a Reset Income from Lesson 4	• List your income and expenses and see where your money goes • Build a spending and saving plan that works on a reduced or changing income • Set up a simple system for keeping financial records	Step 1
S4	Banking Basics: Choosing a Bank or Credit Union from Lesson 6	• Compare checking and savings accounts • Choose a federally insured institution that fits your needs and budget • Protect your personal information	Step 1
S5	Understanding Your Paycheck from Lesson 7	• Read a pay stub and identify each deduction • Explain how taxes and deductions change your take-home pay • Calculate gross and net income	Step 1
S6	Credit: How It Works and How to Rebuild It from Lesson 8	• Explain what a credit score is and what moves it • Tell helpful credit from harmful credit • Read a credit report and map out steps to repair damaged credit	Step 2
S7	Credit Cards: Using Credit Safely from Lesson 9	• Tell credit cards from debit cards and understand key terms and protections • Calculate your debt-to-limit ratio • Decide whether, when and how to use a credit card	Step 2
S8	Facing Debt, Collections and Your Rights NEW Recovery-specific	• Take stock of what you owe without shame • Prioritize debts and know your rights when dealing with collectors • Choose a first action step you can complete this week	Step 2
S9	Fines, Restitution and Legal Debt NEW Recovery-specific	• Recognize common court-related financial obligations • Learn how to set up payment plans and communicate with courts and agencies • Fit legal payments into your budget (education only; legal advice comes from an attorney)	Steps 1-2

STABILIZE

Get steady: build a base and face what is ahead

#	Session	You will be able to...	Ladder
S10	Financial Triggers and Safeguards NEW Recovery-specific	• Identify money situations, cues and habits that raise stress or risk • Build safeguards such as cash-handling plans and accountability partners • Know how to bring money stress to your treatment team	Foundation
S11	Protecting Yourself from Fraud, Scams and Identity Theft NEW Recovery-specific	• Spot common scams and predatory offers such as payday and title loans • Monitor or freeze your credit and secure your accounts • Know where to report fraud	Steps 1-2

BUILD

Strengthen: protect progress and rebuild income

#	Session	You will be able to...	Ladder
B1	Rebuilding Income: Career Options and Training from Lesson 2	• Research careers and the education or training each one requires • Name sources of income and explain how income relates to taxes • Identify a realistic next step toward the income you want	Step 1
B2	The Power of Saving and Your Emergency Fund from Lesson 5	• Explain how saving supports financial wellbeing, including compound interest • Compare savings products • Set a first emergency fund goal	Step 3
B3	Risk, Insurance and Medical Bills NEW from Lesson 10, expanded	• Identify common risks and ways to reduce them • Explain the purpose of the main types of insurance and how to get coverage • Navigate health coverage, Medicaid options and medical bills	Step 3
B4	Money and Relationships: Financial Amends and Rebuilding Trust NEW Recovery-specific	• Talk about money with family and loved ones • Plan realistic financial amends • Set healthy boundaries around lending, borrowing and co-signing	Steps 2-3
B5	Awareness: Compulsive Spending and Gambling NEW Recovery-specific; awareness only	• Recognize common warning signs • Understand the difference between financial education and treatment • Know how to ask your clinician or treatment team for support	Foundation

GROW

Look ahead: invest, plan and think long term

#	Session	You will be able to...	Ladder
G1	Investing Basics from Lesson 12	• Explain how investing helps meet goals and build wealth over time • Compare common investment options • Understand how investments are regulated and how economic cycles affect them	Steps 4-7
G2	Planning for Retirement from Lesson 13	• Explain how long-term saving and investing build wealth • Compare retirement planning strategies and start a simple plan • Understand Social Security benefits	Step 4
G3	Paying for College and Training from Lesson 11	• Estimate the cost of college or training and compare financial aid options • Understand how student loans work and how to manage them • Weigh earning potential against cost	Step 5
G4	Building for the Long Term: Perpetuity and Generational Goals NEW Wealth Ladder steps 6-7	• Describe what it means for wealth to sustain itself • Set a long-term vision for your family • Understand basic legacy tools such as beneficiaries	Steps 6-7

CAPSTONE

Recommended as the final session of any pathway

#	Session	You will be able to...	Ladder
C1	Finding Trustworthy Help from Lesson 14	• Find and use reliable financial resources • Tell credible help from dishonest offers • Explain what a financial planner does and where education ends and personal advice or clinical care begin • Know your consumer protection rights and who regulates financial professionals	All steps