Coping Support (CS) Intervention

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| Financial Overview **Week 1: Setting Yourself Up**  Day 1: Money Attitudes  Day 2: Financial empowerment  Day 3: Setting SMART goals  Day 4: Tracking income and paying bills  Day 5: Making it through the month  **Week 2: Protecting Yourself**  Day 1: Saving for Emergencies  Day 2: Protect yourself from fraud  Day 3: Pre-evacuation planning  Day 4: Applying for FEMA Assistance  Day 5: Identifying FEMA Scams |

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General Structure of Coping Support (CS) Intervention:

# Daily Plan:

* Send affirmation in morning (users pick time/window of time) - **B-RESILIENT ONLY**
* Send daily content
* Send check-in about daily goal in late afternoon/evening (users pick time/window of time)
* Send daily mood measure after response to daily check-in message - **B-RESILIENT ONLY**

# Daily Mood Measure:

* **OPTION 1**: Over the past day, rate your mood on a scale from 0 to 10 where 0 to 4 is a low mood, 5 to 8 is a so-so mood, and 9 or 10 is a good mood. (taken directly from B-RICH manual)
* **OPTION 2**: Over the past day, rate your mood on a scale from 0 to 10 where 0 is the lowest, 5 is so-so, and 10 is the best. (also taken from manual but different place)

# Main Menu:

Hi [Client Name] what do you need help with today? TEXT back the corresponding number:

1: a boost (helpful thinking)

2: a break! (pleasant activities)

3: a buddy (social support)

4: resources

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# Error Messages:

* Sorry, didn’t catch that! Text NEXT to continue. This is an automated text messaging system.
* Sorry, didn’t catch that! Text YES or NO. This is an automated text messaging system.
* Sorry, didn’t catch that! Text back the corresponding number. This is an automated text messaging system.
* Sorry, didn’t catch that! Text MENU to return to the Main Menu. This is an automated text messaging system.
* Sorry, didn't catch that! Text the number corresponding to the lesson you'd like to review. This is an automated text messaging system.

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| Introductory Message to the Intervention: Thank you for enrolling in the C-LEARN study! You have been randomized into the Coping Support (CS) intervention! This means you will receive text messages, over the next 3 months, with information on improving your mood, problem solving, financial empowerment, and disaster preparedness. (1/2)  Please keep in mind that these text messages are from an automated system. There is no person receiving the text messages you send. If at any time you have a medical or mental health emergency and need to talk to someone, please call 911. (2/2) |

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Financial Empowerment Text Threads

# Introductory Message:

Welcome to Financial Empowerment! For the next two weeks, we will talk about how to use your money wisely! First, we will look at the basics, then we’ll discuss some tips to protect yourself and your money.

Before we get started, we you to know that we are only offering suggestions that might help you with your finances. Some of them may apply to you and some might not! Use the information that works for you. We are not certified financial counselors, but all the materials we use can be found at <http://cfpb.gov>.

Remember, if at any time you have a medical or mental health emergency and need to talk to someone, please call 911.

Ready? Text NEXT to get started!

# WEEK 1 – SETTING YOURSELF UP

## Day 1: Money Associations

1. “Money” can mean a lot of different things to different people. Some folks might not think about money that much. But for a lot of people, money can feel really difficult to get and to keep, no matter what they do. Text NEXT to continue.
2. Take a minute to think about what money means to you. List all of the words, phrases, sayings, songs, or other things you think of when you hear the word “money”. You can quietly think about your answers in your head, write them down, or talk about it with a friend; whichever is most comfortable for you. Text NEXT to continue.
3. Everyone’s relationship with money is very different. We want to recognize that no matter your financial situation, we hope that the brief lessons over the next two weeks will get you closer to financial empowerment. We will talk more about financial empowerment tomorrow!

## Day 2: Financial Empowerment

1. Let’s talk about financial empowerment! Financial empowerment is about removing barriers and building skills to improve financial security. Knowing how you feel about your financial situation is the first step in setting yourself up for success! Text NEXT to continue.
2. Recognizing any financial issues you might have is an important step toward financial empowerment, so you’re well on your way! Here are some common financial issues that people often experience. If you’re facing any of these issues, text back the corresponding number to learn more.

1. Behind on rent, car payment, or mortgage

2. Behind on utility payments

3. Income differs every week

4. No savings to cover unexpected expenses

5. Bad credit or no credit history

6. More than one of the above

7. None of the above

8. I have no barriers right now

For response 1: Try calling 2-1-1 to get connected to some agencies that can help you. If you are a homeowner, call 888-995-HOPE or 855-411-CFPB to get contact information for certified housing counselors that may be able to assist you. Text NEXT to continue.

For response 2: Try calling 2-1-1 or your local emergency assistance center to get connected to some agencies that can help you. Text NEXT to continue.

For response 3: That’s ok! During the next two weeks, we’ll help you manage your budget, even when income isn’t always consistent. Text NEXT to continue.

For response 4: Saving for an emergency is important, but it’s also very hard when there isn’t enough money to go around. Over the next two weeks, we’ll be sending you tips on how to save on a budget, and ways that you might be able to cut down on some expenses so there’s money left over at the end of the month. Text NEXT to continue.

For response 5: Bad credit or no credit can make it difficult to get a credit card or a loan, in addition to potentially impacting your job, insurance, housing, and other bills. But you can work to improve your credit score, and we’ll go over ways to do that in the next two weeks. Text NEXT to continue.

For response 6: If you’re having a lot of financial problems, that’s ok, we’re here to help. Stay tuned over the next two weeks, we’ll be sending you lots of information to help get your finances in a better state. Text NEXT to continue.

For response 7: If you don’t have many financial issues or you’re struggling with something else, stay with us over the next two weeks because we’ll have pointers that anyone can use to improve their financial situation. Text NEXT to continue.

For response 8: That’s great! But even if you don’t have any barriers right now, it's great to be prepared! If you ever need assistance with making payments for your car, house/apartment, or utilities, call 2-1-1 to be connected to agencies that can help you. Text NEXT to continue.

1. Ok thanks, text back the corresponding number to learn more.

1. Behind on rent, car payment, or mortgage

2. Behind on utility payments

3. Income differs every week

4. No savings to cover unexpected expenses

5. Bad credit or no credit history

6. More than one of the above

7. None of the above

8. I have no barriers right now

Remember, you can always review the stuff we’ve covered by texting MENU.

## Day 3: SMART Goals

1. Today we’re going to set some goals! Setting goals can help you turn your needs and wants into a reality. SMART goals are Specific, Measurable, Attainable (able to be reached), Relevant, and Time-bound. Text NEXT to continue.
2. Now think about a SMART goal that you want to explore. It could be something like paying off credit card debt, saving for a vacation, or finding a new job. It’s up to you! Text NEXT to continue.
3. TODAY’S GOAL: Think about and write down your own SMART goal. You will receive a check-in text later today to see how it went. Here’s an example: “I will save $400 and purchase a new TV in six months.” To learn more about SMART goals, go to<https://bit.ly/2r2vdql>, page 69 - 73.

### CHECK-IN:

Did you write a SMART goal today? Text back YES or NO.

* If YES: Great job! Here’s more info on SMART goals,<https://bit.ly/2r2vdql>, page 69 - 73[.](http://www.choruslinktomodule1tool2.org/) Remember, you can always review the stuff we’ve covered by texting MENU.
* If NO: If you’re having trouble setting a SMART goal, check out this link for more info<https://bit.ly/2r2vdql>, page 69 - 73[.](http://www.choruslinktomodule1tool2.org/) Remember, you can always review the stuff we’ve covered by texting MENU.

## Day 4: Tracking & Managing Income and Spending

1. Today we will think about income. Income is money that comes into your household. Text NEXT to continue.
2. Managing income can be challenging, especially if it’s irregular, seasonal, or one-time-only. A good rule to live by is to spend less than you make. You can try tracking your income by simply writing down where all your money is coming from. You can also use this tool<https://bit.ly/2r2vdql>, page 123 - 125. When you are finished, type NEXT to continue.
3. Tracking what you spend is equally important! For the next seven days, try writing down how much you are spending and find areas where you can save. You will receive a check-in text in one week. To see what a spending tracker may look like, visit <https://bit.ly/2r2vdql>, page 143 - 147.

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### Check-In [one-week later]:

Did you track your spending over the past week? Type back YES or NO.

* If YES: Great job! If you noticed that there aren’t many areas where you can save, consider having a yard sale, change your tax withholdings, or get a part-time job to boost your income. Remember, you can always review the stuff we’ve covered by texting MENU. .
* If NO: Tracking how much you spend allows you to see areas where you could be saving. If you’re having trouble tracking your spending, try looking at this completed tracker for guidance <https://bit.ly/2r2vdql>, page 143 - 147. Remember, you can always review the stuff we’ve covered by texting MENU.

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## Day 5: Making it Through the Month

1. Yesterday you learned about managing income and spending. While you track your spending, you may notice that the timing of your income doesn’t always match the timing of your expenses--and without developing a plan you can end up falling short within the month. Text NEXT to continue.
2. Try using a cash flow budget. Cash flow budgets keep track of everything you make and spend. Let’s walk through how to set up a cash flow budget. Grab a piece of paper and a pen or pencil. Let’s get started. Text NEXT to continue.
3. First, write down how much money you have at the beginning of the week. Then, write down all the sources of cash and other financial resources you get for that week. This will tell you how much money is coming in that week, or your “total income”. For example, that could include your paycheck and SNAP. Add together the money you have at the beginning of the week and all of your sources of cash. Text NEXT to continue.
4. Then, write down all the things you have to spend money on for that week and how much they cost. This could be groceries, your cable bill, or a date night. Add them up to see how much money you need to set aside for this week. This is your “total costs.” Subtract your “total costs” from your “total income.” Text NEXT to continue.
5. Whatever money you have left over for this week becomes the first number in next week’s cash flow budget. So next week you start with what’s left over for this week. If you want to see an example of a cash flow budget, go to <https://bit.ly/2r2vdql>, page 165 - 169. If you want to get a blank one and fill out your own cash flow budget, go HERE <https://bit.ly/2r2vdql>, page 170 - 173. Remember, you can always review the stuff we’re covered by texting MENU. Text NEXT to continue.

# WEEK 2 - PROTECTING YOUR MONEY

# Week 2 Introduction:

You made it to Week 2! This week is all about saving and protecting your money. We will talk about saving for emergencies, fraud, planning for and recovering from disasters. There will also be some additional resources for you to check out on your own. Text NEXT to continue.

## Day 1: Saving for Emergencies

1. Today we’re going to talk about saving! Saving in advance allows you to handle situations as they happen, without sacrificing other things. FYI, it's good to have about $500 to $1000 in your savings. Text NEXT to continue.
2. Saving isn't easy! First, you have to make the decision to save. Then you have to find the money to save, usually by spending less or increasing your income. Text NEXT to continue.
3. You can decrease spending on one or more items, then put that money in savings. Try getting rid of one major cost like cutting back on television services (premium cable to basic) or phone service (unlimited texts and calling to a different plan). Text NEXT to continue.
4. Once you’ve saved some money, it’s best to keep it somewhere so you won’t spend it, like in a savings jar or envelope at home. To keep it safe, you could deposit the money into a savings account at a bank or credit union, or set it aside on a prepaid card. Do you have a safe place to store your savings? Text back YES or NO.

* If YES: Great! Now, consider making a savings plan like the one seen here: <https://bit.ly/2r2vdql>, page 99 - 102. This is a great way to put that SMART goal into action. Remember, you can always review the stuff we’ve covered by texting MENU.
* If NO: No problem, it can take a little time. To help you get started, try making a savings plan like the one seen here: <https://bit.ly/2r2vdql>, page 99 - 102. This is a great way to put that SMART goal into action. Remember, you can always review the stuff we’ve covered by texting MENU.

## Day 2: Protect Yourself from Fraud

1. Today you will learn how to protect yourself from fraud. When you know your rights, you can take steps to protect yourself. Text NEXT to continue.
2. Con-artists and scammers use creative schemes to get you to pay them. Some things to look out for are promises to make fast profits and aggressive sale tactics, and getting different information from different people about the same product. Chances are, if something seems fishy, it probably is! Text NEXT to continue.
3. Also, always check paperwork you are asked to sign. If any promises that were made to you are not in the paperwork, if information is incomplete, or if there’s a lot of confusing fine print, those are danger signs! Shady companies will also send dangerous emails, so never open spam. Delete it and do not respond. Text NEXT to continue.
4. Just like you should protect your money, you should protect your personal information too. Never give out personal information, like account numbers, passwords, or answers to security questions over the phone or through email. Only provide information if you know the company is legit .

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## Day 3: Pre Evacuation Planning

1. Now that we’ve talked about how to plan and protect yourself financially every day, what happens if a disaster or other emergency strikes? Just like having food and water ready in case of a disaster, having financial and identifying documents are important to have in case something happens. Today, we’ll talk about ways you can take to get your document kit ready and how to keep it safe. Text NEXT to continue.
2. First, get all your important documents and contact information together in case you need to apply for financial assistance after a disaster. Be sure to put these in a safe place in your disaster kit, like a watertight safe, a water-proof folder, or making electronic copies on a computer or flash drive. Text NEXT to continue.
3. Some of the most important documents to have in your financial preparedness kit are identifying forms like your driver’s license and social security card; proof of address like your mortgage, lease, or deed; and other important things like health, life, and housing insurance information, pay stubs, your will, and your bank information. Text NEXT to continue.
4. Make sure these are all up-to-date. Pick one day every year to check your document kit, like the first day of hurricane season (June 1st), or the day after your birthday. These are just a few examples of documents to have and ways to get ready. To see a checklist to help you prepare, go here: <https://bit.ly/2DPBoGN>.

### CHECK-IN MESSAGE:

Can you list at least three things that would go in your document kit? Do you have those three things? Are they current and in a place you can grab them in case you had to leave quickly? Text back YES or NO.

○ If YES: Great, you’re all set!

○ If NO: There’s still time! Make sure that you have a date in mind to have these documents handy and up-to-date.

## Day 4: How to apply for FEMA assistance

1. Yesterday we talked about which documents and what information to have ready in case of an emergency. Today, we’ll learn how to start applying for FEMA assistance if a disaster does occur. Text NEXT to continue.
2. You are eligible to apply for FEMA assistance if an event is officially declared a Federal disaster by the President, and if you live in the area where that disaster happened. There are many different ways to contact FEMA to start your application. Text NEXT to continue.
3. You can apply online at [www.disasterassistance.gov](http://www.disasterassistance.gov/). If you need to apply and you only have access to a smartphone, type m.fema.gov in your smartphone browser. If you need to call, the phone number is (800) 621 3362. Video Relay Service and multilingual operators are also available. If you are deaf or hard of hearing, the Teletypewriter number is (800) 462-7585, or call 711. Text NEXT to continue.
4. If talking to someone in person is more helpful, you can also speak to a FEMA representative in-person at a Disaster Recovery Center. You can find Disaster Recovery Centers at [www.fema.gov/disaster-recovery-centers](http://www.fema.gov/disaster-recovery-centers). You can also find Disaster Recovery Centers, get safety reminders, receive alerts from the National Weather Service, and upload and share disaster photos to help first responders on the FEMA App if you have a smartphone. Text NEXT to continue.
5. When applying for FEMA assistance, you will need your Social Security Number, current and pre-disaster address, a working phone number, insurance information, income information, the routing and accounting number from your bank (if you want to have disaster assistance funds moved directly to your bank account), and a description of what you lost because of the disaster. Text NEXT to continue.

## Day 5: Identifying FEMA scams

1. Sometimes after a disaster, people pose as FEMA workers to scam you out of your identifying information, or as contractors trying to help people rebuild. Today, we’ll talk about a few ways to identify FEMA and other disaster recovery scams. Text NEXT to continue.
2. Federal workers do not ask for or accept money. If in doubt, ask for an official, government-issued laminated photo ID. A shirt or jacket with a government logo is not definite proof of identity. Safeguard your personal information (like Social Security Number, and bank account numbers) and be cautious about giving it to people. Text NEXT to continue.
3. Beware of people going door-to-door to damaged homes or contacting you and claiming to be building contractors. They could be scam artists, especially if they attempt to get you to give them your financial information. Think back to the red flags we talked about on Day 2. Text NEXT to continue.
4. If you encounter an individual or situation that causes you concern or seems suspicious, you should immediately report the matter to local authorities or the National Center for Disaster Fraud at 866 720 5721. Text NEXT to continue .

# FINAL MESSAGE:

You have finished Financial Empowerment! Next week’s topic will cover tips and information to consider when preparing for a disaster. Remember, if you need to revisit any information, text MENU for more options.