Annual Report

Money Matters Formative Evaluation – Phase I

February 2005

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calgary health region
Mental Health

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Executive Summary

Background

This report communicates the annual (September 2004-March 2005) program evaluation activities and findings for the Money Matters Program: offered in collaboration by the Clubhouse Society of Calgary, Calgary Alternative Support Services Inc. (CASS), and Mennonite Central Committee Employment Development Society (MCC-ED). The goal of the Money Matters program is to increase financial management skills through training and financial administration for mentally ill individuals to better enable them to meet their basic living needs. The Money Matters program has been operating since September 2004.

The service model followed is one in which financial management skills are developed through training and one-on-one coaching with a financial administrator to encourage eventual client independence. The clear intention of the program is to ensure clients meet basic financial needs while engaging in financial skill development.

Phase I of the program evaluation of the Money Matters Program is a formative evaluation which reviews the vision for the program and its initial implementation. The purpose of this Phase is to help guide the roll-out of the program by identifying detailed plans for roll-out, barriers to implementation, and areas of success. This Phase will provide process recommendations for the successful implementation of the Money Matters Program. This annual report documents the activities of Phase I to date, specifically a review of the implementation of the program and a literature review, provides initial client feedback and utilization data, and provides recommendations for further successful implementation of the program.

Literature Review

The academic and grey literature were systematically reviewed to identify best practices and benchmarks for programs intended to facilitate the development of financial management skills in mentally ill adults, trusteeship/payee programs for mentally ill adults, and training programs designed for mentally ill adults. See Appendix A for the full literature review.

The review revealed that there is little literature available that takes a similar philosophical approach to financial administration as the Money Matters Program. The available literature on trusteeship speaks to global outcomes of trustee programs but does little to address the characteristics of trustee programs that lead to successful outcomes. Therefore, the literature was extremely limited in the degree it could offer useful recommendations for the Money Matters Program. In the area of financial training, there was also a lack of studies. However, a couple of studies, although limited to programs in the United States, could help inform the training component of the Money Matters Program. The Money Matters Program is in accordance with many of the recommendations that arose from this research. Recommendations resulting from the literature review are outlined in the subsequent section.

Implementation of the Program

A review of documents and interviews conducted with staff members of MCC-ED, CASS, and the Clubhouse Society of Calgary were used to gather information regarding implementation of the Money Matters Program. The Money Matters Program consists of three distinct, yet interrelated components: 1) Financial Training - MCC Employment Development delivers training in the community that builds on pre-existing knowledge and introduces personal management information relating to budgeting, credit, consumerism, banking, and other topics of interest to various groups. 2) Financial Administration – CASS works with individuals on a voluntary basis, administering their finances through a financial administrator who acts as a personal quasi-banker. The financial administrator serves to both assist the individual in management of their funds while providing opportunities for money management skill development through hands-on experiences. 3) Financial Review – The Clubhouse Society of Calgary reviews the accounts in co-operation with the financial administrator. Through review of account records, the Review component ensures a "safeguard" for the client by creating a degree of separation between the financial administrator and the actual funds.

Initial Client Feedback

Three interviews were conducted with Money Matter's clients to determine their impressions of the strengths and weaknesses of the program. Each of the three clients which were interviewed had different experiences and impressions of the program. Recommendations based on these interviews are outlined in the "Recommendations" section below.

Program Activity

During the period of September 2004 to the end of January 2005, 22 participants were tracked as attending one or more Money Matters training sessions. A further 29 participants attended training in the period of September 2004 to the middle of February 2005, however, these participants were not or have not yet been captured by the formal data collection protocol. These 29 participants were recorded based on daytimer entries and informal tracking by the Training Facilitator. Therefore, a total of 51 participants have attended training from September 2004 to mid-February 2005. As such, the program does appear to be on track in meeting its target of 75 training participants by the end of March 2005.

As of the end of January 2005, 11 clients were served directly by the financial administrator. Seven of these clients were established through a referring agency. Four of the clients were not attached to a referring agency and had not previously attended Money Matters training. These four clients were referred to the program due to immediate financial crises that needed urgent attention. The financial administration component appears to be on track to meet its target of servicing 15 to 25 clients by the end of March 2005.

Recommendations

Based on an analysis of the initial implementation of the Money Matters program, a literature review of similar programs initial feedback from clients, and examination of utilization data, the following recommendations are put forward for consideration.

1. Identify resource for training offered for individuals not connected with a referring agency.
2. Track marketing activity to evaluate success of marketing efforts and materials.
3. Clarify role and responsibilities of the referring agency and develop procedures to ensure these roles are met.
4. Develop a referral form to enhance communication between the staff of the Money Matters program and referring sources (information on this form can be used to provide guidance on the needs of the client in terms of training or immediate need to engage in financial administration).
5. Document modifications to the training curriculum.
    a. This documentation will reflect a toolbox from which material can be drawn rather than a standard curriculum.
    b. Language levels of the material will be altered where appropriate.
    c. Focus will be on participatory activities and discussion.

6. Develop a protocol or strategy for dealing with mental health issues that may arise during training (e.g. including mental health issues in curriculum, training for facilitator, having the contact person from the referring agency sit in on training, etc.).
7. Further explore whether training should be offered on a continuous enrollment and/or discrete offering basis.
8. Investigate or evaluate the criteria which determine optimal group size for engaging in training.
9. Develop an initial needs assessment to determine groups' skill levels and interest in the various training topics included in the curriculum.
10. Include information regarding services and financial supports available for mentally ill individuals within the training curriculum.
11. Track training attendance and participant retention closely on an individual client basis.
    a. Develop a system for following up with clients who have poor attendance or a sudden change in attendance.
    b. Identify factors that lead to poor attendance.
    c. Develop procedures for encouraging training attendance.
12. Develop a measure to assess individuals' retention and knowledge of material post-training.
13. Clarify issues to do with confidentiality and information sharing (e.g. degree to which MCC-ED and CASS may share client information).
    a. Develop system for following up with clients and transfer of clients to financial administrator.
    b. Develop protocol or criteria for determining when a client may be better served by engaging in financial administration before entering the training component of the program.
14. Investigate back-up issues for the staff member engaged in financial administration relationships with an eye towards the relationship with the bank, workload, and strategy in the likelihood that the staff member is out of capacity for any reason.
15. Develop a strategy for meeting financial administration demands when reaching near capacity (e.g. waiting lists, policy for determining priority, etc.).
16. Develop a protocol to deal with client grievances with the financial administration process and document this protocol within the Trust Agreement signed by the client.
17. Document process by which mandated trusteeships are handled by the Money Matters program to ensure that their voluntary status within the Money Matters program is maintained.
18. Further develop and document protocol for monthly and quarterly review of bank accounts by the bookkeeper.
19. Monitor capacity for full financial review of client accounts and develop process for random review of bank accounts.

Implementation of the Money Matters Program

To identify the envisioned implementation of the program and its initial roll-out, documents related to the program were reviewed and key stakeholders were interviewed. The documents reviewed included: funding proposals, contracts between the three service providers, trusteeship agreement forms, and training materials. Interviews were conducted with Trevor Liskowich, Financial Administrator at CASS; Steven Law, Executive Director of CASS; Trevor Mueller, Financial Literacy Facilitator at MCC-ED; Lisa Hari, Coordinator of Financial Literacy at MCC-ED; Navpreet Sahota, Bookkeeper at the Clubhouse Society of Calgary; and Gordon Young, Executive Director of the Clubhouse Society of Calgary. These discussions served to highlight what plans for the program have yet to be clarified, areas of success, and opportunities for change or improvement. The following information in this section summarizes the implementation of the program.

Recruiting and Referral to Program

Presently, information regarding the Money Matters Program has been communicated to agencies which service mental health populations. The marketing of the program has taken place primarily through word of mouth, presentations, and distribution of a simple information sheet. The information sheet can be found in Appendix C. The development of more detailed pamphlets and posters has been underway and these materials are now available as of February 2005. These marketing materials include professional photographs and layout and a professional marketing strategy focused on capturing attention and providing relevant information.

Referring agencies who are interested in the program contact MCC-ED. A staff member from MCC-ED and CASS then arrange to meet with the agency to provide an overview of the project, discuss how to get people involved, and discuss the possible outcomes and benefits of the program. Additionally, topics such as the characteristics and needs of potential participants and details regarding how to best deliver training for the group (e.g. group sizes, number of sessions) are discussed.

The referring agency then advertises the program to their clientele. Generally, the referring agency posts information regarding the program (often the information sheet) in areas visible to their clients. Additionally, staff of the agency often are aware of individuals that may benefit from the program and will approach these individuals directly to gauge their interest. Once interest in the program is assessed, the agency contacts MCC-ED to arrange and schedule training. If there are clients who are not ready to take on training and/or are in need of immediate attention by the financial administrator, then the referring agency and/or client is put in contact with the financial administrator prior to training arrangements.

Currently, the marketing of the program is only at its initial stages. It is expected that over time and as information regarding the program is distributed, agency interest in the program will be high. Some agencies have expressed minor reservations regarding the program due to its newness, worry about the abilities of staff to meet demand for the program, and basic disagreements regarding the program's philosophy (e.g. on the part of agencies, a belief that trusteeship should be mandatory). Staff of the program believe that continual education and communication with referring agencies serve to address these reservations.

Presently, the program is designed so that referring agencies take an active role in the program: marketing the program to their clientele, collecting demographic data on the participants, scheduling the training and encouraging attendance, acting as a referring source for participants interested in financial administration, and providing room for the training to take place.

In some situations, individuals may be identified or present themselves who fit the criteria for the program (diagnosed with a mental illness and experiencing financial difficulties), however, they have no affiliation with a referring agency. Presently, individuals who fit this description have been identified and referred to the program via staff of A.I.S.H. In many situations these individuals are experiencing financial crises and need immediate attention from the financial administrator to deal with these crises. However, it will be necessary to identify a resource (such as a continuing education program) through which these individuals can access the training component of the Money Matters program.

Training

The goal of the financial skills training component of the Money Matters Program is to develop the financial knowledge and skills of participants while providing some experience with money matters. The training component typically consists of five modules covering the topics of: (1) asset building, (2) banking, (3) budgeting, (4) consumerism, and (5) credit. Typically, modules are about two hours in length and presented as one module per week. However, the number of modules, content, length of each session, and the number of sessions are jointly determined by MCC-ED and the referring agency based on the needs and capacities of the participants. Additionally, the most appropriate group size is determined.

The training curriculum is based on materials previously developed by MCC-ED for low-income audiences. The primary difference between the training offered in the Money Matters Program and the training offered by MCC-ED for low-income audiences is that the training for low-income individuals also offers a matched savings component or Individual Development Account (IDA). Research which compares financial management programs that include an IDA component and those that do not suggests that participant recruitment and retention is more difficult in those programs without an IDA component. Therefore, the absence of the IDA component in the Money Matters Program compared to MCC-ED's other training offerings suggests that participant recruitment and retention should be closely watched.

Thus far, the facilitator in the Money Matters Program finds that participants in the program differ from participants in MCC-ED's other training programs in a number of ways. First, Money Matters Program participants take very well to team-building within the training. Participants are more comfortable sharing in a group setting and are more engaged in group activities and discussions. The groups tend to do a good job of self-monitoring and keeping the group on topic.

Second, for the Money Matters Program, many of the financial issues discussed during training are interrelated to mental health issues. That is, a client's mental health status can impact on their financial management skill and behaviours. For example, for a client who is bipolar, they may take on excessive spending habits when experiencing manic symptoms. Thus during training, it may be useful to include in the curriculum a discussion of how their mental health affects financial behaviour. Additionally, during training, a participant may engage in disruptive or unusual behaviour which is a reflection of their mental illness (such as behaviour as a result of hearing voices). This may be a challenge for the facilitator since his background does not include training in dealing with mental health issues.

Third, Money Matters Program participants might have lower literacy levels than other audiences. Therefore, at times, handouts given during training might be less effective. Additionally, participants may rely more on visual presentations and respond better to discussion and participatory activities than individual written exercises.

Fourth, the facilitator has found that Money Matters Program participants often do not respond well to the video used during training. They tend to lose focus quickly during the video and are disengaged.

MCC-ED is committed to professional development and is in the process of booking training sessions for their facilitators focused on developing skills for working with individuals with disabilities. Additionally, with some groups, a staff member of the referring agency has sat in on the training sessions. In these cases, the staff member has actively participated in training and helps keep the group on track. These staff members could potentially assist with mental health issues that arise during training.

MCC-ED prides itself in ensuring that clients' needs are met during training. To ensure this is accomplished, a very dynamic training model is adopted for the Money Matters Program. The facilitator is responsive to the needs of the group and will modify the content and style of training accordingly. Presently, the facilitator engages groups in discussion and participatory activities early on and throughout training and does an informal needs assessment based on participants' responses. This is then used to guide the direction the training takes. Thus far, it appears there is a fair amount of variance in the needs and abilities between groups. Additionally, if any particular individual presents unique needs, the training may also be conducted on a one-to-one basis.

As discussed previously, training takes a very participative approach. Training always takes place at the agency site, in an environment in which participants are comfortable. It is recognized that learning from peers can be particularly powerful. Therefore, the knowledge in the group is capitalized on through discussions, which greatly contributes to the learning of others in the group. It is recognized that training is a social exercise and the experiences of others can help affirm the feelings and experiences of a participant. Whenever possible, training focuses on real world examples to which participants can directly relate.

Training is typically offered on a sequential session basis, whereby all participants attend from the first to the last module. However, in agencies where there is more potential interest in the training, it has been offered in a continual enrollment manner. That is, new participants may join the group during a module in the middle of the training curriculum and pick up the beginning modules at the next offering of the training. Whereas, continual enrollment has been effective in allowing participants to join the training upon initial expressed interest, the modules do build on each other somewhat sequentially. For example, some of the material introduced in the budgeting module is referred back to in subsequent modules. It will be important to monitor whether continual enrollment participants are confused or disadvantaged by this in the future.

Financial Administration

The goal of the financial administration component of the Money Matters Program is to ensure that participants' basic financial needs are met while simultaneously building financial skills through one-on-one coaching and assistance in budgeting and distribution of funds. Clients in the financial administration component develop a relationship with a staff member at CASS who assists the individual in budgeting, bill and rent payment, fund distribution, asset building, etc.

During the training component of the Money Matters Program, the financial administrator from CASS attends one or more training sessions. This allows him to introduce himself to participants, begin to develop a trust with them, and present to them some information regarding the services he can provide. Typically, he spends some time during a training module presenting information about the program and how they can access these services. It is stressed that participation is entirely voluntary and the service will be tailored to best fit the client's needs as the client best sees fit. Participants who are interested can contact the financial administrator directly or express their interest to the primary contact person at their referring agency who will arrange for them to connect with the financial administrator.

In some cases, there may be individuals who do not attend the training but are interested in meeting with the financial administrator. For example, at one referring agency, the agency itself offers a form of financial training. Additionally, there may be possible cases in which individuals are identified that may have an immediate need for financial administration due to an imminent financial crisis. Referring agencies are informed that it is an option to have a client meet with the financial administrator before attending training in cases where this is deemed appropriate and necessary.

It is stressed that participation in the Money Matters Program is completely voluntary. There are cases in which an individual is mandated by another body (such as A.I.S.H. or Alberta Justice) to engage in a trusteeship. In these cases, it is made clear that although trusteeship is mandated, the option to use the Money Matters program to fulfill this mandate is purely optional and entirely voluntary.

Money Matters Program clients who present themselves to CASS may be offered slightly different services depending on their needs and presenting situation: a) individuals whose primary income is from AISH (Assured Income for the Severely Handicapped) are referred to the AISH Benefits Administration Program; b) individuals who are already in a pre-existing financial administration relationship are offered assistance in strengthening this relationship; or c) individuals develop a financial administration relationship with the staff member at CASS.

a) The AISH Benefits Administration Program provides financial administration services for individuals receiving AISH. The program is limited in that only AISH funds are eligible for the service. Income from any other sources (CPP, disability benefits, inheritances, insurance payouts, etc.) is not covered. The Money Matters Program does not want to replicate financial administration services available from other sources. If clients are a good fit for the AISH Benefits Administration Program, CASS will refer them directly to this program.
b) There may be individuals in the Money Matters Program who have a pre-existing trustee or financial administration relationship with an agency, a staff member of an agency, a friend, or a family member. In these cases, the Money Matters Program does not want to disrupt or replace a functional relationship. However, the financial administrator of Money Matters can serve as a mentor or coach for the client's existing financial administrator, thus providing them with guidance and information that may be beneficial. The Money Matters Program can act as a safety check or balance for these relationships by becoming a third party which oversees/reviews distribution of funds. This can be a great protector for both the client and their financial administrator against abuse of funds or accusations of abuse.
c) In cases where the client's primary source of income is not from AISH (or they have a substantial amount of income form other sources that are not eligible under the AISH Benefits Administration Program) or where no pre-existing trustee relationship exists, CASS can develop a financial administration relationship with the client. The decision to embark on this relationship is entirely voluntary and the nature of this relationship is entirely under the control of the client. In these cases, the financial administrator and the client will meet to create and/or review a budget together, discuss the client's needs and determine what role the financial administrator will take. The financial administrator's role can be as involved as the client desires. The financial administrator may be asked to (1) distribute money for rent or bills, (2) pay rent or bills on the clients' behalf, (3) distribute money for living costs such as groceries or transportation, (4) space out discretionary

funds, or (5) allocate money towards savings. The financial administrator and the client draft a trust agreement that outlines the role the financial administrator.

Within financial administration relationships, the financial administrator attempts to take the material covered during training and apply it so that the client can see these concepts in practice. While the activities of the financial administrator help ensure that the basic needs of the client are met (e.g. rent and bills are paid), all activities are reviewed with the client in order to build and develop skills. It is foreseeable that over a period of time (likely one or two years) in the program, some clients will develop their skills to a level whereby they can independently manage their finances and terminate or decrease the level of their relationship with the financial administrator. For other clients, skill development may not proceed beyond a certain level and they will always require some assistance. Trust agreements will be renegotiated on a recurring basis to accommodate for changes in the client's changing level of skill and/or changes in the client's desire for level of involvement.

All distribution of funds is done through cheques and clients can only access the financial administrator during his business hours, however, in no other way is access to funds restricted for the client. The client can make requests for funds or changes to the agreement at any time. Even in situations in which the financial administrator believes the funds will be used in an unwise manner (e.g. for lottery tickets), the decision to release funds is solely the client's. The financial administrator will use these situations to spark discussions regarding the ultimate consequences and outcomes of spending in this manner; nevertheless, the decision is ultimately the client's and their successes or failures are their own.

CASS has a successful track record of providing financial administration services. In the past six years, CASS provided financial administration to 31 persons with developmental disabilities (PDD). During this time, over $80 000 in debt was cleared and over $1 000 000 of income was overseen. Some of these individuals have since taken on their finances and are fairing well.

In preparing for the Money Matters Program, the financial administrator engaged in extensive negotiations with the bank to ensure that appropriate services would be available. All Money Matters Program client accounts are held at the CIBC. Through a great deal of negotiation and communication with the bank, it was arranged that all service and cheque fees on these accounts would be waived. The bank allows the financial administrator electronic access to these accounts; access to all other staff members at CASS, MCC-ED, or the Clubhouse is restricted.

The financial administrator reconciles each client's account with the bank statements from that account. The financial administrator enters all the banking information and transactions for each Money Matters Program client into the software program, Quicken (a financial tracking program). This program allows him to track and categorize each and every transaction and produce reports that summarize transactions. The program is fairly easy to understand and is a good tool for reviewing transactions with clients. The financial administrator frequently engages in a review of each account with the client in which the activity of the account is reviewed (outflow, inflow, balances, etc.)

It is forecasted that the maximum manageable client caseload for the financial administrator will be approximately 50 clients. There are presently no firm plans or strategy for meeting caseloads over 50 clients (such as waiting lists or priority strategies). Additionally, all bank accounts and agreements are identified as 'Living Estates' in the name of the client. In this way, the client will receive the credit rating/review of a managed bank account. The Financial Administrator, however, maintains sole signing authority on the 'Living Estate' accounts. The client relationships are strictly with the Financial Administrator. CASS is currently exploring some form of contingency plan to put in place to deal with any unexpected situations which incapacitate the present financial administrator (e.g. injury, turnover, etc.).

Financial Review

The bookkeeper at the Clubhouse Society of Calgary will review all client accounts in co-operation with the financial administrator. Through the review of account records, the Review component ensures a "safeguard" for the client by creating a degree of separation between the financial administrator and the actual funds.

The financial review is currently taking place on a quarterly basis although there may be a need to engage in some abbreviated form of the audit process on a more frequent basis (monthly). Currently, the financial administrator prepares documents for the bookkeeper which include: names of all the individuals in the financial administration component of the program, an outflow and inflow statement from Quicken for each account, a reconciliation report for each account, a total transaction report from each account, and a photocopy of the bank statement from each account. Account numbers from the bank statements will be whitened out for confidentiality purposes. All materials are provided in paper copies and files will be stored under lock and key at the Clubhouse Society of Calgary
(with Gordon Young and Navpreet Sahota having possession to the only keys). Clients will give informed consent to release their information for financial review when initially drafting their trust agreement with the financial administrator.

The bookkeeper will either review all account files in cases where there are only a small number of accounts for review or review a random sample of accounts in cases where the number of accounts are too numerous to warrant a complete review. The bookkeeper will monitor the amount of time it takes to review each individual's account to determine what the capacity will be for a full review. The process for determining the number and process for random selection of files in situations where the caseload is heavy has yet to be determined.

For each individual account that is reviewed, the bookkeeper examines the reports for the account and flags any transactions or information that are questionable or unusual in any way. She looks for patterns in regards to distribution of funds (e.g. monthly bill payments) and makes notes regarding transactions which do not fit these patterns. She then connects with the financial administrator so he can verify the source and reason for any flagged transactions. This process will be thoroughly documented.

Recommendations for Practice and Policy from the Interviews

The following recommendations are based on the information gathered through the interviews. Recommendations include:

1. Identify resource for training offered for individuals not connected with a referring agency.
2. Track marketing activity to evaluate success of marketing efforts and materials.
3. Clarify role and responsibilities of the referring agency and develop procedures to ensure these roles are met.
4. Develop a referral form to enhance communication between the staff of the Money Matters program and referring sources (information on this form can be used to provide guidance on the needs of the client in terms of training or immediate need to engage in financial administration).
5. Document modifications to the training curriculum.
    a. This documentation will reflect a toolbox from which material can be drawn rather than a standard curriculum.

    b. Language levels of the material will be altered where appropriate.
    c. Focus will be on participatory activities and discussion.
6. Develop a protocol or strategy for dealing with mental health issues that may arise during training (e.g. including mental health issues in curriculum, training for facilitator, having the contact person from the referring agency sit in on training, etc.).
7. Further explore whether training should be offered on a continuous enrollment and/or discrete offering basis.
8. Investigate or evaluate the criteria which determine optimal group size for engaging in training.
9. Clarify issues to do with confidentiality and information sharing (e.g. degree to which MCC-ED and CASS may share client information).
    a. Develop system for following up with clients and transfer of clients to financial administrator.
    b. Develop protocol or criteria for determining when a client may be better served by engaging in financial administration before entering the training component of the program.
10. Investigate back-up issues for the staff member engaged in financial administration relationships with an eye towards the relationship with the bank, workload, and strategy in the likelihood that the staff member is out of capacity for any reason.
11. Develop a strategy for meeting financial administration demands when reaching near capacity (e.g. waiting lists, policy for determining priority, etc.).
12. Develop a protocol to deal with client grievances with the financial administration process and document this protocol within the Trust Agreement signed by the client.
13. Document process by which mandated trusteeships are handled by the Money Matters program to ensure that their voluntary status within the Money Matters program is maintained.
14. Further develop and document protocol for monthly and quarterly review of bank accounts by the bookkeeper.
15. Monitor capacity for full financial review and develop process for random review of financial administration client's bank accounts.

Utilization Data

Development of the Utilization Data Collection Protocol

The need for careful tracking of participants through the training and financial administration components of the program was discussed during the first Steering Committee Meeting in November, 2004. At that time, it was decided that both key demographic information (such as gender, name, age, etc.), as well as data that may inform the program evaluation in the future (such as housing status) be collected. For the training component, demographic data is collected for each participant as well as attendance data for each training module. Originally, the demographic data was collected from the referring agency but to simplify the data collection process, it was later decided that this data could more easily be collected by the training facilitator. For the financial administration component, demographic data and data regarding daily interactions with the clients is collected by the financial administrator. The utilization data collection tools developed based on the Steering Committee discussion and in accordance with utilization data collection guidelines requested by the Calgary Health Region can be found in Appendix D.

The first form was designed to be completed by the training facilitator. As can be seen in the Appendix, this form collects information regarding name, health care number, date of birth, gender, address, telephone number, primary language, ethnicity, diagnosis, and current financial assistance. This form is forwarded directly to the program evaluator upon its completion. During each training session, participants are asked to print their full name on a sign-up sheet. These attendance sheets are also forwarded to the program evaluator. A second form found in the Appendix is completed by the financial administrator. This form asks for information regarding name, date of birth, gender, address, phone number, referring agency, monthly income, existing trustee relationship, housing, training completed, and services provided. As with the other data, the information is sent directly to the program evaluator.

Program Activity

During the time period of September 1st, 2004 and January 31st, 2005, 26 clients that participated in the Money Matters Program in some capacity were tracked formally using the above protocols, aged 18 to 62, 14 males and 12 females. A further 29 participants attended one or more training sessions between September 2004 and mid-February 2005, however, were not formally tracked due to delays in establishing a tracking system. These 29 participants were recorded based on daytimer entries and informal tracking by the Training Facilitator.

Table 1: Money Matters Client's Demographic and Referral Source Summary: Sept. 1st 2004 to Jan 31st, 2005

Client	Age	Sex	Referral Source	MM Training	MM Financial Administration start date
MM-00001	41	M	CASS	Y	Sept. 2004
MM-00002	43	F	CASS	Y	Sept. 2004
MM-00003	44	F	CCLA	Y	Dec. 2004
MM-00004	62	M	CASS	Y	Sept. 2004
MM-00005	49	M	CASS	Y	Sept. 2004
MM-00006	50	M	CASS	Y	Sept. 2004
MM-00007	24	M	AISH	N	Feb. 2005
MM-00008	18	M	VRRI	N	Dec. 2004
MM-00009	44	F	AISH	N	Jan. 2005
MM-00010	47	M	AISH	N	Dec. 2004
MM-00011	48	M	CASS	Y	Sept. 2004
MM-00012	36	F	CCLA	Y	N
MM-00013	41	F	CCLA	Y	N
MM-00014	39	M	CCLA	Y	N
MM-00015	44	F	CCLA	Y	N
MM-00016	50	M	CCLA	Y	N
MM-00017	46	M	CCLA	Y	N
MM-00018	55	F	Potential Place	Y	N
MM-00019		F	Potential Place	Y	N
MM-00020	44	F	Potential Place	Y	N
MM-00021	47	M	Potential Place	Y	N
MM-00022	23	M	Potential Place	Y	N
MM-00023	47	F	Potential Place	Y	N
MM-00024	42	F	Potential Place	Y	N
MM-00025	38	F	Potential Place	Y	N
MM-00026	27	M	Potential Place	Y	N

As can be seen from Table 1, 22 participants were tracked as attending one or more Money Matters training sessions in the period of September 2004 to the end of January 2005. As mentioned previously, a further 29 participants attended training in the period of September 2004 to the middle of February 2005, however, these participants were not or have not yet been captured by the formal data collection protocol. Therefore, a total of 51 participants have attended training from September 2004 to mid-February 2005. As such, the program does appear to be on track in meeting its target of 75 training participants by the end of March 2005.

As of the end of January 2005, 11 clients were served directly by the financial administrator. Seven of these clients were established through a referring agency. Four of the clients were not attached to a referring agency and had not previously attended Money Matters training. These four clients were referred to the program due to immediate financial crises that needed urgent attention. The financial administration component appears to be on track to meet its target of servicing 15 to 25 clients by the end of March 2005.

Client Feedback Interviews

Interview Protocol

Clients who had participated in the training component and/or were participating in financial administration in the Money Matters program were interviewed to obtain their initial impressions of the program. Three interviews in total were conducted. Two of the individuals had attended training and were participating in the financial administration component of the program. One individual had attended the training but was not presently participating in financial administration. Clients were asked for feedback regarding their perception of the strengths and weaknesses of the training and financial administration. Appendix E contains the Interview Guides which outline the basic questions upon which the interviews were based. Please note that the results of these interviews are based on only 3 individuals within the program and may reflect specific individual experiences that may not necessarily generalize to the client population as a whole.

Summary of Client Interviews

Training Strengths	• Liked the information on entrepreneurship • Felt it was familiar information, however, a good refresher • Trainer was funny and comfortable with the group • Information regarding considering whether a purchase was a want or need was helpful (want or need information card)
Training Weaknesses/Suggested Improvements	• Felt others were not absorbing the information • Offered in the summertime which is distracting, other things to do • Trainer's appearance made him uneasy at first but once he spoke, felt comfortable with him • Trainer could be funnier • Separate people based on intelligence (knowledge) so that you are not held back by others with different needs then you. Or could do more one-on-one or two-on-one sessions • Information on credit was not relevant to client's situation • Attended a couple of training sessions but does not recall any of it • Some people in the group seemed to lose interest

Financial Administration Strengths	• Administrator gives him more freedom than past trustees • Makes him think more about spending his money • Finances are less uncertain • Like the routine of budgeting, it helps but does not restrict him • Feels his money is safe
Financial Administration Weaknesses/Suggested Improvements	• Feels like he disappointed or let down his old trustee by entering program • Feels that he had no problem paying bills previously and does not like having any access to his money • Would rather not be involved in program

Recommendations for Practice and Policy from the Client Interviews

The following recommendations are based on the information gathered through the client interviews. Recommendations include:

1. Track training attendance and participant retention closely on an individual client basis.
   a. Develop system for following up with clients who have poor attendance or a sudden change in attendance.
   b. Identify factors that lead to poor attendance.
   c. Develop procedures for encouraging training attendance.
2. Develop an initial needs assessment to determine individuals' skill levels and interest in the various training topics included in the curriculum.
3. Develop a measure to assess individuals' retention and knowledge of material post-training.

APPENDICES

Appendix A
Literature Review

Introduction

A systematic review of the academic and grey literature was undertaken for utilization in the Money Matters program. The review was intended to identify best practices and benchmarks (if any) for:
(a) programs intended to facilitate the development of financial management skills in mentally ill adults and low-income audiences
(b) trusteeship/payee programs for mentally ill adults; and
(c) training programs designed for mentally ill adults .

Searches for academic literature were conducted in ERIC, Medline, Healthstar, PsycINFO, and Web of Science databases. The search strategy adopted in each of the databases is set out in Appendix B. In the majority of cases, search parameters were restricted to English language from 1998 onward. Articles or books from outside that date range were chosen for their particular relevance to the areas under review.

Articles for review were selected based on a review of abstracts. They were subsequently reviewed and classified into empirical and non-empirical categories. Additional articles were also obtained if the first round of articles referred to a particularly relevant publication. The methodology of each paper was categorized as quantitative or qualitative and rated according to a number of dimensions.

Empirical articles that were quantitative were rated in terms of the comprehensiveness of their literature review, the research questions and design, population and sampling, data collection and capture, and the analysis and reporting of results. Qualitative empirical articles were rated based on their comprehensiveness in terms of credibility, transferability, dependability, comfirmability, and authenticity. Based on these criteria studies were allocated to one of three categories depending on whether they provided strong, moderate or weak evidence. The bulk of this review is based on information gleaned from those studies that provided strong evidence.

There are several limitations to the review. First, many of the studies were limited to programs in the United States. There is very little available on Canadian studies, programs, and interventions, successful or otherwise. Therefore, it is important to consider the vast differences in social service systems between Canada and the United States in considering the results of the studies. Second, searches for grey literature reports were undertaken; however, the vast amount of results that sprung from these searches made a complete review of all results impossible. Therefore, only the first ten pages of results were examined for each search category. Relevant grey literature did arise in the course of searches for peer-reviewed literature. Third, there were several publications (articles and books) that could unfortunately not be obtained prior to the writing of this report that may also have contributed to the discussion.

Overall, the literature in the area of best practices and benchmarks for money management interventions for mentally ill adults varies depending on the area of focus. There appears to be a fair amount of information relating to mandated payeeship programs, very little information related to voluntary trustee or financial administration relationship programs, and little information available in the area of financial management training programs for mentally ill adults. As such, there is little empirical evidence which addresses models similar or related to the Money Matters model.

Organization of Literature Review

This review focuses on mentally ill adults who are struggling to meet basic living needs due to a lack of financial management skills and the efforts to address this need. Brief descriptions of several programs together with outcomes relative to those programs are discussed.

As previously noted, literature that directly evaluates the areas of voluntary financial administration and financial management skill development and/or training for mentally ill populations is relatively scant. However, the few references that were found will be discussed. The final section will offer recommendations for effective practice and policy stemming from the outcomes of studies in each of the areas globally (i.e., trusteeship and skill development).

Need for Financial Education and Planning Among Persons with Mental Illness

Recently, the National Endowment for Financial Education funded a large study which examined the financial planning needs of Americans with mental illnesses. A number of in-depth interviews (n=25) and focus groups (n=19) were conducted to obtain a clear picture of the financial situation of individuals with mental illness and the impact their financial situation has on other aspects of their life (Cook, Burke, & Petersen, 2004). The life stories of the respondents reflected the effects of poor money management in many ways: an inability to pay bills, credit card debt, bankruptcy, eviction, and homelessness. Often their stories illustrated the struggles of managing a major mental illness while concurrently juggling the demands of life. While with some individuals symptoms of mental illness negatively impacted on abilities to effectively manage finances, in other circumstances, their stories reflected how difficulties arising from poor money management skills aggravated existing mental illness symptoms.

Participants in the study identified two major categories of financial planning needs. First, participants shared a desire to meet basic needs, that is, financial planning that allows them to pay their rent, buy food, and receive adequate health care and prescriptions. Secondly, participants voiced their desire for financial management skills training; for example, a desire to learn how to budget, juggle bills, use the banking system, save money, and develop a financial plan (Cook et al., 2004).

Programs Focused on Financial Management Skill Development or Training

Program Models

While some literature has examined life skills training for mentally ill adults (which often includes a component of money management skill development) (Armstrong, Cox, Short & Allmon, 1991; Drake, Becker, Biesanz, Torrey, McHugo, & Wyzik, 1994; Garety, Kuipers, Fowler, Chamberlain, & Dunn, 1994; Robertson, Connaughton, & Nicol, 2004), very little research has focused and isolated the effects of financial management skill development or training. The life skills literature often only mentions money management training as a component of a larger treatment or training program and does not fully describe the content or curriculum of this component. Furthermore, analysis of the effectiveness of life skills training evaluated the training or treatment as a whole rather than examining the contribution of each component of the treatment towards positive outcomes. Therefore, it is difficult, if not impossible, to determine the impact of the money management component through this literature.

Life skills programs are defined as any group or individual program which addresses independent functioning in daily living (Robertson et al., 2004). The primary goal of these programs is to build or develop skills which will assist the individual to effectively live, function, and contribute independently within the community. These programs generally include training in skills such as personal self-care, organizing and running a home, domestic skills, communication, and community living skills. Additionally, these programs often include a focus on money management skills. Within the literature outlining these programs, this component is often referred to as “budgeting”, “managing money”, or “financial management”. Research on life skills programs provides little detail regarding the content or nature of the money management component of these programs. It appears that there may be various modes of delivering this material (e.g. group versus one-on-one coaching), time and attention given to this area, and types of topics discussed (e.g. sole focus on budgeting versus more thorough handling of money issues). However, it can be assumed that this component is offered in conjunction with the standard philosophy of life skills programs in general. Specifically, these programs tend to operate on the philosophy that the majority of mentally ill adults can increase or develop life skills and have an eye towards building effective independent functioning within individuals (Robertson et al., 2004).

Individuals living with mental illness often live on low-income levels, well below the poverty line. A study of 850 individuals with psychiatric disabilities living in the community within the United States found that the average individual monthly income was $589 and the average household income was $986 (Cook & the EIDP Workgroup, 2002). Given that the mentally ill population serviced by the Money Matters program typically will be comprised of individuals subsisting on low levels of income, the literature on financial management training for low-income adults may be instructive. It is suggested that training programs for low-income audiences to date have been developed piecemeal, are poorly coordinated, and have not reflected a consistent vision about low-income consumer needs (Brobeck, 2002). However, research on the money management behaviours of low-income individuals can help guide the development of training curriculum and effective programs.

There are unique characteristics of low-income audiences that should be noted. Particularly, there appears to be a need for financial management skill development within low-income populations. Low-income persons are less likely than those with higher incomes to be financially educated (Brobeck, 2002). It is suggested that low-income individuals are more likely to have limited education or to have experienced school failure and, therefore, are not exposed to money management training programs offered through the school system. Additionally, because of the concentration of low-income individuals amongst the unemployed and low-wage service sectors, they may have limited exposure to employee-based financial management programs (Anderson, Zhan, & Scott, 2004).

Research also suggests that low-income individuals are less likely to have bank accounts than those with higher incomes, and thus may lack knowledge about basic banking practices (Anderson et al., 2004; Jacob, Hudson, & Bush, 2000). Hogarth and Lee (2000) illustrated that households without bank accounts may overestimate the cost of owning an account and/or underestimate the costs of using alternative financial services such as cheque cashing or pawn brokers.

Low-income individuals have also been shown to be more susceptible to predatory lending practices (Fox, 1999). It is suggested that they often lack the skills to make or understand percentage calculations related to loans and are less likely to make us of annual percentage rate figures to compare lending costs (Brobeck, 2002). Studies find that low-income individuals are aggressively solicited by those using predatory lending practices over the phone, through direct mail, and door-to-door (Jacob et al., 2000).

Although many low-income individuals do not presently possess a credit card, it is suggested that credit card ownership amongst low-income persons is rising. Bird, Hagstrom, and Wild (1999) found that by 1995, 57% of households within the United States with incomes below 150% of the poverty level had at least one credit card. Additionally, they found that low-income households are more likely than higher income households to have high credit card debt to income ratios. This suggests the need for low-income individuals to understand and carefully compare credit card costs and benefits.

Low-income consumers are much less likely to save and invest than higher income consumers. Low-income persons may misunderstand how relatively small amounts of monthly savings can accumulate over time. Additionally, low-income households are less likely to prepare financial plans and budgets than higher income households (Korczyk, 1998).

Finally, because low-income persons have limited resources, public supports are especially important in determining their financial well-being. However, a study in the United States shows that many income-targeted benefits (such as childcare subsidies, food stamps, and Medicaid) are underused (Anderson, 2002). One presenting reason for the under use of such services is lack of knowledge. This suggests that training that focuses on the availability, eligibility and procedures for accessing public supports may be beneficial (Anderson et al., 2004).

Outcomes of Programs

Anderson et al. (2004) completed a brief evaluation on the recruitment and completion rates for a program entitled "Financial Links for Low-Income People" (FLLIPP). They examined data for 298 participants of the program and also conducted interviews with 20 program managers, recruiters, and trainers at eight different training sites. FLLIP provides 12 hours of financial management training for persons with incomes below 200% of the poverty level. The training is provided through contracts with non-profit agencies, which are responsible for recruiting all program participants. A common core curriculum, which was developed based on identified low-income consumer needs, is used at all program sites.

FLLIP utilizes either IDA or financial education-only approaches at different sites. At the financial education-only sites, participants receive few if any tangible participation incentives. At the IDA sites, the training is accompanied by IDA accounts that provide up to $2 in matched savings for every $1 the participant saves, up to a maximum of $2000 in matching funds. Participants in the IDA program must complete the training in order to receive the matched savings account (Anderson et al., 2004).

It was found that recruiters and managers at education-only sites had no tangible incentives to offer and consequently often experienced difficulties in recruiting participants. Even when recruitment was successful, drop-out rates at the education-only sites averaged about 40%, as opposed to 11% at the IDA sites. In the interviews with trainers, reasons mentioned for the drop-out rate included factors such as transportation issues and child-care issues. As such Anderson et al. (2004) suggest that particular energy needs to be focused on recruitment and retention issues within education-only programs. The authors suggest that any additional incentives that can be offered (such as certificates of completion, graduation ceremonies, or small gift certificates) may be beneficial in this regard. Additionally, the authors suggest that follow-up phone calls to individuals that miss sessions may be useful in helping identify and solve any barriers that may be preventing individuals from attending training.

Based on the interviews with trainers and managers, the authors of the study recommend that the training content of programs for low-income groups should parallel that offered to other audiences and include topics such as banking practices, budgeting, credit card use, and savings and investing. However, due to the skill levels of the individuals attending the training, this material should be presented at a basic level to most low-income groups (Anderson et al., 2000). The authors suggest that basic material is most important for the areas of savings and investing, where in particular, participants demonstrated little knowledge and experience.

Given the diverse nature of low-income audiences, the authors also suggest that an assessment of training needs at the beginning of a program may be particularly beneficial (Anderson et al., 2004). This initial assessment could be conducted via a pre-training written test which measures the knowledge levels and needs of individuals within the group. Alternatively, initial training sessions could be used to discuss training needs with participants. In either case, the content of the training could be adjusted to best fit the needs identified in this initial assessment.

Representative Payee/Trusteeship/Financial Administration Programs

Program Models

Descriptive studies have given us a picture of those individuals who tend to be assigned payees. Luchins et al. (1998) used chart reviews to determine the criteria cited by mental health professionals for assigning payees to clients. The most common criteria were comorbid substance abuse or dependence (48%), history of homelessness (33%), frequent hospitalizations (32%), long-term hospitalizations (21%), lack of financial skills (29%), danger in one's own residence (22%), and need for treatment motivation (18%) (Rosenheck, 1997 as in Luchins et al., 2003). A survey of community mental health centers conducted by Hanrahan, Luchins, Savage, Patrick, Roberts, and Conrad (2002) indicated that the criteria for appointing payees included poor financial skills (89%), insufficient rent money (52%), substance abuse (50%), homelessness (33%), and frequent (37%) or long-term (30%) hospitalization.

The majority of the literature documenting money management programs originates from the United States and focuses on a representative payee model of money management. Representative payeeship programs are typically mandated (i.e., client participation is non-voluntary) and often are driven by contingent management philosophies, whereby the trustee can withhold client funds based on client behaviour and treatment adherence (Luchins, Roberts, & Hanrahan, 2003). Proponents of these programs often discuss the clinician's need to frame their clinical judgements within the core ethical principles of beneficence (protecting the client's best interest) and autonomy (the client's right to self-determination). When individuals are severely disabled, they may have impairments that interfere with their decision-making and self-care skills in ways that put them at risk for harm. In such situations, the ethical obligation to protect a client's welfare can conflict with the client's right to self-determination (Abramson, 1989). In paternalistic beneficence, the clinician's view of benefits and harms is different from that of the client, and the clinician's judgement prevails. Representative payeeship services have been classified as limited paternalistic beneficence (Luchins, Hanrahan, Conrad, Savage, Matters, & Shinderman, 1998). As such, it is suggested that representative payee services must be justified by a clinical judgement that the client is incapable of managing funds. Supporters of mandated money management services suggest that the benefits of preventing deterioration and hospitalization by ensuring that basic survival needs are met provides ethical justification for limiting a client's autonomy (Brotman & Muller, 1990).

The classification of representative payeeship programs as limited paternalistic beneficence means that the program attempts to protect the client from harm without interfering with his or her basic liberties (Luchins et al., 1998). However, these programs will vary from program to program in the degree to which they encourage and abide to client participation and input in money making decisions. Some programs evaluated in the literature claim that they value and attempt to enhance client autonomy when at all possible by including elements such as skill training within the program (Luchins et al., 1998). However, most of the reports of programs obtained in the academic literature do not clarify the program's philosophy on matters of client autonomy and do not provide any details regarding the degree of paternalistic beneficence taken by the program. Likewise, the literature tends not to address the degree to which trustee programs are used, not just to manage the client's funds, but also as an educational tool to develop their financial skills. Seldom is it even mentioned that the trustee can act as a coach and none of the studies of mandated representative payees found assessed the degree to which participation in such programs increased client skill levels. In describing their experiences in using family members as payees, the individuals interviewed by Cook et al. (2004) described situations where they felt removed from the process and were provided with what felt like an "allowance", as if they were children.

Only two programs were found that follow a voluntary model of money management services. First, in the past six years, Calgary Alternative Support Services Inc. (CASS) has provided financial administration to 31 persons with developmental disabilities (PDD). No formal evaluation of this program took place, however, it can be said that during this time, over $80 000 in debt was cleared and over $1 000 000 of income was overseen. The financial administration component of the Money Matters program was modeled largely after CASS's work in this area.

The second program which adopts a voluntary model is the Assured Income for the Severely Handicapped (A.I.S.H.) Benefits Administration Program. The program was designed to help A.I.S.H. clients manage their monthly A.I.S.H. benefits. The program is restricted to individuals receiving benefits from A.I.S.H. and will only oversee funds from A.I.S.H. benefits (the program is not involved in the administration of funds from other sources such as part-time work). The program helps A.I.S.H. clients pay their bills on time, makes sure A.I.S.H. benefits last the whole month, and requires a Primary Contact Person (PCP) to act as a link between the A.I.S.H. client, the A.I.S.H. office, and the Public Trustee's Office (Linda Kennedy, Assistant Trust Officer, AISH Program, personal communication, December 1st, 2004).

The program began on June 1, 2000. The program was restricted to the Edmonton Region in the first year of its operation and has since expanded to the Central Alberta and Calgary Regions. As of December 1st, 2004, the A.I.S.H. Benefits Administration Program is serving 117 clients throughout Alberta (Linda Kennedy, Assistant Trust Officer, AISH Program, personal communication, December 1st, 2004).

The A.I.S.H. Benefits Administration Project follows a completely voluntary model of operation. Clients self-identify as interested in participating in the program. Clients are provided the service free of charge. Clients sign a trust agreement outlining the terms of their relationship with the Public Trustee. The clients jointly agree on a budget with their Primary Contact Person (PCP) and this budget is submitted to the Public Trustee. Clients can make budgetary changes at any time by submitting a request to the Public Trustee. Finally, clients can chose to terminate the relationship at any time by submitting written notification to the Public Trustee (Linda Kennedy, Assistant Trust Officer, AISH Program, personal communication, December 1st, 2004)).

Outcomes of Programs

Researchers have recently begun to document the outcomes and successes of mandated representative payee programs. The primary function of these programs is to help individuals meet their basic living needs and a primary basic need which has been of focus is housing. In a study of 1348 homeless individuals, Rosenheck, Lam, and Randolph (1997) examined the relationship between representative payee services and housing by examining four groups: (1) those who did not receive public support payments, (2) those who did receive payments but had no representative payee, (3) those who initiated a payee relationship between the pre and post-measures, and (4) those who had a payee before the pre and post measures. The groups with representative payees consisted of both agency and non-agency based payees. With their post-measure, they found that the two groups with representative payees averaged 15 days of homelessness during the previous two months while the groups without payees averaged 20 days of homelessness. Stoner (1989) examined homelessness within individuals with agency-based payees. She found that after one year, 77% of clients reported no days of homelessness and 82% of clients were living within their financial means.

Besides meeting basic housing needs, representative payee programs have shown benefits on participant's mental health and quality of life. However, researchers have been challenged by the problem of disentangling the specific effects of representative payeeship from the effects of other services that are generally offered in conjunction with representative payee services.

Many clinicians believe that the stress of homelessness that can result from poor money management can exacerbate individual's mental illness symptoms, resulting in greater levels of hospitalization. A study which followed 56 individuals with severe mental illness who were enrolled in a representative payee program in Chicago found that during the year of participation in the program, the mean number of days spent in state hospitals decreased markedly compared with the year before enrollment, from 68 days to seven days. A similar reduction was also shown in the number of days spent in state and private hospitals, from 97 days to 15 days (Luchins et al., 1998). Although this study did not examine this trend in comparison to a group of similar individuals who did not participate in the program, their findings remained significant after the authors accounted for statewide trends in hospitalizations that occurred during that same year.

Clients typically express high levels of satisfaction with representative payee programs and credit the programs for helping them better meet their needs, learn budgeting skills, and control their substance abuse (Dixon, Turner, Krauss, Scott, & McNary, 1999; Rosen, Desai, Bailey, Davidson, & Rosenheck, 2001; Rosen, Rosenheck, Shaner, Eckman, Gamache, & Krebs, 2003). Interestingly, it has been found that while initial satisfaction with mandated representative payee programs is low, greater satisfaction and fewer problems are encountered as the duration of the payeeship increases (Dixon et al., 1999).

The A.I.S.H. Benefits Administration Program underwent a thorough program evaluation after its first year of operation. During the first year, the program was restricted to the Edmonton Region and the project capacity was capped at 30 A.I.S.H. recipients. Data was collected on 28 individuals who participated in the program at three phases – pre, during, and post project (A.I.S.H. Benefits Administration Project Steering Committee, 2001). Data collected from the A.I.S.H. recipients indicated that the program allowed them to live within their means, pay their bills, and in some cases save a little of their money for the future. The Primary Contact Persons (PCP's) reported their clients as having an improved quality of life, improved self-esteem, a sense of security, as well as improved relationship with both family and friends. The PCP's also reported that the program resulted in a reduction in the number of financial crises experienced by the A.I.S.H. recipients and thus a reduction in related stress. The PCP's further felt that the program allowed the teaching of skills in how to spend money wisely, thus resulting in good decisions and reduced impulsiveness.

As a result of the positive outcomes of the first year of the A.I.S.H. Benefits Administration Program, it was recommended that the program become a permanent program within the Edmonton Region and that the cap on the maximum number of participants be lifted to include all A.I.S.H. recipients. Furthermore, it was recommended that the program expand to be available to all regions within Alberta (A.I.S.H. Benefits Administration Project Steering Committee, 2001).

Recommendations for Practice and Policy from the Literature

Limited recommendations have been provided in the literature as to those elements of programs and interventions that are most successful and what administrators and researchers should be focusing on in their implementation. Recommendations include:

1. Modifications to the training curriculum should be documented.
    a. This documentation will reflect a toolbox from which material can be drawn rather than a standard curriculum.
    b. Language levels of the material will be altered where appropriate.
    c. Focus will be on participatory activities and discussion.
2. Monitor attendance, recruitment and retention of training participants.
3. Develop an initial needs assessment to determine groups' skill levels and interest in the various training topics included in the curriculum.
4. Include information regarding services and financial supports available for mentally ill individuals within the training curriculum.

Conclusion

The literature review revealed that there is little literature available that takes a similar philosophical approach to financial administration as the Money Matters Program. The available literature on trusteeship speaks to global outcomes of trustee programs but does little to address the characteristics of trustee programs that lead to successful outcomes. Therefore, the literature was extremely limited in the degree it could offer useful recommendations for the Money Matters Program. In the area of financial training, there was also a lack of studies. However, a couple of studies, although limited to programs in the United States, could help inform the training component of the Money Matters Program. The Money Matters Program is in accordance with many of the recommendations that arose from this research.

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Appendix B
Literature Review Search Strategy

Search Strategy Utilized in Identifying Best Practices and Benchmarks for Programs Intended to Facilitate the Development of Financial Management Skills in Mentally Ill Adults, Trusteeship/Payee Programs for Mentally Ill Adults, and Training Programs Designed for Mentally Ill Adults

ERIC, PsycInfo, Medline, HealthStar, & Web of Science

- "mental* ill*" or "mentally ill" or "mental illness" or "mental disorder" or "mental health"
- "program evaluation"
- "financial management" or "trustee" or "payee" or "financial skill" or "budgeting" or "money management" or "representative payee" or "financial training" or "financ* training"
- "homelessness" or "homeless*" or "housing"
- "individual development accounts" or "asset building" or "financial management training"
- ("mental* ill*" or "mentally ill" or "mental illness" or "mental disorder" or "mental health") and "program evaluation"
- ("mental* ill*" or "mentally ill" or "mental illness" or "mental disorder" or "mental health") and ("financial management" or "trustee" or "payee" or "financial skill" or "budgeting" or "money management" or "representative payee" or "financial training" or "financ* training")
- ("homelessness" or "homeless*" or "housing") and "program evaluation"
- ("mental* ill*" or "mentally ill" or "mental illness" or "mental disorder" or "mental health") and ("independent living skills or "life skills) and ("training" or "skill development")

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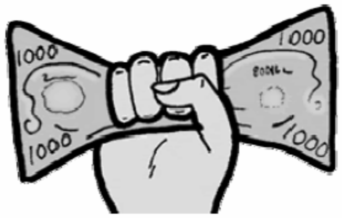
- "program evaluation"
- "outcome measurement"
- "financial management"
- "trustee"
- "payee"
- financial skill*
- budget*
- "money management"
- "representative payee"
- financ* train*
- homeless*
- "housing"
- "independent living skills"
- "skill training"

Appendix C
Marketing Information Sheet

Money $ Matters



For Mental Health Consumers

Enabling People to Better Manage Their Financial Assets

This program is offered to persons with mental health concerns.
Mental health consumers will learn to organize their personal finances, and have access to fiscal management assistance.

The program is comprised of two components:

- <u>Financial Training (6 - 10 hours)</u>
- <u>Financial Administration (1 month – 2 years)</u>

Money Matters offers Training and Administrative support

Financial Training (6-16 people per class)
- Developing Assets
- Budgeting
- Credit
- Banking
- Consumerism

Financial Administration
- Managing money
- Maintain financial stability
- Negotiating with creditors
- Ensuring bills are paid
- Developing positive credit rating

For more information contact Trevor at: trevorm@mcca-ed.org
Phone: 272-9310 ext 233 fax: 235-4646

In Partnership with:

CASS
Calgary Alternative Support Services

Potential Place

MCC
Employment Development

CHR
Calgary Health Region

Appendix D
Utilization Data Collection Forms

MONEY MATTERS

Training Registration Form

Date: ______________ **Referring Source:**______________________ **Contact Person:**______________

mm/dd/yyyy

Please document the following information for all participants of the Money Matters Training. **Note: Please include all participants that attended any one or all of the training modules.**

Participant Name[1]	Personal Healthcare Number	Date of Birth mm/dd/yyyy	Gender (M / F)	Address[2]	Telephone Number	Primary Language	Ethnicity[3]	Diagnosis or Presenting Problem[4]	Currently receiving assistance in administering finances (Yes / No)

1. First & Last Name
2. Please note if participant is not in stable living accommodations
3. Client's main ancestral ethnic group (source: Canadian Census): Canadian, French, English, Chinese, Italian, German, Scottish, Irish, Cree, Micmac, Metis, Inuit, East Indian, Ukrainian, Dutch, Polish, Portuguese, Filipino, Jewish, Greek, Jamaican, Vietnamese, Lebanese, Chilean, Somali, etc.
4. Please include **all** diagnoses and/or presenting problems (e.g., schizophrenia, substance abuse)

Please Note: This utilization information is being collected for the ongoing evaluation and monitoring of the Money Matters Program. All information use, collection and disclosure is in accordance with the Health Information Act.

MONEY MATTERS
Information to be gathered by Financial Administrator (CASS)

Client Name:____________________ **DOB:**______________ **Gender:** Male___Female___
mm/dd/yyyy

PHN: __________________________ **Primary Language:** _______________________

Address: _____________________________ **City:** __________________
Postal Code: ________ **Telephone**: ______________

Referring agency/program:______________ **Contact person:**______________

Referral date: ___/___/___ *(mm/dd/yyyy)* **Enrollment/start date:** ___/___/___ *(mm/dd/yyyy)*

Diagnosis or Presenting Problem: _____________________

Client's estimated monthly income:_________________

Is Client in Existing Trustee Relationship: Yes____ No____

If Yes, type of trustee relationship (e.g. AISH):_______________________________

If No, describe recommendation/referral provided (e.g., AISH, CASS, family, etc.)
____

Is Client experiencing problems with housing: Yes____ No____
Please describe:____
____

Money Matters Training Modules Completed:

1. ____________________________________
2. ____________________________________
3. ____________________________________
4. ____________________________________
5. ____________________________________

Date	Type of Service Provided (e.g., mentor, budgeting, referral, teaching, etc.)	In Person or Telephone	
10/12/04	*set up budget with client*	✓	

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Appendix E
Client Interview Guides

Money Matters Client Feedback Interview Guide

Introduction: I would like to ask you some questions regarding the Money Matters Program. Your feedback will be used to improve the program for future clients. Your names will not be linked to specific comments.

1. How did you learn about the program? Get involved?

2. In terms of the training component of the program, do you feel your needs were met? If so, how?
   Probe: relevance of curriculum.
   Probe: trainer, setting, types of activities, etc..

3. What are the strengths of the training?

4. What are the weaknesses of the training?

5. What, if any, changes need to be made to the training portion of Money Matters?

6. Have you been involved at all in the financial administration component of the program? Why or why not?

If yes…

7. How did you learn about the program? Get involved?

8. In terms of the financial administration portion of the program, do you feel your needs are being met? If so, how?
   Probe: trust of financial administrator
   Probe: trust agreement
   Probe: distribution of funds
   Probe: degree of participation

9. What are the strengths of this component?

10. What are the weaknesses of this component?

11. What, if any, changes need to be made to the financial administration component of Money Matters?