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## Finances for Reentry Leader's Guide

Thank you for leading this study! We hope this leader's guide provides you with additional support and guidance. Teaching finances can feel overwhelming, but we've tried to provide additional resources to help equip you.

For each chapter, you may find: ideas and questions to emphasize, a story (or two) that you can share with the ladies, and additional resources (accessed at the Discipleship Unlimited website: [DiscipleshipUnlimited.org](http://DiscipleshipUnlimited.org)).

### Introductory week

If you have a week when you meet with the ladies and hand out the material, we recommend that you follow this approach:

Quick summary:

The goal of this week is to

- Distribute the material
- Discuss expectations (Warn the ladies that the first chapter is the longest and has the most homework of any week. Encourage them to follow the weekly breakdown, where the chapters are separated into four different days and Day Four is the actual discussion day and requires no homework).
- Discuss that whether they experienced poverty, middle class, or wealth (in their past life), we all have something to learn about finances, and we all have something to teach. [Remember as the leader, that you may know a lot about finances, but probably not about life in poverty. Be a learner. Ask them questions and listen!]
- Distribute the Could You Survive In Poverty handout (see link at the Discipleship Unlimited website under Reentry). Take the quiz together and discuss it. Explain that everyone has something to learn about surviving financially (including you). Explain that survival is an immediate goal, but that movement into a more secure financial life is a longer term goal.
- Watch the promotional video (on the DVD).
- Provide the Power of Attorney handout and discuss the reasons behind having a power of attorney. Find those resources at the DU website under Introduction.
- Break into small groups, if time allows, and get to know one another. Share prayer requests.
- Close with summary of the discussion, remind them of homework. If time allows, begin reading Chapter 1 together.
- Pray for the group.

(If you don't actually have a day devoted to an introduction, then begin with the guidelines for Chapter 1 below, but add the Power of Attorney information.)

## Lesson 1: Learning About Finances and Handling Debt

I review the chapter ahead of time and note specific stories and questions I want to address. It is important to discuss the homework to some degree to provide accountability as well as deal with any questions. Remember, too, that the women often have stories or experiences that will enrich the discussion. Allow for questions and conversations. This should NOT be a lecture; it should be a conversation.

This chapter is the longest one, with the most information to cover.

### Quick Summary with key topics to address:

- The women realize that they have something to learn about finances.
- They identify past money mistakes.
- The women make note of debt they currently owe.
- They understand how to deal with creditors (by phone or by mail), and how to verify debt and negotiate payment with creditors.
- The women learn about how to attain and manage credit cards.

### Homework Discussion (can be done in big or small group):

**Day 1:** Discuss money mistakes on pages 8-9, reviewing questions 5 and 6 (on page 9).

Emphasize the quote on the bottom of page 10: "Change is possible. But we have to want to change and we have to be willing to face past failures and ask for help."

Discuss one of the scriptures that is meaningful to you.

**Day 2:** Read Melanie's story on page 12. Discuss questions 12 and 13 on page 13.

Discuss the chart on page 14. Explain why interest rate is included on the chart.

Discuss different methods of negotiating debt, including the phone script on page 17, the letter to creditors and debt validation handouts (see descriptions below on Additional Handouts).

Discuss page 18: Snowball effect.

**Day 3:** Emphasize the quote on page 20: Bottom line: be very careful when using credit cards! Discuss the reason behind paying off all credit card debt every month.

Explain a secured credit card (described on page 20, 21).

One additional debt that women may be concerned with is child support. There are two handouts regarding child support from the Texas Attorney General's office, if they need their

monthly child support payments to be lessened, or if they need to change the recipient of child support.

**Watch Video and break into small groups for discussion questions (pages 23, 24).**

**Conclude with a quick summary of the content, encouragement to do homework, and prayer.**

**Additional Handouts** (found at the Discipleship Unlimited website:

[www.DiscipleshipUnlimited.org](http://www.DiscipleshipUnlimited.org)):

Letter to Creditor – This letter should be handwritten by the women when they write from jail/prison. When they're released and dealing with past debt, they will probably want to call a creditor in order to negotiate by phone. However, while incarcerated, phone calls can be expensive and difficult. So this letter can serve as an alternative approach to creditors. The letter shows a good faith commitment to paying at least a portion of the debt, but allows the creditor to know that they are currently unable to pay. If nothing else, it can get creditors to stop harassing them while they're behind bars.

Debt Validation – We address Free Credit Reports in a future chapter, but when the women send off and receive their free report, they may discover some debts that are inaccurate. If that is the case, they should use this debt validation guideline to challenge the claimed debt.

Power of Attorney handout and form – (Only if you didn't distribute this info in the introductory week. See note above.)

Child Support Handouts (as appropriate)

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## Lesson 2: Jobs and Work

### Quick Summary with key topics to address:

- Benefits to working
- Qualities of a good employee
- How to get a job, including who will employ them
- ABCs of getting a job

### Homework Discussion (can be done in big or small group):

**Day 1:** Discuss on pages 26 and 27 – the benefits of working. Read Goldie’s story, if appropriate.

Emphasize the quote at the bottom of page 27: “Work helps us show respect for ourselves and earns the respect of others.”

Ask question 7 (page 28). Discuss their responses as well as the list of qualities of a good employee.

**Day 2:** Discuss licensing and work (page 31).

Provide the handout (found at [DiscipleshipUnlimited.org](http://DiscipleshipUnlimited.org) under Week 2) Sample Resume. Discuss the value of using this type of resume as opposed to a chronological resume.

Review questions 11, 12 and 13 on page 33 and discuss.

**Day 3:** Explore the idea of A (any job), B (better job) and C (career).

Discuss resources to help you find a job on page 38, including distributing the handout (found at the DU website) on Federal Bonding Program.

**Watch Video and break into small groups for discussion questions** (pages 39 and 40).

**Conclude with a quick summary of the content, encouragement to do homework, and prayer.**

**Additional Handouts** (found at the Discipleship Unlimited website: [www.DiscipleshipUnlimited.org](http://www.DiscipleshipUnlimited.org)):

Resume - sample

Federal Bonding Programs

**Additional stories:** I like this quote by Daymond John, respected businessman, author and TV personality. He grew up in a tough neighborhood and had friends who were selling drugs while he was working at McDonald's. Here were his thoughts: *"I've always been somewhat analytical. And I remember doing the math one day about - you know, if I were to work at McDonald's and if I were to sell drugs over the course of 5 years, where would I make more money? And it looked like I would make more money at McDonald's because if you look at the drug dealer who has to pay for all the attorney fees and everything else every once in a while - and they get caught. If they had to stay in jail 2 1/2 or 3 of those years - and then you have to look over your shoulder, and you end up dead - maybe dead. Then how - and they have no medical. How much really would they be bringing home? How much were they netting? So I looked at that. And I said, well, I'd rather work at McDonalds."*

Mr. John chose a different path. And now he is a successful (even famous) businessman who is founder and CEO of a \$6 billion company and has appeared as an investor on Shark Tank. But he could have easily gone a different path.

Criselda was incarcerated for over 15 years and is now working at a 24 hour pharmacy in a rough part of Austin. She works the night shift and often encounters difficult people, from irate teenagers who are trying to buy liquor illegally to homeless people with mental health issues. One evening, Criselda was working the cash register. One patron began yelling obscenities at her. Criselda calmly told him that she would like to help him but needed him to be patient. After the man left, the security guard came over to her, concerned that Criselda might have been upset by the irate customer. Criselda responded, "I'm fine. I spent 17 years in prison so I can handle anything!" Criselda's time in prison made her especially capable of handling the challenges of her job.

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### Lesson 3: Banking and Credit Scores

**Quick Summary with key topics to address:**

- The advantages of using a bank or credit union (including the differences)
- Second chance banking and questions to ask when choosing the right bank
- Credit ratings – why they matter and how to improve them

**Homework Discussion** (can be done in big or small group):

**Day 1:** Discuss why using a bank or credit union is important.

Discuss the differences between banks and credit unions.

**Day 2:** Distribute the handouts on Second Chance Banking and Questions to ask a bank (both found at the DU website).

Read Lori's story on page 45-46, emphasizing her decision to put her credit card in a safe.

Discuss the importance of having a savings account as well as a checking account, and discuss ways to check balances using online resources.

**Day 3:** Explore the importance of having a good credit score.

Distribute the Free Credit Report form, as well as How to Improve Your Credit Score and Divorce and Credit Scores. Discuss.

**Watch Video and break into small groups for discussion questions** (pages 55, 56).

**Conclude with a quick summary of the content, encouragement to do homework, and prayer.**

**Additional Handouts** (found at the Discipleship Unlimited website:

[www.DiscipleshipUnlimited.org](http://www.DiscipleshipUnlimited.org)):

Divorce and Credit Scores

Questions to Ask a Bank or Credit Union

Second Chance Banking

Credit Report Request Form

How to Improve Your Credit Score

## Lesson 4: Budgeting

### Quick Summary with key topics to address:

- Budgeting involves living within your means.
- The importance of tracking spending.
- Approaches to budgeting.
- Trusting God to provide.

### Homework Discussion (can be done in big or small group):

**Day 1:** Read Tiwangi's story on page 57.

Ask women to share whether they have budgeted in the past or not, and their approaches.

Discuss the challenge of living within their means, rather than their wants.

Discuss Debbie's story on page 59, and the challenges of depending on others for financial support, when they aren't safe.

**Day 2:** Distribute the Expense Tracker form (handout on the DU website) and discuss.

Review the cost of items currently on page 61.

Discuss the Cell Phone Plans handout (found at the DU website) as an example of a way to control expenses.

Read GG's quote on page 63 and discuss additional ways to track spending. Explain why this matters in the budgeting process. Look over the budget on pages 68 and 69.

Distribute the Quick Money handout and discuss other ways to increase income legally.

**Day 3:** Read Melanie's quote on page 66 and read the Matthew verse that follows. Discuss the challenges and importance of trusting God to provide.

Ask the women why tithing matters. Discuss.

Read question 17 on page 67 and have each woman share an idea.

**Watch Video and break into small groups for discussion questions (pages 70-72).**

**Conclude with a quick summary of the content, encouragement to do homework, and prayer.**



**Additional Handouts** (found at the Discipleship Unlimited website:

[www.DiscipleshipUnlimited.org](http://www.DiscipleshipUnlimited.org) ):

Cell Phone Plans

Expense Tracker

Quick Money

## Lesson 5: Cars and Housing

### Quick Summary with key topics to address:

- Delaying buying a car until they are legal and able financially.
- Issues to consider when buying a car.
- Ways to protect yourself from bad deals.
- Challenges of finding secure housing.

### Homework Discussion (can be done in big or small group):

**Day 1:** Read GG's story on page 73 and discuss the challenges of traveling by public transportation.

Explore the importance (but challenge) of driving legally. Make sure women share about tickets and reinstatement fee challenges. Read the applicable portion of the handout entitled Housing and Transportation Issues.

Review the bullet points on page 75 and 77 about purchasing a car. Consider Steve's recommendations on not buying new on page 77.

**Day 2:** Discuss the importance of using Carfax and VIN Checks to learn about a car's history.

Have women share about possible bad car deals they have experienced, and the challenges of dealing with crooked car dealers.

Read and discuss Dave Ramsey's advice on the bottom of page 80, top of page 81. Review the bullet points on page 82.

**Day 3:** "But finding a place that is safe from temptation, where your values are respected should be the priority." Discuss this quote (page 82).

Discuss other challenges to finding safe housing, such as finding "background friendly" places, or paying fees just to apply. Review the remainder of the handout Housing and Transportation Issues.

Review the verse on page 86: Psalm 68:6. Discuss.

**Watch Video and break into small groups for discussion questions (pages 87-88).**

**Conclude with a quick summary of the content, encouragement to do homework, and prayer.**

**Additional Handout** (found at the Discipleship Unlimited website:  
[www.DiscipleshipUnlimited.org](http://www.DiscipleshipUnlimited.org)): Housing and Transportation Issues

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## Lesson 6: Taxes, Social Security and Public Assistance

### Quick Summary with key topics to address:

- When, why and how to file taxes while incarcerated
- Details regarding social security
- Public assistance availability, especially emphasizing 2-1-1

### Homework Discussion (can be done in big or small group):

**Day 1:** Remember that you don't have to be a tax expert to address basic tax questions. Provide handout on taxes.

Review tax requirements for inmates on page 91. Discuss penalties if delay in paying, as well as lack of refund, if delay filing.

Point out the availability of free tax help (see page 94).

Remind them of reasons for refund delay (page 96-97).

**Day 2:** Determine if anyone is over 65 or received SSI prior to incarceration. Discuss how to sign up for Social Security benefits as well as Supplemental Security Income Benefits (page 99).

**Day 3:** Provide the handout on Public Assistance and Dental Health and review together. (Often, the women will know more about public assistance than you will, so allow them to share their knowledge.)

Discuss other options for assistance besides Public Assistance.

**Watch Video and break into small groups for discussion questions** (page 105-106).

**Conclude with a quick summary of the content, encouragement to do homework, and prayer.**

**Additional Handouts** (found at the Discipleship Unlimited website:

[www.DiscipleshipUnlimited.org](http://www.DiscipleshipUnlimited.org)):

Dental Health

Public Assistance Support Through 2-1-1

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## Lesson 7: Education: Value, Debt and Online Options

### Quick Summary with key topics to address:

- Review the benefits of additional education.
- Discuss the costs and barriers to college.
- Review problems with education debt.
- Explore alternative approaches to education

### Homework Discussion (can be done in big or small group):

**Day 1:** Review why we're discussing education (bottom of page 107).

Discuss the benefits of a college degree, as well as additional education options (such as licensing or vocational degrees).

Discuss question 5 on page 110.

**Day 2:** Read through the bullet points at the top of page 111 and discuss question 6.

Read aloud Stephanie's story on the bottom of page 111, and 112. Discuss question 7.

Have women respond to the list on page 113 (question 9).

Distribute handout on School Debt. Discuss.

Discuss questions 13 and 14 on page 116.

**Day 3:** Review first paragraph on page 117.

Ask why an online program needs to be accredited. Read Mary's story at the bottom of 117-118.

Have someone read aloud the bullet points on page 118. Explore those issues together.

Explain the idea of competency based education and supportive online programs for working adults.

**Watch Video and break into small groups for discussion questions (pages 121-122).**

**Conclude with a quick summary of the content, encouragement to do homework, and prayer.**

**Additional Handouts** (found at the Discipleship Unlimited website:  
[www.DiscipleshipUnlimited.org](http://www.DiscipleshipUnlimited.org)): School Debt

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**Lesson 8: Scams – BEWARE!****Quick Summary with key topics to address:**

- Scams create fear, and they may prey on ex offenders.
- Steps to avoid scams.
- Common scams
- Additional rip-offs that ex offenders often fall prey to.
- Avoiding identity theft

**Homework Discussion** (can be done in big or small group):

**Day 1:** Read aloud Norma’s story on page 123. Discuss.

Review questions 1 and 4 on page 124.

Choose a few of the “steps to avoiding scams” on page 125, and discuss.

**Day 2:** Talk through the common scams (on pages 126-127).

Distribute the handout on [Protecting Your Identity](#).

Discuss any scams that may occur inside prison.

**Day 3:** Ask the women if there are other rip-offs they should avoid, such as Rent-to-own, payday loans, etc.

Discuss question 10 on page 131.

**Watch Video and break into small groups for discussion questions** (pages 133, 134).

**Conclude with a quick summary of the content, encouragement to do homework, and prayer.**

**Additional Handouts** (found at the Discipleship Unlimited website:

[www.DiscipleshipUnlimited.org](http://www.DiscipleshipUnlimited.org)): Protecting Your Identity

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## Lesson 9: Fees, Fines, Court Costs, and Mandatory Classes

### Quick Summary with key topics to address:

- Emphasize the importance of honest communication (with a judge or parole officer).
- Discuss likely parole requirements, including mandatory classes or fines or fees.

### Homework Discussion (can be done in big or small group):

**Day 1:** Ask the women if they know or have any idea what parole requirements they might have, or what requirements they may have had following a prior incarceration. Discuss.

Emphasize the importance of compliance.

Discuss question 2 on page 136.

Read the bottom paragraph on page 136, quoting Mr. Arheart.

Discuss question 3 on page 137.

**Day 2:** Ask the women if they have struggled with parole or probation fees in the past.

Emphasize the importance of honest communication with their parole officers, if they are struggling to meet the fees or other requirements.

**Day 3:** Discuss the importance of being legal in order to drive. Discuss reinstatement fees as well as fines. Note on the bottom of page 141 how they can determine (once released) if they have outstanding fines or fees.

Distribute the Active Warrants handout and discuss the importance of checking for active warrants prior to leaving prison.

**Watch Video and break into small groups for discussion questions** (pages 144-145).

**Conclude with a quick summary of the content, encouragement to do homework, and prayer.**

**Additional Handouts** (found at the Discipleship Unlimited website:

[www.DiscipleshipUnlimited.org](http://www.DiscipleshipUnlimited.org)): Active Warrants



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## Lesson 10: Looking Forward and Finding Contentment

### Quick Summary with key topics to address:

- Discuss whether women feel fearful or enthusiastic (or both) when considering release.
- Explore ways to prepare for reentry.
- Consider “scarcity mentality”.
- Emphasize depending on God upon release.
- Explore ways to be content once released.

### Homework Discussion (can be done in big or small group):

**Day 1:** Read the paragraphs at the beginning of page 147, and discuss question 1.

Emphasize that dogged persistence is necessary! They will be discouraged at times.

Read the top paragraph on page 148, and discuss question 2. Also discuss question 3.

**Day 2:** Explore the idea of the “scarcity mentality” and review the bullet points on page 149.

Discuss question 7 on page 150.

Ask if any of the verses on page 151 encouraged them.

**Day 3:** Ask the women for input on question 11. Read the paragraph following, as well as Geri’s story on page 152.

Discuss Philippians 4:11-12 and how it applies to reentry.

Read Tammy’s story on page 153 and discuss the question following.

Discuss question 16 on page 156, as well as the final paragraph.

Review the list on page 162 regarding Things to do before leaving prison, as well as things to do upon release from prison.

**Watch Video and break into small groups for discussion questions (pages 157-159).**

Distribute certificates for completion, if appropriate.

**Conclude with a quick summary of the content, encouragement to do homework, and prayer.**

**Additional Handouts** (found at the Discipleship Unlimited website:

[www.DiscipleshipUnlimited.org](http://www.DiscipleshipUnlimited.org)): None, unless certificates are distributed for completion.