

Making the Most of My Money - Helping Non-violent Defendants Change Their Financial Lives

Kisha Faulk, University of Georgia

Target Audience

The *Making the Most of My Money* program was developed for adults participating in the Fulton County Drug Court program, a court-monitored, outpatient drug-treatment program for non-violent defendants. Participants are recovering drug addicts, who come from a mixture of socioeconomic backgrounds and have a wide range of literacy levels. Individuals from the Drug Court program participating in the *Making the Most of My Money* classes are at different stages of rebuilding their lives after addiction. Many of the class participants also take part in Alcohol Anonymous, Narcotics Anonymous, and group counseling sessions at the Drug Court facility. Although class participants maintain steady employment, a majority of them have little or no experience in using bank services and saving money on a regular basis. The age of program participants range from 18 – 55.

The *Making the Most of My Money* financial management program can also benefit limited resources audiences.

Purpose

Making the Most of My Money is a nine week financial management program designed to empower participants to take charge of their finances, evaluate spending decisions, repair and/or rebuild credit, establish and maintain banking services, and institute a regular savings plan. The program focuses on creating a non-threatening educational environment, introducing money management principles, and reinforcing basic financial management skills.

Description

The *Making the Most of My Money* classes are presented in a classroom style environment. The classes are taught in a manner that addresses the varied literacy levels and integrates visual, auditory, and kinesthetic learning styles through a mixture of lecture, class participation activities, original educational tools, a resource notebook and games. A pre and post evaluation is administered at the beginning and end of the nine week series. In addition, participants verbally report their progress during an informal post class discussion. Participants are asked to commit to saving money while taking the classes and subsequently are asked to report their saving totals during last class. Participants demonstrate increased confidence in financial management principles as they share their successes during the *Making the Most of My Money* graduation ceremony.

Kisha Faulk
Family and Consumer Sciences Agent
7741 Roswell Road
Suite 202
Atlanta, Georgia 30350
Phone: 404-613-7670
Fax: 770-551-7672
HYPERLINK "mailto:kfaulk@uga.edu" kfaulk@uga.edu

