

## Are you having financial difficulties?

Do you sometimes feel like giving up? Would you like to get support?



**WHO:** Individuals **aged 18-64 in NYC having** financial difficulties **and** recent thoughts of **ending their life** are invited to participate in a research study on financial wellness.

**WHY:** Baltic Street AEH, **Inc.** and New York State Psychiatric Institute have developed *From Hardship to Hope*, a peer support program to help people connect to financial wellness supports and feel **more** hopeful about their future. Our team is conducting a research study to test whether **this program** is helpful for people **having financial difficulties and thoughts of ending their life.**

**WHAT:** *From Hardship to Hope* will offer 12 group sessions, four one-on-one peer coaching sessions, and ongoing support over several months to:

- Develop a Financial Wellness Plan
- Access financial wellness supports to manage debts, build credit and savings, receive tax credits, and meet your basic needs
- Connect with a free, certified financial counselor who can offer **professional** advice about your personal situation
- **Help you achieve a concrete financial goal, such as reducing debt pressures, saving for an emergency, getting tax credits you are eligible for, and improving your credit score.**
- Build hope about your financial future
- Create a support network to help you achieve your financial goals

**All group sessions will be conducted remotely, via HIPAA-compliant Zoom. You will have the option to attend individual coaching sessions remotely or in-person.** You will be asked to complete six surveys at different points during the program. The total possible compensation for participating in all six surveys is **\$172.00**. You may also be invited to participate in up to two focus groups, in which case you will receive additional compensation.

**HOW:** If you are interested in participating in this program please **register here:** <https://redcap.link/l34hkqto>. A staff member will contact you to provide more information and **discuss if this program might be a good fit for you. If you would like to learn more about this program, visit us at:** <https://nyculturalcompetence.org/hope>.