

## 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 piloting a new financial wellness program.

**WHY:** Baltic Street AEH, Inc. and the 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 (e.g., housing, food)
- 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 via HIPAA-compliant Zoom, telephone, or in-person. You will be asked to complete six surveys at different points during the program via HIPAA-compliant Zoom or telephone. The total possible compensation for participating in all six surveys is \$205.00. Compensation will be provided via PayPal, Venmo or Cash App. 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/I34hkqto>. 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>.