

Wisconsin Public Psychiatry Network Teleconference (WPPNT)

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WPPNT Reminders

How to join the Zoom webinar

- **Online:** <https://dhs.wi.zoomgov.com/j/1606358142>
- **Phone:** 669-254-5252
- Enter the Webinar ID: 160 635 8142#.
 - Press # again to join. (There is no participant ID)

Reminders for participants

- Join online or by phone by 11 a.m. Central and wait for the host to start the webinar. Your camera and audio/microphone are disabled.
- The evaluation survey opens at 11:59 a.m. the day of the presentation. A link to the evaluation survey is posted when the materials are posted.
- Ask questions to the presenter(s) in the Zoom Q&A window. Each presenter will decide when to address questions. People who join by phone cannot ask questions.
- Use Zoom chat to communicate with the WPPNT coordinator or to share information related to the presentation.
- [Participate live to earn continuing education hours](#) (CEHs). Complete the evaluation survey within two weeks of the live presentation and confirmation of your CEH will be returned by email.
- A link to the video recording of the presentation is posted within four business days of the presentation.
- Presentation materials, evaluations, and video recordings are on the WPPNT webpage: <https://www.dhs.wisconsin.gov/wppnt/2025.htm>

Breaking the Silence on Monday

Helping Clients Navigate Financial
Recovery

Thursday, June 12, 2025
11:00am-12:00pm CST



WISCONSIN DEPARTMENT
of HEALTH SERVICES

<https://www.dhs.wisconsin.gov/wppnt/2025.htm>

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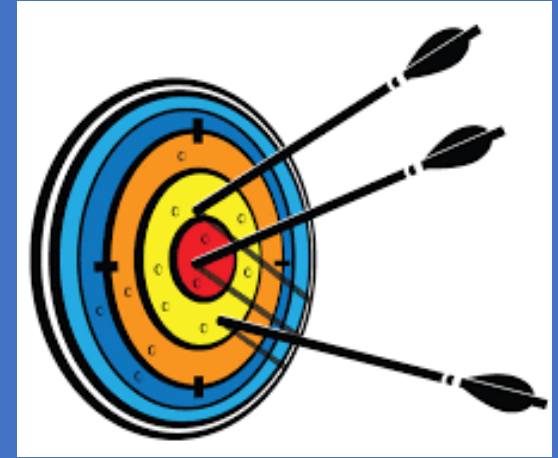
Clinical Director (Wisconsin & Minnesota)



Money is a challenging topic for **several** people. Through this presentation we will explore the impact of finances. If at any time the conversation or discussion around money becomes overwhelming, please take the necessary steps to **take care of yourself**. There are minimal pictures of money featured in this presentation.

Learning Objectives

1. Understand **issues related to finances** that impact people in recovery and seeking care; as well as the stigmas surrounding discussing money and reasons for avoidance.
2. Identify **common emotional and behavioral patterns** related to money in clients with substance use, gambling, or mental health concerns.
3. Apply strategies to **initiate non-judgmental financial conversations** and **reduce stigma** in the therapeutic setting to better provide financial wellness and resource planning.



Case Study

- Working with an individual who was initially referred due to a driving under the influence charge. Reported needing an alcohol and drug assessment.
- Further assessment identified alcohol and nicotine use.
- Disclosed history of Anxiety Disorder and Borderline Personality Disorder.
- Complete alcohol and drug assessment and Driver's Safety Plan requirements. Decided to continue with individual counseling as he found it to be beneficial.
- Began addressing some childhood trauma that was brought up in a session.
- Was currently employed as a co-owner of a business in which he was planning to be part of a buyout to retire; in which he was suddenly being sued by his partner and terminated from his employment.
- "I have no idea about what's going to happen now with money, future savings, paying bills coming up..."





“That’s a **little personal** don’t you think?”

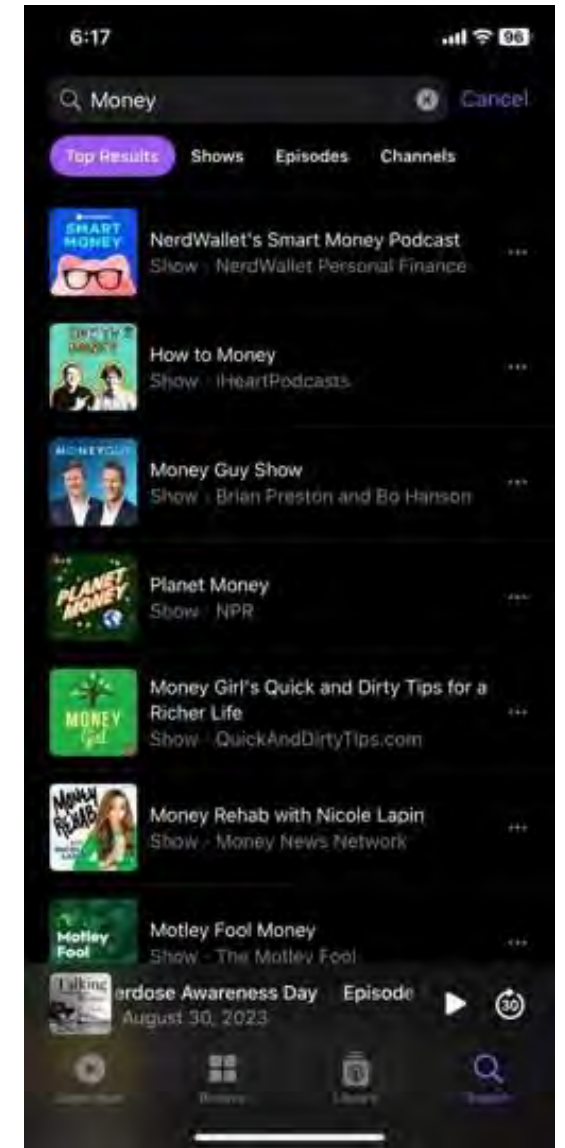
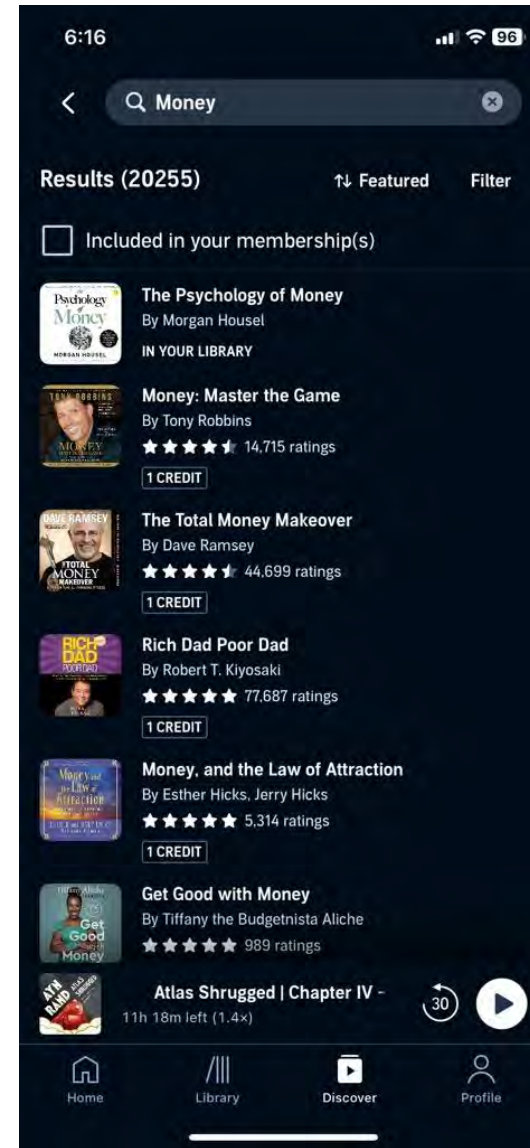
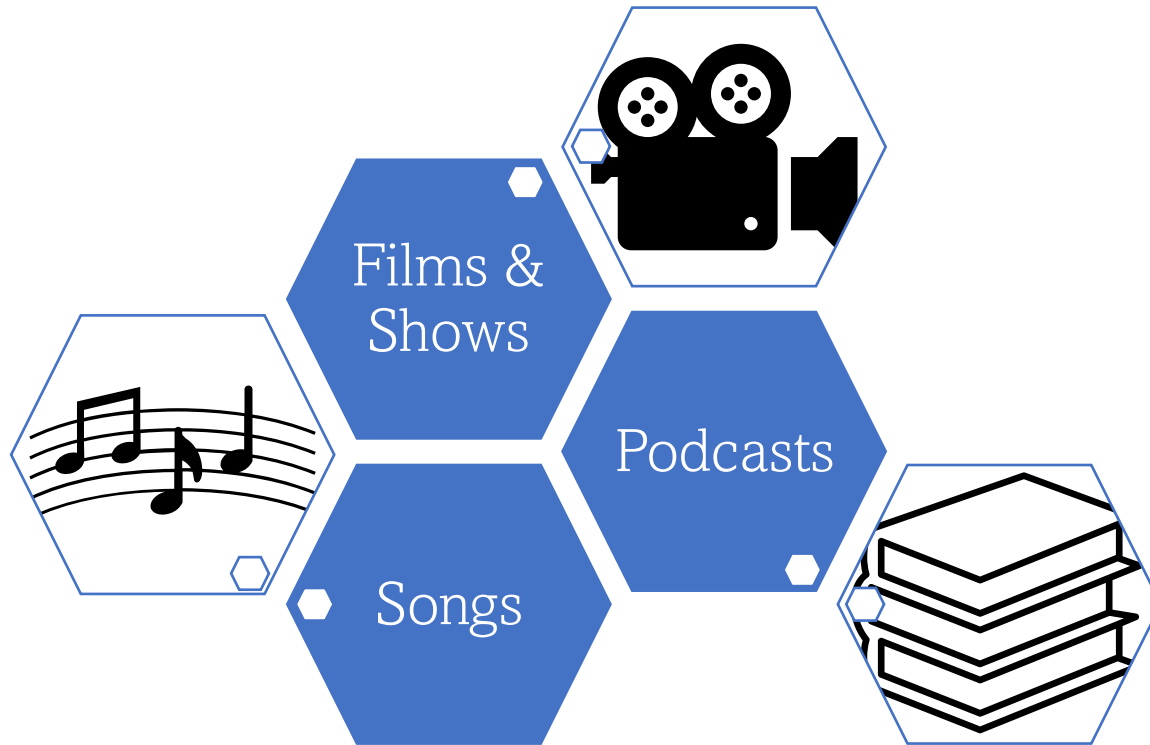
Understand issues related to finances

Why Is Money **Important**?

- How true is the statement, “I don’t care about money.”
- While it may sound nice in theory, the **reality** is (for better or worse) that money is **important**, and we shouldn’t **underestimate** its overall impact.
- Money can help with buying **security** and **safety** for self and loved ones.
- Money is needed for paying all things that make life **function**; such as food, shelter, transportation, healthcare needs, and education.
- Money is necessary (or makes it a lot easier) for obtaining **goods** and **services**.
- As a result, an understanding of personal finances is considered an **essential** life skill.
- Money is **universal**.



Money Draws **Interest** & **Attention**



If Money Connects Us, How Is it **Isolating**?

- According to a researcher at the University of Minnesota, when people are thinking about money they **isolated** themselves from others.
- Completed a series of nine experiments that demonstrated that money makes people want to be free of dependents and dependency.
- Reminded of money, participants preferred to:
 1. Play and work alone
 2. Put more physical distance between themselves and a new acquaintance
 3. Were in general less helpful to others.



What is the right **amount**?

The stress of not having enough money to pay bills or provide for our families can lead to anxiety and depression.

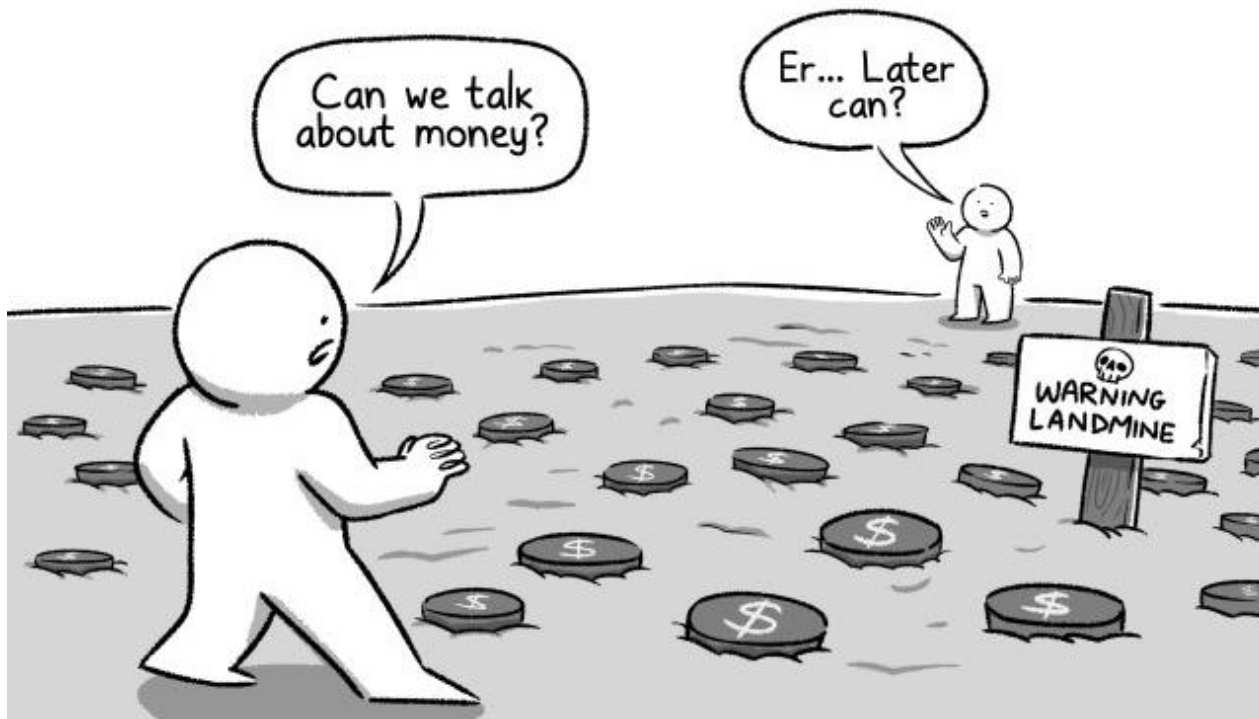


The pursuit of money can lead to a never-ending cycle of materialism and the constant desire for more, which can lead to dissatisfaction and unhappiness.

Let's ask some **questions** about money to get a sense of our current level of **comfort**?



Why is it **hard** to talk about money?



Talking about finances is **harder** than talking about religion, politics, or death.

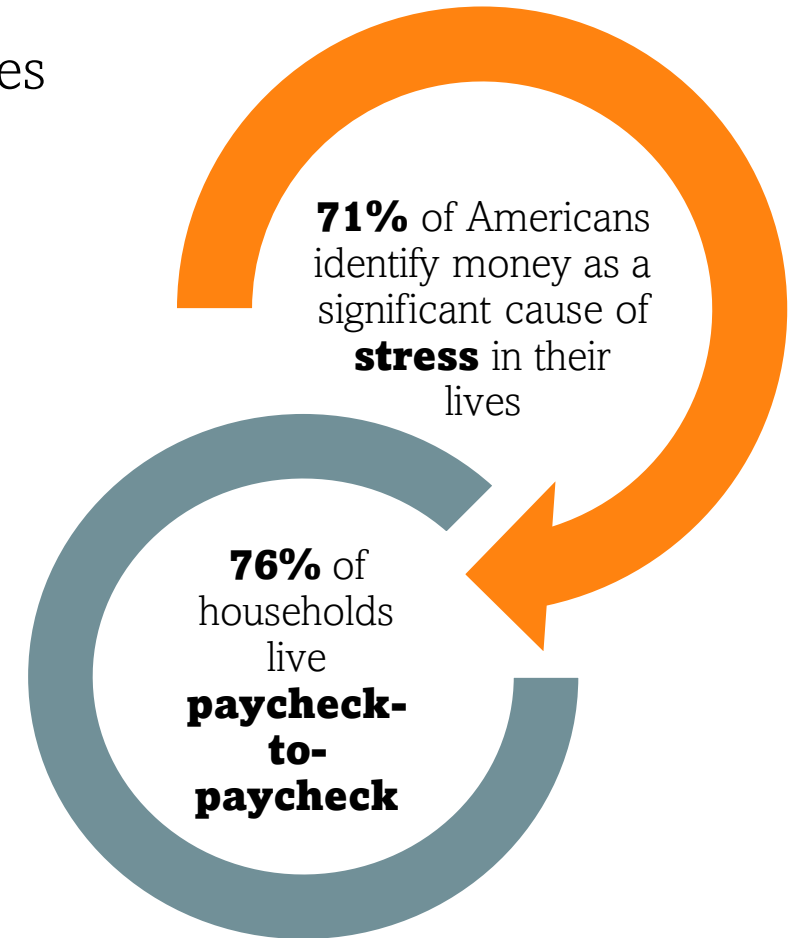
Half of women said they were **reluctant** to talk about money because they consider it a **private** topic (compared to 41% of men).

Feeling **judged** was another top-cited reason for 35% of women and 31% of men.

When it comes to money, some are **fearful** that if we advocate for ourselves (such as a raise or wanting to even discuss the topic) we'll be met with **hostility**."

How Are People Doing with Money?

- Survey conducted by American Psychological Association indicates that as many as **8 out of 10** Americans are stressed because of money concerns.
 - **50%** are **stressed** about their ability to provide for their family's **basic needs**.
 - **56%** are concerned about **job stability** and **workload**.
 - **60%** feel **angry** and **irritable**.
 - **53%** feel **fatigued**.
 - **53%** say they **lie awake** at night with **worry**.
 - **47%** report having **headaches**.
 - **35%** report an **upset stomach**.
 - **34%** report increased **muscle tension**.



Source of Stress & Anxiety

- Many people struggle to make ends meet and worry about not having enough money to pay for their bills or provide for their families.
- The unequal distribution of money can lead to social and economic problems.
- This can lead to a lack of opportunities and a lower quality of life.
- Money can also have a significant impact on our mental health and emotional well-being.



Feelings Associated with Finances

- Feel **ashamed** for spending money.
- Might be **afraid** of looking at your bank balance or speaker with someone about finances (bank, institutions, workplace).
- Feeling **embarrassed** for needing to support and asking for help.
- Feel **stressed** if you are under a lot of pressure to support yourself and others.
- Feel **exhausted** (tired or worn down).

Money-related activities that trigger feelings: (Bankrate and Psych Central survey of 2,457 adults):

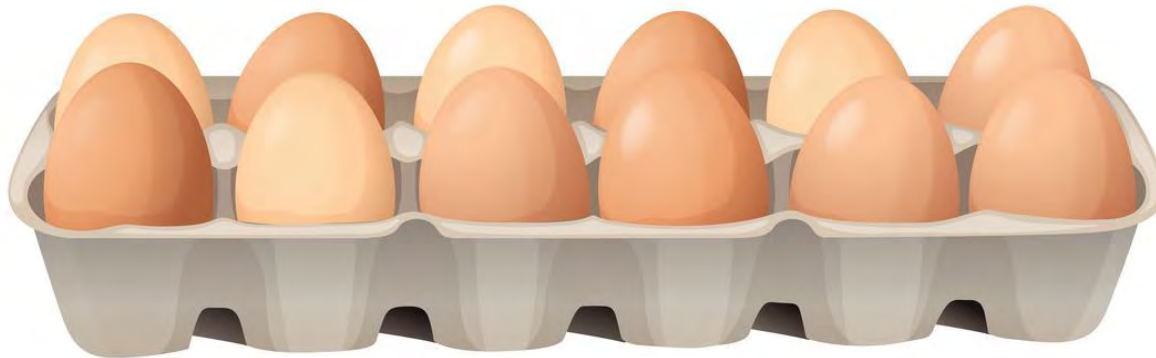
- Looking at their bank accounts (**49%**)
- Paying a bill (**41%**)
- Making a purchase (**34%**)
- Having to discuss money (**32%**)
- Getting paid (**21%**)
- Looking at their investment accounts (**16%**)
- Looking at social media (**11%**)



Common behavioral and emotional patterns related to money

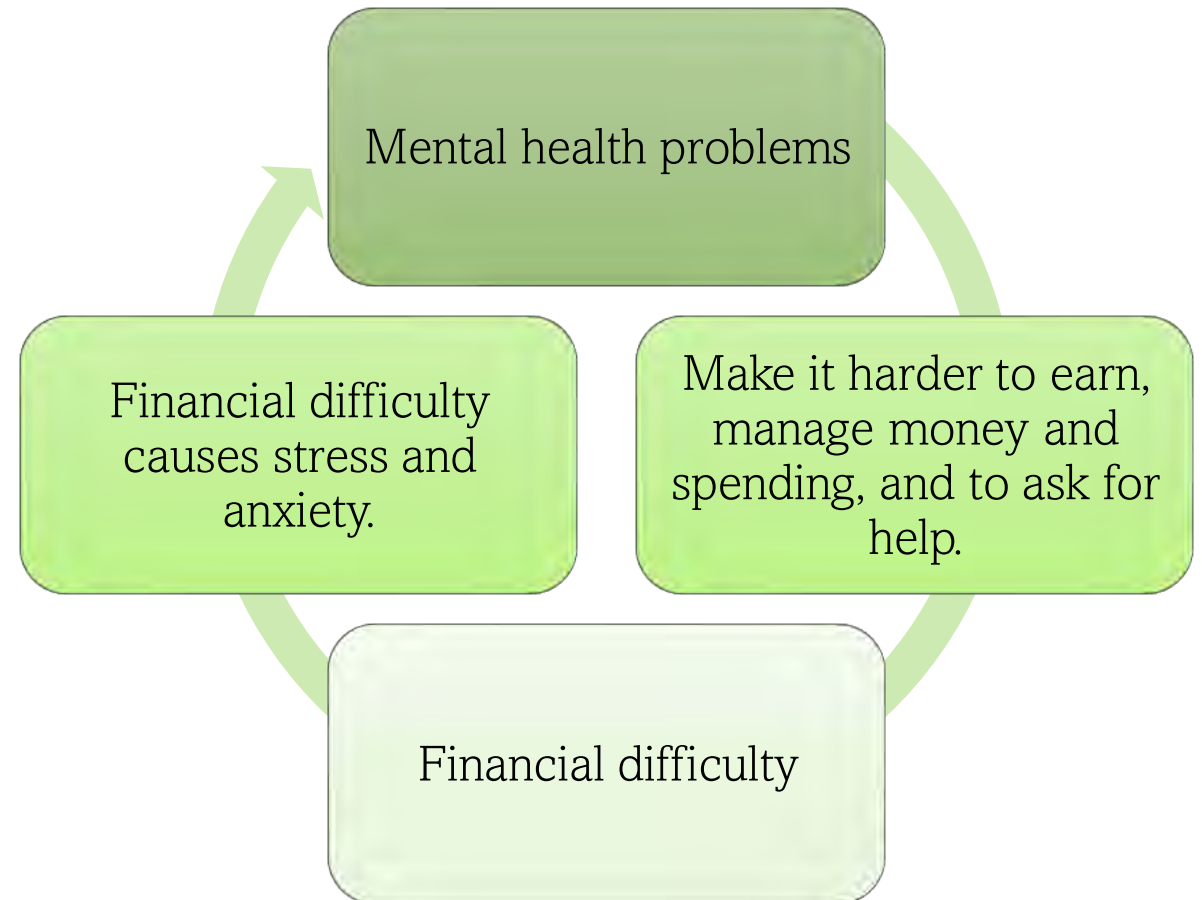
Money & **Populations** We Serve

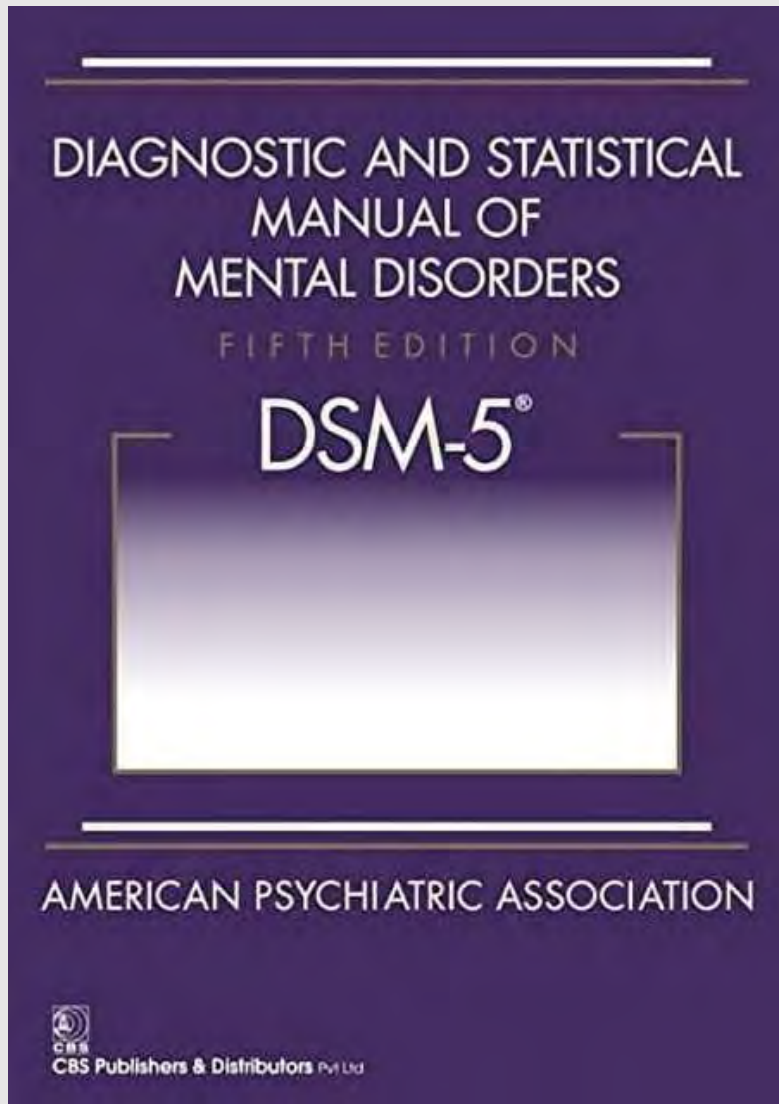
- What have you seen with people you serve when it comes to finances?
- How does money come up in the work you do directly with people?
- What other populations should we consider?



Relationship Between Financial Worries & **Psychological Distress**

- Growing evidence reveals that financial strains and worries play significant roles in mental health.
- A Pew Research Center (2021) report shows that worries about personal health and financial security are related to higher levels of psychological stress.
- **42% of Americans say money negatively impacts their mental health** (stress, worry, anxiety, and feelings of insecurity).
- People with problem debt are significant more likely to experience mental health problems and people with mental health problems are also more likely to be in problem debt.





In the DSM-5, how many times are the **combined words** of money, spend/spending, buying, investments, and finances mentioned?

A. 0

B. 37

C. 27

D. 97

Terms Mentioned in DSM-5

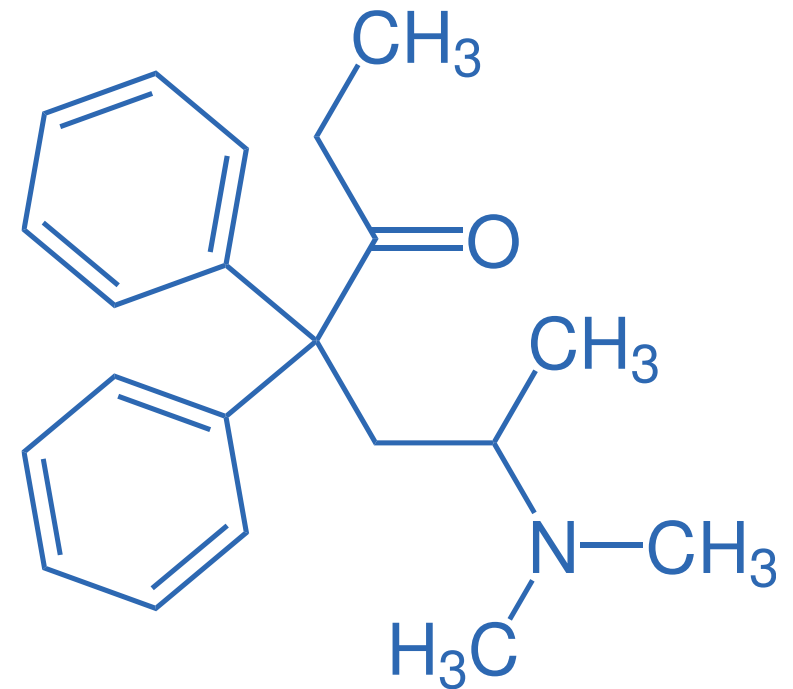
- Examples:
 - Bipolar I Disorder (Manic Episode)
 - B(7): Excessive involvement in activities that have a high potential for painful consequences (e.g., engaging in unrestrained **buying sprees**, sexual indiscretions, or foolish **business investments**).
 - Borderline Personality Disorder
 - A(4): Impulsivity in at least two areas that are potentially self-damaging (e.g., **spending**, sex, substance abuse, reckless driving, binge eating).



Word(s)	Amount
Money	39
Spend/Spending	35
Buying	12
Investments	8
Finances	3

Financial Impact of **Substance Use**

- Substances cost money; and purchasing substances regularly can become expensive.
- The effects of substance use can affect someone's ability to gain and maintain employment, pay bills, and taking care of needing tasks.
- The use of substances can result in health-related problems and medical issues can become costly.
- The financial effects of substance use can also cause and result from legal problems.
- Financial limitations are one of the major barriers that prevent people from receiving treatment.
- Societal costs of tobacco, alcohol, and illicit drug use are nearly 6 percent of the nation's income — over \$532 billion a year.



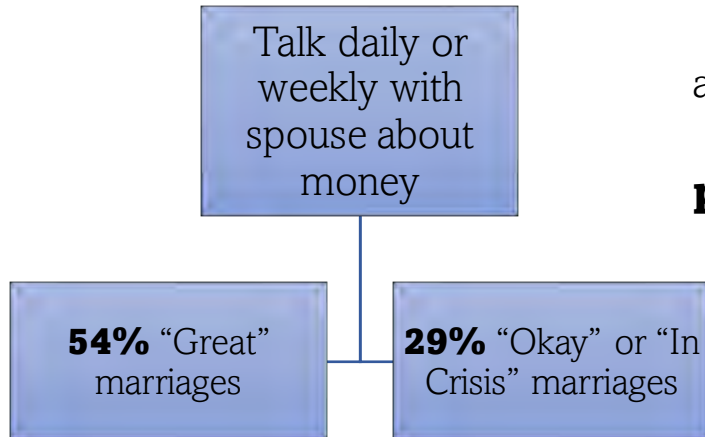
Managing Money in Recovery & Treatment

- Money issues as trigger for returning to use.
- We emphasize about the importance of becoming a *contributing member of society* when it comes to employment, paying bills, taxes, etc.
- Discuss the importance of being responsible when it comes to paying for treatment, recovery housing, etc.
- Recovering from finances is often an issue that occurs with family members and loved ones with building trust.



Relationships: Marriage & Family

- Money is the **number one** issue marriage couples fight about, and it's the **second leading** cause of divorce (behind infidelity).
- People in relationships come from different life experiences and that is why people can have diverse views of money.



1 in 3 of those who argue with their spouse about money confess they have **hidden purchases** from their spouse.




What is Form **W-2G**?



Gambling: We **ARE** Going to Talk About Money

- Money is needed to gamble.
- The financial impact of gambling can be devastating for the individual, marriage, family, and other relationships.
- Addressing gambling-related losses, paying off debt, and managing money are key components to treatment and recovery.



Gambling Disorder: DSM-5

■ is preoccupied with gambling	■ "chasing"
■ needs to gamble with increasing amounts of money for desired excitement	■ lies to conceal the extent of involvement with gambling
■ repeated unsuccessful efforts to control, cut back, or stop	
■ restless or irritable when attempting to cut down or stop gambling	■ has jeopardized or lost a significant relationship, job, or educational or career opportunity because of gambling
■ gambles as a way of escaping from problems or of relieving a dysphoric mood	■ relies on others to provide money to relieve a desperate financial situation caused by gambling

ODADAS Advanced Training 2013-4

Talking about money and finances is **crucial** in addressing problems with gambling or Gambling Disorder because gambling (“one more win”) can be viewed as a way to solve problems or issues.

When Money Has a **Different Meaning**



What does a \$400 flatscreen T.V. mean to someone who has a problem with substance use?

What does credit cards look like to someone who is experiencing issues with gambling?

What can it be like for someone who used to sell substances to get paid every other week in a bank account?

What function does the online shopping cart serve for someone with a possible mental health diagnosis?

Where is money and finances **missing**?

A Whole Person
Approach



Whole Person
Integrated Care Model

8 Dimensions of
Wellness

Where we
don't see it

Assessments

Problem
Areas

Goals

Discharge &
Transition
Plans

Core Focus



Common Mistakes Around Money & Finances

Assuming abstinence will automatically resolve financial issues.

Believing that simply “adding the numbers” will help the person understand.

Viewing individuals who are seeking help for these issues are “greedy.”

Can never be trusted with money or finances and other people must take over finances entirely.

“It’s all about the money.”



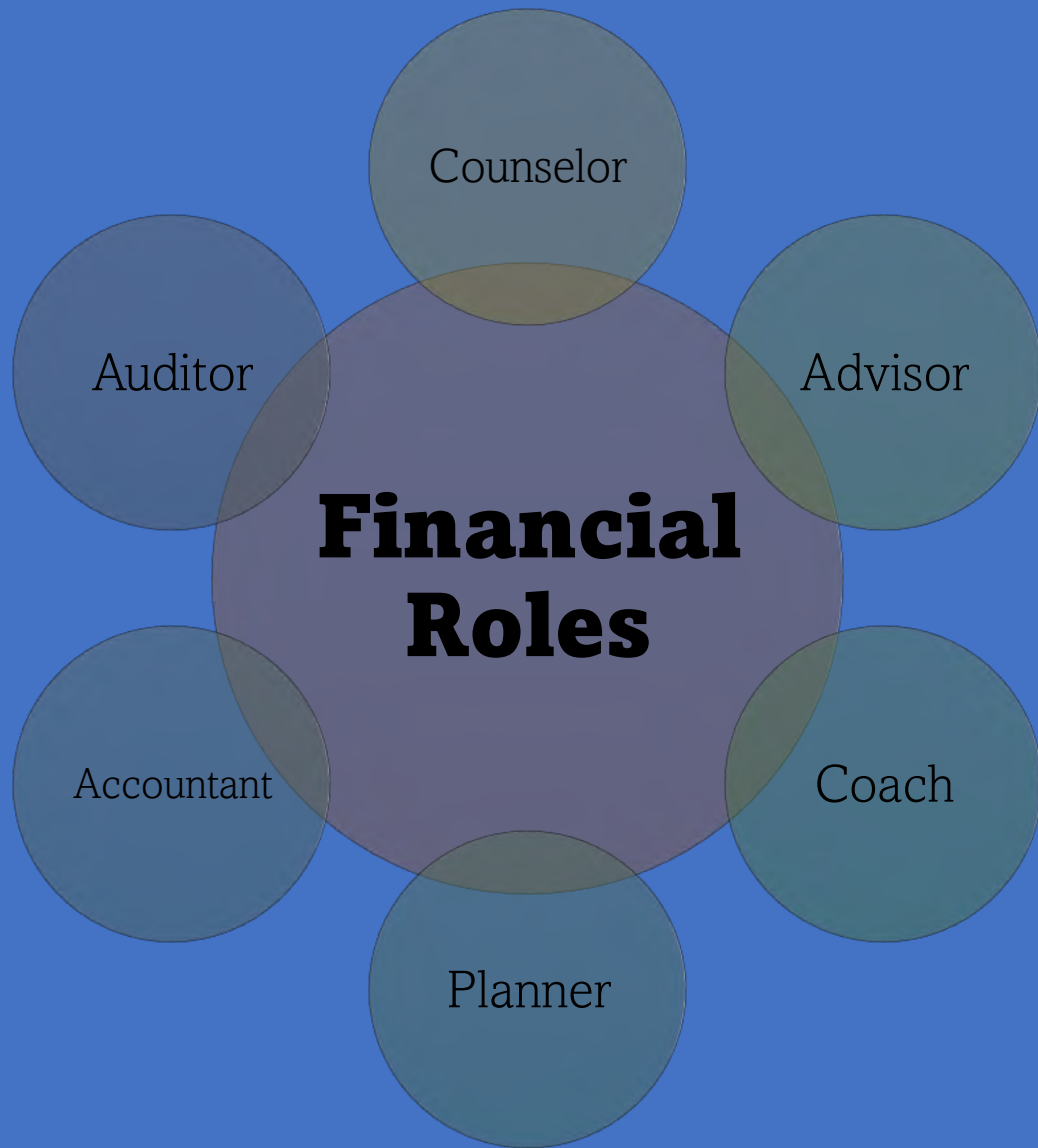
How do we get more **comfortable** with the discomfort related to finances?

Apply strategies to initiate non-judgmental financial conversations and reduce stigma

Why are some helping professionals **uncomfortable** when it comes to addressing money or finances?



- Lack of overall **education** on the relationship between money and populations we serve.
- Minimal (if any) **training** on how to address money and finances.
- Experiences **discomfort** with own personal finances.
- Wants to hold professional **boundary** and not attempt to become a financial expert giving advice.
- Desire to maintain **rapport** with individual and not have it interfere with current working relationship.



Knowing Your **Role** &
Competency

What is your **reaction** when you hear...

Someone told you they spent
\$50,000 on in-game purchases
for a smartphone app?

What is your **reaction** when you hear...

Someone said they **lost all** their
children's college savings on
gambling?

What is your **reaction** when you hear...

Someone saying they stole
\$1,000 worth of jewelry from
their family to pay for **\$50** worth
of substances?

What is your **reaction** when you hear...

Someone informed you they
purchased **\$20,000** on a two-day
online shopping binge?

What is your **reaction** when you hear...

What might you do if someone
told you they are being
investigated after losing
\$300,000 from bitcoin that was
funded from their grandmother's
account?

What is your **reaction** when you hear...

Someone said they lost **\$100** on a
gambling over the weekend?

Be **Aware** of Verbal and Nonverbal Communication



An individual will know how comfortable they are sharing information about money and finances based on your initial **reactions** or **responses**.





Compassionate Conversations

About Money and Finances

Talking points for behavioral health, substance use, and gambling recovery settings

Compassionate Openers

- A lot of people in recovery are also navigating financial stress. Can we talk a little about how money has been affecting you lately?
- Money can be a source of pressure, especially with treatment or housing needs. Is that something you'd feel comfortable sharing today?
- We know financial concerns often impact mental health; such as bills, debt, or past choices. You're not alone in that.

Normalizing Statements

- Many people we work with have been through financial ups and downs. I just want you to know it doesn't define your worth or effort.
- Finances are a big part of healing and stability. We can work together to find options, resources, or even just talk it through.

Collaborative Framing

- Would it be helpful if we explored any resources or small steps together around budgeting, support, or planning?
- There are things we can't control. There are also a few we can work on. Let's talk about where you feel stuck and where you might want support.

Questions to Explore Finances

- Are there certain times when you're more likely to spend money?
- Are there certain times when you're more likely to save money?
- How does it feel when you spend money?
- Do you feel differently when you're spending and saving?
- What are the emotions and feelings you think of when you think about money?
- Which aspect of dealing with money make your situation worse? For example, it could be things like seeing bills, having cash on hand, etc.



Assessments & Screening Instruments for Finances and Money Stress

While many standard mental health or SUD tools don't deeply explore finances, there are some useful tools and supplemental questions that can be added to assessments or sessions:

- **InCharge Financial Distress/Financial Wellbeing Scale**
Short tool that screens for financial stress, debt load, and anxiety about money.
- **Consumer Financial Protection Bureau (CFPB) Financial Well-Being Scale**
10-item validated questionnaire assessing financial control, security, and confidence.
- **Money Habitudes** (paid tool)
Insightful card sort or digital tool that helps people understand their relationship with money (e.g., security, spontaneity, status).
- **SAMHSA's TIP 42 & TIP 55**
While not assessments themselves, they recommend **assessing economic stability** as a social determinant of behavioral health.
- **Gambling-Specific Screeners**
Like the South Oaks Gambling Screen (SOGS) or the NODS include questions on borrowing, debt, selling items, and financial distress.

Financial Recovery & Support **Resources**

- **Helping Professionals:**

- Tax Accountants
- Estate Lawyers
- Debt Counselors
- Financial Planners

- **Financial Resources:**

- Gamblers Anonymous: Pressure Relief Group/Workbook.
- No-Dace: Safety Net to Recovery. Gambling Addiction Workbook
[Updated - No Dice 3rd Edition 5 24 16 \(002\) \(oregon.gov\)](#)
- Problem Gambling Toolkit: [problem-gambling-toolkit.pdf \(indiana.edu\)](#)

GamFin

An online personal finance education community
for mental health professionals in the field of Problem Gambling

Financial Counseling for Problem Gambling

At the intersection of Problem Gambling & Personal Finance, GamFin provides **financial counseling**, **training**, and an **online community** to support Problem Gambling treatment providers like you.

Close with a **Purpose**



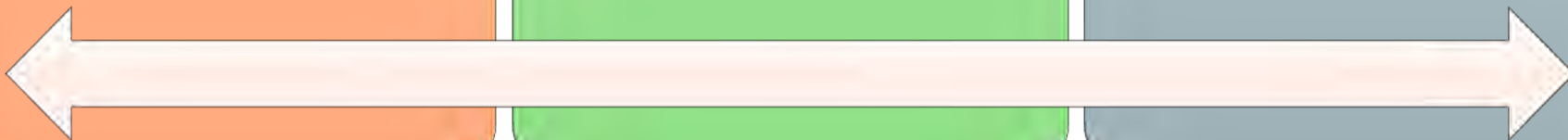
The **impact** money and finances has on the people we help and our role(s) as professionals.



How to **incorporate** money and finances into the work you do with the people you serve.



Identify areas of **professional growth** to increase comfort in talking about money and finances.



Additional **Readings**

- “Exploring and changing money shame.”
 - <https://ct.counseling.org/2016/03/16359/>
- “What is Financial Counseling? (+Couples Financial Therapy)”
 - <https://positivepsychology.com/financial-counseling-couples/>
- “It’s time for a financial change in counseling.”
 - <https://ct.counseling.org/2022/06/its-time-for-a-financial-change-in-counseling/>
- “Money Talk in the Therapy Room.”
 - <https://www.medcentral.com/biz-policy/talking-money-finance-clients-therapy-patients>
- “Tips for Doctors and Healthcare Providers on Talking Money with Patients.”
 - <https://www.nopatientleftbehind.org/publications/tips-for-doctors-and-healthcare-providers-on-talking-money-with-patients>

Thank You!

Any Questions?

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Our Mission

Our mission is to help those who are suffering from substance use disorders. We consider these people our patients, and our singular aim is to help them heal. We're proud that our clinics provide our patients an environment that is free of judgment and condescension and we're steadfast in treating everyone with the utmost dignity and respect.

Our Vision

Leading the change to eliminate the consequences of substance use disorder in our communities.



Our Values

We see challenges as opportunities to demonstrate initiative.

We listen to and honor the reality of those we serve.

We are evangelists for practices grounded in science and evidence.

We value people who are passionate about making an impact.