

Regional CSP Meeting in March 2023

Date: March 6, 2023

Chair: Joann Johnson

1. WELCOME: Joann Johnson
2. CSP CONFERENCE UPDATE: Sue shared information about the state conference in Dubois and suggested sending some people from the SE region to stay organized with the state.
3. NO SPEAKER NEXT MONTH: Joann said there's not a speaker in April. It was suggested to have a planning meeting. Taking suggestions for agenda items in the future. We want to do some different things. Please send ideas to Julie to discuss at the next meeting. Sue said the committee used to do retreats to talk about priorities on a regular basis until the pandemic. Are we on the same page, what's our mission, etc. Velma asked if we could look at CSP Best Practices. Sue said that's a good idea, they are working on that statewide. Nancy Schieble had been working on that before she left.
4. PRESENTATION PART II: Money Management – Nikki Holcroft – This is the 4th and final time. We teach our classes every month. It doesn't matter where people live. The information is free.
 - a) Last month we looked at general concepts about budgets. It's not just about bills. It's a money map, not just bills. It tells us where we are going. Step one – cash tracking. 2. Track debit spending and credit card spending. 3. Look at bills. 4. Get real budget on paper. 5. Review and revise. It takes about 3 months of working a budget to get comfortable with it. Don't give up.
 - b) Step one – Tracking cash. If you use cash. Look at week's spending and write down.
 - c) Step two - Debit and Credit cards – You get monthly statements and you can track. Not regular bills. Example: needing new tires. See in a month: Look at groceries, takeout, golf, movies, gas, lunch, coffee. Spending harder to estimate in a month: Clothing, car repairs and maintenance, vacations, out of pocket medical – they don't happen every month. Holiday, Christmas, Vacation Clubs used to work well with coupon books. Can create club mentality now. Think about a vacation, birthdays, graduations, babies, weddings or other expenses that might add up to over \$1,000 that you need to save for. Check credit card statements to see if you're being charged for things you don't want. Example: one customer paid double Netflix for 5 years. Also, look for Amazon and Apple. Know what you're paying for. There are apps to track digitally.
 - d) Step three – List of debts in due date order. Every month, quarterly, annual bills.
 - e) Step four – Budget. Use pencil if old school. Net income is take-home pay. Base on weekly pay, bi-monthly pay or every other week. Want budget in Excel? Send Nikki an email and she will send it to you. The one who pays the budget is not in charge of the money. If two people in house, both have a say in budget. And older children should know about budget.
 - f) Zero based budget – Income minus spending, savings equals zero. Shouldn't have 100s left over.
 - g) Groceries – Everything I can buy at the grocery store. Consume and buy repeatedly.
 - h) Long Term Savings – What is your retirement money for? Compounding money over decades your money grows.

- i) Short Term Savings – House, vacation, car. Name the purpose. Ally.com and Capital One 360. Paying 3.4 percent currently. Use nickname feature.
 - j) Bigger picture first. Envelope system – old days, people got paid in cash or cashed paychecks and separate money into envelopes. Look at calendar for month and lay out income across top. Then what happens each week in spending items going down the left side. For many people, a budget is easier when using cash instead of cards. Move savings money to another place, don't leave it in checking.
 - k) The committee thanked Nikki for her 4-part presentation.
5. REVIEW OF MINUTES: Minutes approved.
 6. BUDGET: New money not received yet. Plaque for Ellen got lost. Marvin will reach out to same vendor to get a new cost and let them know at next month's meeting. Available funds left from previous year: \$3,907.91. In Delaware County, they had leftover money and they were able to buy gift cards.
 7. Justin Chamrin -Shared his recovery story with collages. I'm from New Hampshire. I went to Israel. Graduated from high school. Shared a card from his mom. The committee thanked him for sharing his story.
 8. Committee Reports:
 - a) Conference Committee – 3 venues did not work out. Karleen hopes by the end of the week to have a place. We still don't know how much money we'll need. Lisa suggested Drexel Hill Catering Club is relatively big and they give a nice discount for mental health. Anthony's Restaurant is nice with a large back room. In Swarthmore, the Inn or hotel can fit up to 500 people. All three venues are indoor/outdoor. Ridley State Park. Representatives from Philadelphia will check.
 - b) Advocacy Committee – Lisa said we focused on recovery coaches and CPS in Philadelphia. You have to be licensed. Adam brought this up. We're trying to come up with best practices. OMHSAS pays for CPS but not recovery coaches. Talked about the alleged abuses at NSH. Sue asked questions about it at MHPC but they said they can't talk about it. Justin said OMHSAS will give \$25,000 to each region. NAMI issue across the state. The federal government is coming down in NAMI chapters. They want everyone to be the same. Lots of forms to fill out. Federal and taxes. Dissolve current NAMIs and reaffiliate. There's a November deadline.
 - c) PHILADELPHIA REPORT: Marvin said they are revamping leadership and will have a leadership retreat. Planning for our June conference. In July we are having a 2nd annual United Peers event. CSP, CPSs, celebrating our journey. We're meeting with different providers in the city and will feed the homeless, kits, hand sanitizers in Kensington.
 9. ANNOUNCEMENTS: Justin is starting NAMI Connections group on the 16th. Delco CSP planning a MH Awareness Month with a jam session and a drum circle on May 15th. In Philadelphia, Dept. of BH is having a Faith and Spiritual Affairs Conference April 28 from 9-4 and it's in person. I will send a flyer to Julie to distribute. They need volunteers for the event.
 10. NEXT MEETING: April 3, 2023. Delaware County will give the report. Meeting adjourned.