

Appendix Table 1. Characteristics of Sample (N=144)

	N	M (SD) or %
<i>Demographics</i>		
Age (years)		52.6 (10.3)
Male	117	81
Non-white	107	74
Married	49	35
Post High School Education	103	74
<i>Clinical</i>		
Psychotic Disorder	24	17
Bipolar Disorder	10	7
Depressive Disorder	63	44
Posttraumatic Stress Disorder	72	50
Brief Psychiatric Rating Scale (0-126)		36.1 (10.6)
Montreal Cognitive Assessment (0-30)		22.3 (4.4)
<i>Financial</i>		
Disability Benefits VA Only	64	44
Disability Benefits SSA Only	24	17
Disability Benefits VA+SSA	56	39
Annual Income Less than \$14,999	37	27
Annual Income between \$15,000-\$49,999	68	50
Annual Income over \$50,000	31	23
Personal Savings of \$0	46	45
Personal Savings \$1-\$1000	38	37
Personal Savings over \$1000	19	18
Personal Debt of \$0	40	33
Personal Debt \$1-\$1000	20	17
Personal Debt over \$1000	60	40
Seeking Work	73	51
Working at Least Part Time	23	16
Engaged in Any Vocational Activity	84	58
Homeless in Past Six Months	12	8

Appendix Table 2. Use of \$AFE Skills Reported at Six Month Follow-up by Veterans with Psychiatric Disabilities who completed Money Management Intervention (N=49)

Because of the intervention, have you...	n	%
written a budget	27	55
eaten out less	29	59
used a coin jar	30	61
used coupons	24	49
saved on utilities	27	55
used Veteran's specific benefits	25	51
cleaned your thermostat or coils on the refrigerator	16	33
changed the temperature of your thermostat to save money	26	53
looked for work	15	31
lowered your utility bills	24	49
No \$AFE Skills Used	9	18
1-3 \$AFE Skills Used	7	14
4-6 \$AFE Skills Used	12	24
7+ \$AFE Skills Used	21	43

Appendix Table 3. Money Knowledge Items

I will now read some statements to you and after each statement, please tell me whether it is true or false.

1. If you work through VA work therapy, you will lose your VA disability benefits.
(FALSE)
2. If you work through community vocational rehabilitation, you will lose your SS benefits. (FALSE)
3. A payee or fiduciary is assigned if a Veteran receiving disability is unable to take care of his/her benefits. (TRUE)
4. You are not allowed to work if you are 100% service connected. (FALSE)
5. You will definitely have more money if you work while receiving disability.
(TRUE)
6. A Veteran receiving disability needs to go to the local SSA office or VA in order to talk with someone about benefits. (FALSE)
7. After a payee or fiduciary is assigned, it remains in place as long as a Veteran is getting disability funds. (FALSE)
8. A budget is a plan where you list your monthly income and expenses. (TRUE)
9. If you have a credit card, it is best to just pay your minimum payment. (FALSE)
10. You can get up to 20% off your cell phone bill since you are a Veteran. (TRUE)