

Minister Destiny Testimony Schools

Adult: Money, Benefits and Stability: Fines and Fees, Budgeting Basics, and Keeping Benefits Steady

Adult — Class Book · Section 11

Minister Destiny Marie Morgan
Minister & Founder

A Prayer Before You Begin

In the name of God, the Most Gracious, the Most Merciful.

Lord, bless this reader on their journey. Guard their health in body, mind, and spirit as they study. Open their heart to knowledge and their mind to understanding, and let what they learn here become light in their hands. Guide them to the places where they are needed — to help others, and to save lives, safely. Bless their steps, their work, and every life their learning will one day protect.

Amen.

— Minister Destiny Marie Morgan

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Minister Destiny Testimony Schools — Adult: Money, Benefits and Stability: Fines and Fees, Budgeting Basics, and Keeping Benefits Steady.

Published by Minister Destiny Marie Morgan, Minister & Founder.

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The lessons in this book are educational information, Massachusetts-first, and are not legal advice. If you have a real case, talk to a lawyer. Help lines: National Domestic Violence Hotline 1-800-799-7233 · 988 Suicide & Crisis Lifeline (call/text 988) · Childhelp 1-800-422-4453.

How This Book Works

This book is one class of Minister Destiny Testimony Schools — Adult: Section 11 — Money, Benefits and Stability: Fines and Fees, Budgeting Basics, and Keeping Benefits Steady. It is the study book for this class's test. Everything the test asks is taught in this book, in plain language: the full lesson, Words to know, the stories to think through, the Try-this activity, and Resources to keep.

Minister Destiny Testimony Schools is a free school. The classes, the tests, and the certificates are free online at destinymorganbooks.com — nothing about this class costs money. This book is the print edition, for people who want the class in their hands. You never need to buy a book to take a class or a test.

How to use this book: read the lesson, learn the Words to know, think through the stories, and do the activity. Try the word search for fun. Then take the Chapter Test at the back of the lesson — printed without answers marked. Score 80% or higher to complete the class and earn its certificate (the certificate page is in this book; write your name on it after you pass). The Answer Key is at the back of the book, for parents, teachers, and self-checking after you finish. Go at your own pace.

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Before You Start

This lesson is educational information, Massachusetts-first, and is not legal advice and not individualized financial advice. Court debt and benefits rules depend on the case and the program. If fines, fees, or a benefits termination threaten your housing or your family's food, ask legal aid or your caseworker about your options early — payment plans, waivers, and appeals exist for people who ask in time.

Before you start

- **This school never asks your name.** Your progress and quiz answers stay on your own device. If you pass this section's quiz (80% or higher, retakes allowed, answers are not shown), you earn a downloadable certificate with a blank line — you write your own name on it after you save it.
- Money trouble after a case is not a character verdict; it is arithmetic plus a system that bills at the worst moment of a family's life. Shame has never paid a single fee. This section lays out the financial side of cases honestly — what courts charge, how the debt spiral starts, how to build a basic budget that survives real life, and how to keep the benefits your family depends on from being lost to a missed form.

Section 11 — Money, Benefits and Stability: Fines and Fees, Budgeting Basics, and Keeping Benefits Steady

Minister Destiny Testimony Schools — Adult

The lesson

1. The financial side of a case — the full bill nobody reads aloud

Section 1 named collateral consequences. This section opens the wallet. Beyond a lawyer — or instead of one, since a public defender may be free if you qualify — a case can generate:

- **Fines**, imposed as punishment, payable to the court.
- **Court costs and assessments**, including victim-witness and other statutory charges added to many dispositions.
- **Probation supervision fees**, charged in many cases for the cost of being supervised.
- **Program fees**, for court-ordered classes, batterer or substance programs, and testing.
- **Restitution**, money ordered to repay a victim's losses, which follows its own enforcement path.
- **Bail-related costs**, and the transportation, childcare, and lost-work costs of every court and probation date — invisible on paper, very visible in a household budget.
- **License consequences of unpaid debt**. Unpaid court obligations can lead to additional court dates, warrants for failure to appear about payment, extended supervision, and — where the law allows — problems renewing or keeping a driver's license, which then threatens the job that would pay the debt.

The spiral deserves its name: fines compete with rent; rent loses once; a notice to quit arrives; a missed court payment hearing becomes a warrant; the warrant becomes lost work. Interrupting the spiral early is the whole skill this section teaches, and it begins with knowing your exact total. Many people avoid opening court mail out of dread and therefore owe a number they have never actually seen. The number, once known, is almost always more manageable than the dread.

Step by step — facing court debt:

1. List every obligation from every case in one place: court, case, what the charge is for, total, amount paid, balance, and due dates.
2. Confirm balances with the clerk's office rather than guessing from memory or old letters.
3. If you cannot pay the required amount, appear and ask — courts commonly have processes to request a payment plan, an extension, or a hearing on ability to pay, and

some fees may be waivable for people who cannot afford them. Asking in person, on time, with pay records in hand, is respected. Disappearing is not.

4. Bring proof of income, benefits, rent, and dependents to any ability-to-pay discussion. Judges decide on documents, not impressions.
5. Pay something consistently if you owe and can. A documented record of steady partial effort is the strongest argument at every future hearing.
6. Keep every receipt forever, in the same folder system Section 8 taught for family cases. Payment disputes years later are won with receipts.

What NOT to do: Do not ignore a payment date hoping the debt ages away — court debt does not behave like an old store bill. Do not borrow from predatory lenders or pledge tax refunds at punishing cost to satisfy a court that would have granted a plan for the asking. Do not pay a stranger who calls claiming to collect court debt by gift card — courts do not collect that way; verify any demand directly with the clerk using a number you look up yourself.

2. Budgeting basics — a plan built from your real month

A budget is not a punishment diet for money. It is a written decision, made once with a calm head, about where each dollar goes before the month starts spending it for you.

Build yours in this order:

1. **Write your true income.** Every source, after tax, at the amount that actually arrives — wages, benefits, support, side work. If income varies, budget from your lowest recent month and treat anything above it as a bonus to assign, not to drift.
2. **List the four walls first.** Housing, utilities, food, and transportation to work. These keep a family alive and earning; they are paid before everything else that can wait.
3. **List court and case obligations next,** using the totals from subsection 1, including program fees and the cost of getting to appointments.
4. **List every other recurring bill with its due date** — phone, insurance, minimum payments on debts, subscriptions (read them; most households find at least one they forgot they had).
5. **Assign the dates to a calendar.** Most budget failures are timing failures: the money existed that month but left before the bill's date. Match bills to paydays.
6. **Build the smallest possible cushion, then grow it.** A modest emergency buffer — built a little at a time, kept in a separate account where possible — is what converts a flat tire from a catastrophe requiring a loan into an inconvenience. Even irregular small deposits count; regularity matters more than size.
7. **Review monthly, for fifteen minutes.** Income changed? A fee ended? A benefits amount adjusted? The budget is a living document, and the review habit is the skill, not any single month's perfection.

Practical tools, plainly stated: a notebook on the fridge manages what an app will not for some families; both work if used. Cash envelopes for the categories that leak (food out, small purchases) create a physical stop that a card swipe never gives. Automatic payments suit fixed bills for people with steady paydays, and are dangerous for people whose income lands irregularly — match the tool to the life.

Red flags in a household budget: one person's spending kept secret from a partner sharing the bills; payday or refund loans renewing each cycle; paying minimums while balances never fall; children absorbing adult money panic without explanation — children do not need figures, but they do deserve a calm sentence: "Money is tight this month, the grown-ups have a plan, and your needs are covered." Stability a child can feel is part of this section's title, not decoration.

3. Benefits — what stability actually rests on

For many families in this school, public benefits are not extras; they are load-bearing: food assistance, cash assistance, health coverage, housing assistance (Section 7), childcare help, disability benefits, and school meal programs. Losing one to a technicality can collapse a budget that was otherwise working.

General principles, Massachusetts-first and program-general:

- **Report changes promptly and truthfully.** New job, new hours, a raise, someone moving in or out, a change of address — most programs require reporting within a set window. Under-reporting discovered later can mean repayment, disqualification periods, and fraud allegations. Over-reporting a temporary change can also cut help you still qualify for, so report accurately and ask how the change will be counted before assuming the worst.
- **Renewals and recertifications are sacred dates.** The most common way families lose benefits is not ineligibility — it is a missed renewal form, an unreturned verification, or a caseworker letter that went to an old address. Keep your address current with every program separately; telling one agency does not update the others.
- **Keep copies of everything you submit, with the date.** A stamped copy, a confirmation screen, a fax receipt — verification disputes are resolved by the person holding proof of timely submission.
- **Read notices fully and appeal on time.** Termination and reduction notices carry appeal or fair-hearing rights with deadlines. Filing an appeal within the window sometimes keeps benefits continuing while the appeal is decided, depending on the program. That deadline is one of the most valuable dates in this entire course: never let it pass unexamined.
- **Arrests and incarceration affect benefits.** Coverage and assistance may pause or terminate during incarceration and must often be reactivated promptly after release — one more reason Section 7's reentry paperwork plan starts before the gate, not after it. Household members remaining at home should report the change accurately rather

than letting a silent mismatch become an overpayment claim.

- **Work and benefits interact.** Many programs phase assistance down as earnings rise rather than cutting it off at a cliff, and some offer transitional supports. Ask your caseworker for the actual math for your household before turning down hours out of fear of losing everything — families regularly discover the real number is kinder than the rumor.

What to do when a termination notice arrives:

1. Read it the day it comes. Mark the appeal deadline.
2. Identify the stated reason: income, a missing verification, a missed appointment, a household change. Half of all terminations are paperwork problems, and paperwork problems are fixable.
3. File the appeal before the deadline, in writing, keeping proof.
4. Gather and submit the missing or corrective documents with your appeal.
5. Ask legal aid for help with the hearing if the benefit is major; these hearings are their daily work.

4. Protecting stability — scams, debt traps, and the family money meeting

Stability is not only built; it is defended. Households under financial stress are targeted precisely because stress shortens thinking.

Defenses to adopt:

- **Verify before paying anything under pressure.** Government agencies and courts do not demand gift cards, wire transfers, or payment apps by phone threat. Hang up; look up the real number yourself; call that.
- **Treat "fast cash" as a price tag, not a favor.** Payday, title, and refund-advance borrowing converts a one-month problem into a season of problems. The budget and the payment-plan request are slower and far cheaper.
- **Check credit reports and your children's, too.** Errors and identity theft — including misuse of a child's information by someone who knows it — surface in credit reports. Dispute errors in writing and keep the file.
- **Guard benefits cards and accounts** with the same care as bank cards: strong PINs never shared, balances checked for charges you do not recognize, and skimming devices at payment terminals given a tug and a look.
- **Hold a monthly family money meeting** — brief, calm, at a planned time, never mid-crisis. Agenda: what came in, what is due, what changed, what the one money goal is this month. Households that talk about money on schedule stop fighting about it at random.
- **Write a stability list for your household:** the three payments that must never be missed, the two documents that must never lapse (identification and benefits

renewals), and the one person or office you call first when money breaks. Put it on the fridge. In a bad week, nobody should have to invent the plan.

Recovery from financial damage is measured in seasons, and that is acceptable. A family that knows its court totals, runs a calendar-matched budget, keeps benefits renewed and appealed on time, and refuses predatory shortcuts is a stable family — not someday, but already, in the ways that compound.

Words to know — Section 11

- **Fine** — money imposed by a court as punishment for an offense.
- **Restitution** — court-ordered repayment to a victim for losses caused by the offense.
- **Probation supervision fee** — a charge, in many cases, for the cost of being supervised on probation.
- **Ability-to-pay hearing** — a court process where a judge considers what a person can actually afford and may set a plan or waive certain fees.
- **Budget** — a written monthly plan assigning income to housing, utilities, food, transport, obligations, and goals before the month begins.
- **Emergency cushion** — saved money set aside to absorb an unexpected cost without borrowing.
- **Recertification / renewal** — the periodic proof of eligibility required to keep a benefit or assistance in place.
- **Fair hearing / appeal** — the formal process to challenge a benefits reduction or termination, subject to strict deadlines.
- **Overpayment claim** — an agency's demand for repayment when benefits were issued in an amount later found too high.
- **Predatory lending** — high-cost borrowing (payday, title, refund loans) whose fees trap borrowers in repeated cycles of debt.

Myths vs facts — Section 11

- **Myth:** If I ignore court fines long enough, they go away like old bills. **Fact:** Court debt is enforced through hearings, supervision consequences, and warrants for missed payment appearances; appearing and requesting a plan or an ability-to-pay review is the exit, not silence.
- **Myth:** Earning more at work always costs a family its benefits dollar for dollar. **Fact:** Many programs phase assistance down gradually and offer transitional supports; ask your caseworker for your household's actual math before refusing hours.
- **Myth:** Most families lose benefits because they stop qualifying. **Fact:** Missed renewals, unreturned verifications, and mail sent to an old address are among the most common causes — calendar discipline and submitted-proof copies prevent them.

- **Myth:** A budget only works for people who already have enough money. **Fact:** A budget's first job is timing and visibility — matching bills to paydays and exposing leaks — which protects a tight household even more than a comfortable one.

Think it through — Section 11

After his case, Devon owes court fines and monthly probation fees, pays rent on the first, and just received a notice that his family's food assistance will terminate at month's end for a missing income verification — the same week his hours were cut at work. Devon says: *"Everything is due at once and there isn't enough. I'll deal with the court when I can — the benefits letter can wait until I have the paperwork together."*

Walk it through: (1) Devon has the priorities inverted by stress, which is understandable and dangerous: the benefits notice carries an appeal deadline, and missing it can end assistance that his reduced hours make more necessary, while gathering "the paperwork" is in fact the appeal's first step, not a delay before it. (2) The ordered response: read the notice today, mark the deadline, file the appeal in writing within the window, and submit the pay records proving reduced hours — documents that simultaneously correct the record and support continued eligibility. (3) For the court obligations, Devon should appear or contact the court before his payment date, bring proof of the hours cut, and request a payment plan or ability-to-pay review; courts respond to documented change presented early far better than to absence explained later. (4) The budget ties it together: four walls first, court obligations calendared to paydays, and the family's stability list on the fridge — one hard month, handled in deadline order, instead of three separate emergencies compounding into a warrant, an eviction risk, and an empty kitchen.

One more real-life story — Section 11

When Priya received an overpayment notice claiming she owed back benefits from a period when her mother had briefly moved in, she panicked — then opened the folder where she had kept dated copies of every change report she had ever submitted. Her report of her mother's move, filed on time, was in the folder. At her fair hearing, she presented it calmly, the agency's timeline was corrected, and the claim was withdrawn.

Takeaway: in benefits as in family court, the family with copies wins arguments the family with memories loses — proof of timely reporting is a form of savings all by itself.

Try this — Section 11

Money stability setup to complete this week:

- [] List every court obligation in one place: case, purpose, total, balance, due date — then confirm one balance with the clerk.
- [] Write your true monthly income and your four walls (housing, utilities, food, transport) on one page.

- [] Match every recurring bill to a payday on a calendar for next month.
- [] Start or restart an emergency cushion with any small amount, in a separate place from spending money.
- [] Make a benefits list: each program, its renewal date, and the address it has for you — fix any that are wrong.
- [] Create a submissions folder: copies of everything you send any agency, each marked with the date sent.
- [] Write your household stability list (three payments, two documents, one first call) and post it where adults will see it.

Resources to keep — Section 11

- **Emergency:** 911 — for immediate danger.
- **988 Suicide & Crisis Lifeline:** call or text 988 — money crises and mental health are linked; support is for both.
- **Crisis Text Line:** text HOME to 741741.
- **SAMHSA National Helpline:** 1-800-662-4357 — where substance use is driving financial harm, treatment referrals are free and confidential.
- **National Domestic Violence Hotline:** 1-800-799-7233, or text START to 88788 — including where money is being controlled by a partner.
- **Mass.gov:** named generally as the state's official site for court, benefits, and assistance information.
- **Legal aid:** named generally — help with ability-to-pay requests, benefits appeals and fair hearings, and debt problems tied to a case.

What you earned / what's next — Section 11

Section 11 complete (quiz score 80% or higher): You can itemize the full financial bill of a case, interrupt the court-debt spiral with plans and ability-to-pay requests, build a calendar-matched basic budget, keep benefits alive through reporting, renewal, and timely appeals, and defend your household against scams and debt traps.

Word Search — Section 11

Find the words from this class's Words to know. Words run across, down, or diagonally.

K	H	Q	Z	A	W	A	N	U	Q	V	W	J
X	P	P	P	R	D	W	V	Y	X	T	E	Y
A	F	P	U	Y	O	R	S	A	L	W	G	O
W	E	E	S	Y	R	M	S	V	S	P	A	S
T	R	E	S	T	I	T	U	T	I	O	N	W
G	E	Y	Y	E	R	F	I	N	E	S	W	
I	L	B	O	B	L	Y	U	C	S	D	N	L
H	W	G	B	S	T	Y	Z	P	D	Q	M	M
G	U	D	U	J	I	D	N	E	G	C	Y	P
P	I	B	D	A	G	H	N	X	Z	T	D	B
B	R	L	G	I	L	G	U	S	Y	R	I	K
F	N	L	E	I	T	R	F	M	Q	U	S	U
K	S	N	T	D	M	X	R	G	S	R	J	D

Words to find: Fine · Restitution · Budget

Words to Remember — Say It in Your Own Words

Cover the Words to know page. For each word from this class, write what it means in your own words, the way you would explain it to a friend. Then check yourself against the lesson.

Fine

Restitution

Probation supervision fee

Ability-to-pay hearing

Budget

Emergency cushion

Recertification / renewal

Fair hearing / appeal

Overpayment claim

Predatory lending

Check Yourself — Practice Questions

These are practice questions, not the test. Write your answers in your own words. Everything you need is in this book's lesson.

1. Explain in your own words what “Fine” means, and give one example from real life.

2. Explain in your own words what “Restitution” means, and give one example from real life.

3. Explain in your own words what “Probation supervision fee” means, and give one example from real life.

4. Explain in your own words what “Ability-to-pay hearing” means, and give one example from real life.

5. The lesson has a part called “The lesson.” Write the most important thing it teaches, in your own words.

6. The lesson has a part called “Myths vs facts — Section 11.” Write the most important thing it teaches, in your own words.

7. The lesson has a part called “Think it through — Section 11.” Write the most important thing it teaches, in your own words.

8. Think about the stories in this class. Pick one, and write what you would do — and why.

Chapter Test — Section 11

Answer every question. Score 80% or higher to complete this class and earn its certificate. The answers are in the Answer Key at the back of this book — for parents, teachers, and self-checking after you finish.

1. Devon's food assistance faces termination for a missing verification the same week his hours were cut, and he also owes court fines. What is the correct order of action?

- A. File the benefits appeal in writing before its deadline with pay records attached, and contact the court early to request a payment plan or ability-to-pay review
- B. Ignore both until money improves
- C. Borrow from a payday lender to pay everything at once
- D. Pay the court in gift cards

2. What can a court commonly consider at an ability-to-pay discussion?

- A. Your social media following
- B. A payment plan, an extension, or waiver of certain fees — supported by proof of income, rent, and dependents
- C. Whether you apologize in writing
- D. Nothing; amounts can never be reviewed

3. What are the 'four walls' a budget pays first?

- A. Phone, streaming, eating out, and gifts
- B. Court fees, credit cards, subscriptions, and loans
- C. Housing, utilities, food, and transportation to work
- D. Clothing, entertainment, travel, and savings

4. What is the most common reason families lose benefits, according to this lesson?

- A. They all stop qualifying
- B. Benefits programs end without notice
- C. Missed renewals, unreturned verifications, and mail sent to an old address
- D. Caseworkers choose randomly

5. When is a termination notice most valuable to act on?

- A. Next month
- B. Only if a lawyer calls you first
- C. After the benefit has been closed for a year
- D. The day it arrives — appeal deadlines are short, and filing within the window can sometimes keep benefits going during the appeal

6. In Priya's story, how was an overpayment claim withdrawn?

- A. She presented her dated copy of the change report she had filed on time, correcting the agency's timeline at her fair hearing
- B. She ignored it until it expired
- C. She paid half without a hearing
- D. Her caseworker retired

7. Why do courts' payment receipts matter years later?

- A. They are needed for tax deductions in all cases
- B. They can be traded for credit
- C. Payment disputes are resolved by receipts; keeping every receipt is how a family proves what was paid
- D. They cannot matter once a case closes

8. Which borrowing choice does this school warn converts a one-month problem into a season of problems?

- A. A court payment plan
- B. An ability-to-pay waiver
- C. An emergency cushion
- D. Payday, title, and refund-advance 'fast cash' lending

9. A caller demands immediate payment of court debt by gift card, threatening arrest. What should you do?

- A. Pay quickly to avoid the warrant
- B. Give them your benefits card number
- C. Send a smaller amount to test them
- D. Hang up and verify directly with the clerk using a number you look up yourself — courts do not collect by gift card

10. Before turning down extra work hours for fear of losing all benefits, what does this school advise?

- A. Refuse the hours to be safe
- B. Ask your caseworker for your household's actual math — many programs phase assistance down gradually and offer transitional supports
- C. Quit the job entirely
- D. Hide the income instead

Certificate — Section 11

Minister Destiny Testimony Schools

Certificate of Completion — Section 11: Money, Benefits and Stability: Fines and Fees, Budgeting Basics, and Keeping Benefits Steady

This certifies that

Name (write your name here)

has completed

Minister Destiny Testimony Schools — Adult

Section 11: Money, Benefits and Stability: Fines and Fees, Budgeting Basics, and Keeping Benefits Steady

Date completed: _____

Presented by **Minister Destiny Marie Morgan**, Minister & Founder

Congratulations. You have faced the numbers without flinching, and a family that knows its numbers, keeps its deadlines, and keeps its proof can weather a hard season without losing its home. Stability is built one kept date at a time.

— Minister Destiny Marie Morgan

Educational completion certificate only — not a state license, POST certification, or government credential.

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My Agenda — Class Tracker

Everything in this agenda is yours to write in. It stays in your book — nothing is collected.

Step	Done	Date	Score	Grade
Week 1 — Study the lesson				
Week 2 — Study + Words to know				
Week 3 — Stories + Try-this activity				
Week 4 — Chapter test (pass at 80% or higher)				

Letter grades: A 90–100 · B 80–89 · C 70–79 · D 60–69 · F below 60.

My goals for this class

Write the goals you are working toward in this class — and for yourself.

My Weekly Planner

Monday

Tuesday

Wednesday

Thursday

Friday

Saturday

Sunday

Notes

Resources to Keep

This class's resources, in one place. Keep this page.

- Emergency: 911 — for immediate danger.
- 988 Suicide & Crisis Lifeline: call or text 988 — money crises and mental health are linked; support is for both.
- Crisis Text Line: text HOME to 741741.
- SAMHSA National Helpline: 1-800-662-4357 — where substance use is driving financial harm, treatment referrals are free and confidential.
- National Domestic Violence Hotline: 1-800-799-7233, or text START to 88788 — including where money is being controlled by a partner.
- Mass.gov: named generally as the state's official site for court, benefits, and assistance information.
- Legal aid: named generally — help with ability-to-pay requests, benefits appeals and fair hearings, and debt problems tied to a case.

Answer Key

For parents, teachers, and self-checking after you finish the chapter test.

Section 11 Test — Money, Benefits and Stability: Fines and Fees, Budgeting Basics, and Keeping Benefits Steady

1. File the benefits appeal in writing before its deadline with pay records attached, and contact the court early to request a payment plan or ability-to-pay review
2. A payment plan, an extension, or waiver of certain fees — supported by proof of income, rent, and dependents
3. Housing, utilities, food, and transportation to work
4. Missed renewals, unreturned verifications, and mail sent to an old address
5. The day it arrives — appeal deadlines are short, and filing within the window can sometimes keep benefits going during the appeal
6. She presented her dated copy of the change report she had filed on time, correcting the agency's timeline at her fair hearing
7. Payment disputes are resolved by receipts; keeping every receipt is how a family proves what was paid
8. Payday, title, and refund-advance 'fast cash' lending
9. Hang up and verify directly with the clerk using a number you look up yourself — courts do not collect by gift card
10. Ask your caseworker for your household's actual math — many programs phase assistance down gradually and offer transitional supports

Sources & Credits

The lessons in this book were written for Minister Destiny Testimony Schools from public sources — official websites, public health and safety organizations, help lines, and the law itself. The sources each chapter was built from, and the help resources it points you to, are listed under that chapter's name, with credit, so you can check anything in this book and keep learning. Court opinions and laws are public documents that belong to everyone. Everything here is retold in the school's own plain words — nothing in this book is copied from anyone else's book.

Section 11 — Money, Benefits and Stability: Fines and Fees, Budgeting Basics, and Keeping Benefits Steady

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The school itself is free: every class in this book, with its test and certificate, is free online at destinymorganbooks.com.

About the Author

Minister Destiny Marie Morgan is an ordained Muslim minister. She was ordained on May 15, 2025, through the Universal Life Church, and she is registered clergy in Massachusetts.

Her ministry is advocacy — standing up to injustice and helping people, locally and internationally.

She is the founder of Minister Destiny Testimony Schools, a free school. She built it so people can learn for free what cost her years to learn — people who may not have jobs, good credit, or loans, and who deserve real knowledge anyway. Every class is free online, for every age, with no sign-up and nothing collected.

She is also the author of two testimony series — Chronicles of Destiny Morgan and The Chronicle Trials — her own story, in her own words. Those books are her testimony; these school books are her teaching.

Follow her Amazon Author Page to find every new book as it comes out.

The school is free online at destinymorganbooks.com.

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From Minister Destiny

You finished this book — but the learning does not stop here. Keep your resources close, keep asking questions, and use what you now know to help the people around you. If this book helped you, pass it to someone who needs it. I built this school for you, and I am proud of you for showing up for yourself. — Minister Destiny Marie Morgan

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