Inside

From Collinwood to a creative cosmos: The layered evolution of Aawful Aaron

"When I made something and showed it to my grandparents, that attention felt good. It was the first time I felt seen," he said.

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CLEVELAND OBSERVER

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What's next for CMSD students and neighborhoods

SCAN TO LISTEN

By Renee Matthews Jackson

CMSD parents express concerns for the school consolidation plan. Credit YouTube

With families, teachers and community leaders in attendance, the Cleveland Metropolitan School District (CMSD) Board of Educationvoted unanimously 9-0 to proceed with a sweeping restructuring that will reduce the number of active schools in the district by roughly 1/3 beginning in the 2026-27 school year.

"Every student deserves to have the same education no matter what side of the city they live on," said former Councilman Zack Reedd at the meeting on Dec. 9, 2025, where district leadership unveiled next steps for its citywide consolidation effort, "Building Brighter Futures."

Why the Consolidation Plan Passed

District officials cite long-term declining enrollment of about 51% over two decades, falling from 70,000 in 2004 to about 34,000 in 2025, underutilized and unaffordable school buildings, and persistent financial shortfalls as the driving forces behind the plan.

Dr. Warren Morgan, CEO, has said the district is facing a "perfect storm" of decreasing statewide and federal funding paired with rising operational costs, making current structures unsustainable.

The approved plan is expected to save the district $30 million annually. The "Building Brighter Futures" initiative will close 18 buildings and consolidate dozens of schools, leaving CMSD with about 59 total schools for the 2026-27 academic year.

Morgan and other leaders framed the changes as necessary to "right-size" the district, redirect scarce resources into classrooms, and expand academic and extracurricular opportunities that smaller schools currently lack.

Community Concerns and Reactions

Despite board support, the decision has drawn strong reactions from parents, teachers, union leaders and neighborhood advocates.

Emotional public testimony included parents like one from Bolton Elementary who broke down while appealing for her school to remain open.

Cleveland Teachers Union President Shari Obrenski acknowledged the need for consolidation but warned planning for students with special needs was not yet clear.

Residents emphasized fears about longer commute times, loss of neighborhood identity and disruption to longstanding school communities.

Local media coverage underscored concerns raised by stakeholders from multiple communities, including clergy, Hispanic and Latino representatives, special education advocates and neighborhood organizations, during months of public meetings leading up to the vote.

Rev. Dr. C. Jay Matthews, senior pastor of Mt. Sinai Friendship United church and community activist stated, "The challenge of change before us is great. The plan is not perfected yet. Together, as a living community, we can build brighter futures."

One persistent theme is that neighborhood schools serve as more than educational sites; they are community hubs where relationships, traditions and local identity are built. Loss of these institutions, critics argue, could fragment social networks within Cleveland's historic

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SNAP changes will impact Clevelanders in 2026

SCAN TO LISTEN

By Christina Easter

The One Big Beautiful Bill Act of 2025 signed into law on July 4, 2025 by the president of the United States changed Supplemental Nutrition Assistance Program (SNAP) eligibility, benefits, and program administration. Changes were made to root out fraud and make sure those who really need food stamps are getting them and to protect American taxpayers, according to Brooke Rollings, Secretary of the U.S. Department of Agriculture (USDA).

Provisions of SNAP changed by the Act include, but are not limited to:

- Modification to work requirements for Able-Bodied Adults
- Energy Assistance
- Restrictions on internet expenses
- National education and obesity prevention
- Alien eligibility

The USDA Food — Nutrition Service (FNS) continues to work on changes to SNAP and has issued information memorandums that provide guidance to all state agencies on implementation of SNAP changes.

Work Requirements for Able-Bodied Adults without Dependents

An October 3, 2025 memo changed the exceptions from the Able-Bodied Adults Without Dependents (ABAWD) time limit. Prior to passage of OBBB, individuals aged 18-54 were subject to the ABAWD time limit.

After passage of OBBB, individuals 18-64 are subject to the time limit, unless they meet another exception. This means adults in a SNAP household with children between 14-17 are now subject to the time limit unless they care for a child in the household under age 14.

Individuals 60 or older remain exempt from the general work requirements of the OBBB including mandatory participation in SNAP Employment and Training (E&T).

Treatment of Energy Assistance Payments

An Aug. 29, 2025, the Food and Nutrition Service department of the USDA issued memo

Prior to passage of OBBB, state agencies were required to make Heating and Cooling Standard Utility Allowance (HCSUA) available to any household that received a payment in the current month or in the immediately preceding 12 months, that was greater than $20 annually under the Low-Income Home Energy Assistance Act or other similar energy assistance programs.

Also, state agencies were required to count third-party energy assistance payments provided under state law as income for SNAP purposes.

Now there must be an elderly or disabled member of the household in order to have the HCSUA automatically applied to their case. Third-party energy assistance payments provided under state law do not count as

income if the SNAP household contains an elderly or disabled member.

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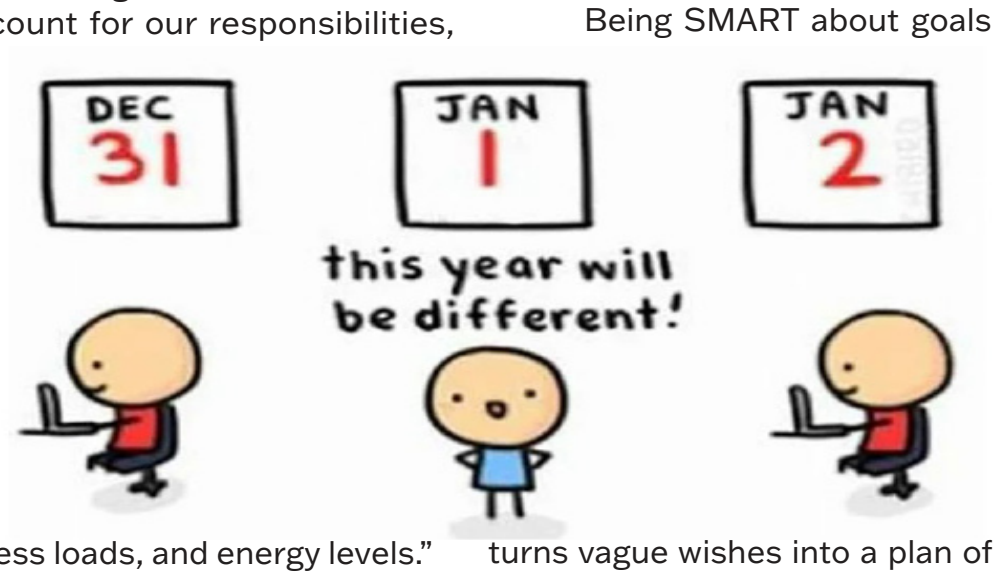
How to approach the new year with awareness

By Jennifer Bailey

The ball has dropped, and the countdown has ended. When a new calendar year begins, many Americans set resolutions to reinvent themselves. The popular phrase "New Year, New Me" assumes new beginnings and transformation. It also subtly suggests that who you were before was not good enough.

Following through is often the hardest part. When the goal is to become a "new me" and the odds of success are that low, it is easy to see why many people feel discouraged instead of inspired.

Lauren Bell, a wife, mother of three, and business owner in San Antonio, sees the problem in how resolutions are often made. "In my opinion, setting these resolutions doesn't align with how we're wired as humans," she said. "They are often set in moments of motivation and desiring a fresh start, but don't account for our responsibilities, stress loads, and energy levels."



Instead of reinventing yourself, mental health professionals suggest a different approach: using the new year as a time to become more aware, more intentional and more compassionate with yourself.

Setting realistic and rejuvenating resolutions

To set and follow through with a New Year's resolution, it helps to focus on intention. Rather than trying to change everything about yourself, consider adding one or two habits that bring joy and rejuvenation. Many resolutions fail because they are too broad. Success is more likely when changes become a natural part of daily life.

Think of resolutions as gentle adjustments, not total makeovers. Ask yourself: What is one small shift that would help me feel more grounded, connected or rested this year?

Be SMART about your goals

When creating resolutions, using the SMART framework can offer structure. SMART stands for specific, measurable, realistic and timely.

Specific: Identify what you would like to do differently or more of. Do you want to eat more nourishing foods, travel, or read more books? Being specific also means naming the "how." How will you work toward this goal? The "how" becomes the set of steps you can take.

Measurable: Decide how you will measure progress. What information will tell you that you are moving forward, number of books read, walks taken, hours of sleep?

Attainable: Whilst it's good to set big goals, these goals also need to be realistic. It should stretch your abilities but not make them unachievable. A question to ask yourself; is the goal within your project scope?

Realistic: Make sure your resolution is attainable. If you are new to running, aiming to finish a 5K or lower your mile time is more realistic than training for a marathon right away.

Timely: Set a deadline or frequency. When do you want to complete this goal, or how often will you practice this habit?

Being SMART about goals turns vague wishes into a plan of action.

Small actions, stronger habits

Most resolutions grow out of a desire for a lifestyle change, becoming healthier, investing more in relationships or spending time on hobbies you enjoy. Working toward these goals means repeating small actions until they become habits.

Bell has found that identity-based goals, not just task-based ones, are more sustainable. "I have found that setting goals to align with who I want to become, vs just based on what I want to do, has helped," she said. "Then it's about designing a rhythm that I can stick to. Then, solid habits form. Then the discipline improves. Then the goals are met. That Jan. 1 date of starting something new holds no value to me now."

Behavior researchers echo this emphasis on small steps. Author and behaviorist B.J. Fogg suggests using a "tiny habits" approach to build long-term change. It starts with choosing a very small version of the habit you want to form.

For example, if you want to read more, the tiny habit might be reading one paragraph. If you want to meditate, it might be taking three calming breaths.

Next, you anchor that tiny habit to something you already do, for instance, reading one paragraph during your commute or after brushing your teeth. Lastly, you celebrate immediately after doing the habit. That quick celebration gives your brain a positive emotional signal. When something feels good and doable, you are more likely to repeat it.

Getting creative with your resolutions

Creativity can make resolutions feel less like chores and more like invitations. One option is to use affirmations, short, positive statements that support self-trust and healthier inner dialogue. If you are working toward a step-count goal, an affirmation might be: "I'm proud of every bit of movement I make today."

Visual tools can also help keep goals in view. Vision boards, journals and digital mood boards are ways to translate resolutions into images and words you see regularly.

Another playful option is to turn your resolution into a bingo board, with each square representing a small step toward a broader goal. Filling in squares over time can make progress visible and satisfying.

An anonymous reader described how changing the languag has helped. "I normally do some self-reflection as the year comes to an end, and set personal goals for myself to work on," they shared.

"Having goals instead of New Year's resolutions helps me avoid having an all-or-nothing mindset, and instead, I think of it as continual improvement. While goals vs. resolution might seem like just a word change, switching the language has helped me find progress in the small steps and not feel like I have failed because I didn't follow a strict New Year's resolution," said the reader.

In the end, self-improvement does not need a specific time of year. Goals to better yourself and your life can begin on any day you decide to pay more attention to what you need.

Jennifer Bailey is a licensed clinical social worker and registered drama therapist.

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What's next for CMSD students and neighborhoods

From front page

neighborhoods.

Transportation and Logistics

Morgan has pledged that CMSD will provide safe and reliable transportation to students attending new welcoming schools and that travel distances, on average, will stay manageable for elementary students. However, specific routes, pick-up times and exact logistics are still being developed and will be shared through upcoming public meetings.

Families and advocates raised concerns that older students could face significantly longer daily commutes, impacting after-school jobs, sports and family responsibilities. CMSD officials have committed to further community engagement to refine these plans.

Staffing and Classroom Impact

Consolidation inevitably affects employment: some administrative roles will be reduced, and staff may be reassigned. Officials have said they will explore every option to retain educators where possible, but uncertainty remains a source of stress among teachers and staff.

Representatives have highlighted potential changes in leadership structures, possible larger class sizes, and shifts in student support services, prompting expectations for staff planning sessions and clearer role definitions in early 2026.

Morgan plans to meet with administrators, teachers, and parents in future meetings to iron out issues so that things can be done with transparency and smoothness.

Supporting Students Through Transition

Migrating students will encounter new environments, peer groups and possibly different academic pathways. The district stresses that minimizing classroom disruption is paramount and that consolidated schools may offer expanded curriculum options, more advanced coursework and broader extracurricular programs that smaller schools could not sustain independently.

CMSD plans to ramp up support from counselors and transition specialists, encouraging families to stay in close contact with school administrators for academic and social-emotional support during the transition.

Why This Matters: From Crisis to Metamorphosis

The "Building Brighter Futures" plan is more than a logistical reorganization; it is a fundamental shift in the life of every Cleveland family, educator, and neighborhood.

While district leadership asserts that centralized resources will unlock elite academic and extracurricular opportunities, the transition brings immediate, heavy challenges: longer commutes, staff reassignments, and the delicate task of merging distinct school cultures.

Success requires more than a unanimous vote—it demands earnest transparency and a continuous dialogue with a community wary of disruption.

A Blueprint for "Metamorphosis"

Donald Jolly II, superintendent of the Warrensville Heights City School District, serves as a case study in outcome-based consolidation. The Cleveland plan appears to replicate the "Return to Excellence" model spearheaded by Jolly, a strategy that serves as a road map for districts facing existential threats.

Consolidation as investment

Like Cleveland, Jolly faced a district with failing report cards and state takeover threats. He did not just shutter buildings; he framed consolidation as a prerequisite for success. This allowed the district to replace crumbling structures with 21st-century learning facilities.

The alumni factor

Jolly is a product of the Warrensville Heights schools. His leadership proved that "smaller but better" is achievable. When

Jolly took over in 2015, the district was struggling with a failing report card and graduation rates in the mid-to-high 60s. By 2023, the ODE reported the district's 4-year graduation rate had climbed to 97%, earning it a 5-star rating in that category.

The 'cocoon' strategy

Jolly famously likened the transition to a "caterpillar in a cocoon." He argued that while the cocoon phase is restrictive and painful, it is the only way to emerge as a "beautiful butterfly." The Cleveland district is currently in that transition. The "Building Brighter Futures" promise echoes Jolly's results: a leaner district that can finally afford "wraparound services," including advanced arts, counseling and specialized AP courses, that smaller, isolated schools could not sustain.

Next Steps and Timeline

CMSD has outlined several key objectives and events as implementation begins. Each affected school will have a dedicated transition team to guide students, educators and families through the consolidation process.

The district will host community forums where parents can review new school assignments, offer feedback and ask specific questions about transportation and staffing. Upcoming dates, times, and locations will be posted on the district website.

Plan Implementation

Closures and mergers will take effect in the 2026–27 school year, with regular updates communicated through newsletters, district announcements, and official channels.

The success of the "Building Brighter Futures" hinges not only on logistics but on the community's ability to adapt collaboratively while safeguarding equity, student achievement and neighborhood cohesion. Stay engaged!

Renee Matthews Jackson is a contributing writer. She wrote and performed her first poem in 1970. Along with poetry, Jackson writes plays, essays, and short stories. She is a 2025 graduate from Full Sail University with a master's degree in new media journalism.

SNAP changes will impact Clevelanders in 2026

From front page

If a household does not qualify for the HCSUA because they do not incur heating or cooling expenses, they may be entitled to use of another standard utility allowance based on the utility expenses they incur or to the use of actual expenses, depending on the State agency's policy.

State agencies are expected to make every effort to apply these changes to households during the certification period if the state agency has sufficient information about household utility expenses. FNS encourages state agencies to send voluntary notices to encourage households to provide information on updated utility costs during the certification period.

SNAP Alien Eligibility

On Sept. 4, 2025, the Food and Nutrition Service (FNS) published a memo that provides guidance to states on changes to alien eligibility for SNAP.

Pursuant to this memo, some alien groups previously eligible for SNAP are no longer eligible.

Eligibility for SNAP is limited to U.S. citizens, U.S. nationals, lawful permanent residents, Cuban and Haitian entrants, and citizens of Compact of Free Association. Eligible noncitizens continue to be subject to a 5-year waiting period,

For households already receiving SNAP, at recertification, State agencies must review household circumstances and apply the changes.

Ohio SNAP

The state of Ohio's SNAP is a food assistance program which helps eligible Ohioans stretch their food budgets and buy healthy food. To qualify for SNAP, your household's gross monthly, earned and unearned income, must be at or below 130% of the federal poverty guidelines.

Ohio Assistance Programs and Supportive Services

In addition to SNAP, Ohio Benefits has various programs that provide services to individuals who live and/or are a resident of Ohio Ohioans and are a U.S. citizen or a qualified non-citizen. Some of these programs include:

- Ohio Works First Cash Assistance - provides cash benefits to eligible families for up to 36 months. To receive cash assistance, you must be pregnant or responsible for a child under the age of 18 or 19 and still in secondary school and be underemployed, unemployed, or about to be unemployed.
- Medicaid provides health care coverage for eligible individuals and families including children, pregnant women, seniors, and people with disabilities.
- Early Care and Education Services helps families who are working or are in school pay for childcare and education services
- Supportive Services help individuals and families search for affordable and accessible rental housing, connect to housing resources and get information on rental assistance, housing accessibility and homebuying.
- Women, Infants and Children Food Assistance helps eligible pregnant and breastfeeding women, women who recently had a baby, infants, and children up to five years of age.

The **Ohio Department of Jobs and Family Services** supervises several programs to fight hunger, help low-income Ohioans stretch their food budgets, and buy healthy food. Individuals apply for these benefits through their local county.

The **Greater Cleveland Food Bank** has a full-time staff of Outreach Coordinators who helps individuals apply for public benefits including SNAP. The Food Bank is located at 15500 Waterloo Road, Cleveland, Ohio is open Mon. - Fri., 8 a.m. - 4:30 p.m. For assistance contact their Help Center at (216) 738-2067.

The Food Bank is the largest hunger relief organization in Northeast Ohio. It serves multiple counties through its food distribution and SNAP outreach efforts. The Food Bank operates a community food distribution center, providing food and other critical grocery products to more than 1,000 local food pantries, hot meal programs, shelters, mobile pantries, programs for the elderly and other nonprofit agencies.

Lutheran Metropolitan Ministries (partnered with the Food Bank and makes meals from food received from the Food Bank then distributes to local shelters throughout Cuyahoga County).

Western Reserve Agency on Aging partnered with the Food Bank to Cuyahoga County Job and Family Services

On November 6, the **United Way of Greater Cleveland** announced expanded food assistance resources through its **211 Helpline**, including a new 211 Food Resource Finder at 211oh.org to help residents locate nearby food programs during the federal government shutdown.

Community Impact

Prior to the federal government shutdown last October, 1.4 million Ohioans received about $264 million in food benefits from SNAP each month.

Christina Easter is a freelance journalist and writer.

Are you paying all the required taxes?

By Marissa Valentine

Tax season begins in January as employees across the country await their W-2 tax statements, hoping the correct amount was withheld from their paychecks. In contrast, many seasoned adults find tax season to be a simple process of filing and filling in the blanks, while young adults, and even a few adults in their late 30s and 40, find the process anxiety-inducing.

Different Types of Taxes

In Northeast Ohio, you are required to pay various taxes beyond your required income taxes. Individual cities or villages levy school and property taxes, and the amount varies based on where you live. Sales tax, income tax, and taxes in the city where you work are additional taxes that citizens pay. These taxes do not always come directly out of your paycheck as the state or federal taxes do, so it is essential to know which websites you need to access to pay these taxes. Because many Ohioans also pay taxes in the city where they work, they interact with the Regional Income Tax Agency (RITA). If you have not paid your RITA tax or are unfamiliar with taxes owed to this entity, their website offers resources and payment plans to ensure that you remain in compliance.

Tax Tools and Resources

Preparing taxes can be a daunting task. Well-known tax preparation companies such as H&R Block help individuals file their federal and state returns. However, several other tax preparation companies function in the same way as H&R Block, including:

- Intuit - According to their website, "If you have a simple Form 1040 return only (no forms or schedules except as needed to claim the Earned Income Tax Credit, Child Tax Credit, student loan interest, and Schedule 1-A), you can file for free yourself with TurboTax Free Edition, or you can file with TurboTax Expert Assist Basic at the listed price."
- FreeTaxUSA files your taxes directly to the IRS offers an entirely free version to users, but if you require more support or have questions, the deluxe version is only $7.99.
- Ramsey Smart Tax offers users three versions with varying levels of support before submitting on your behalf to the federal government. They offer Smart Tax Federal Classic for $19.95, Smart Tax Federal Premium for $39.95, and Smart Tax Federal Premium + Every Dollar. With each price increase, the level of support and itemization.

Deductions and Why They Matter

The free version of TurboTax or other tax preparation companies can be enticing, especially if you do not want to pay the filing fee, which can cost anywhere from $7.99 to $130. Paying the extra fees covers the analysis of itemized deductions, including the child tax credit, child and dependent care tax credit, earned income credit, student loan interest deductions, and any additional retirement accounts or taxable assets.

Deductions are amounts of money subtracted from your income that you do not have to pay tax on, therefore lowering your tax liability, as noted by the IRS website. Knowing which deductions apply to you will save you money and reduce your tax liability. The IRS website has a frequently asked questions section that provides insight on which deductions you may add and what forms are needed to verify those deductions.

Tax Deadlines and Extensions

National filing deadlines are imperative to remember so that you have sufficient time to collect the necessary forms. According to the Internal Revenue Service (IRS) , the last day to file is April 15. If the filing deadline falls on a Saturday, Sunday, or legal holiday, the due date is delayed until the next business day. If you need an extension to file your federal taxes, you will be granted the extension to file, but an extension to file your taxes is not an extension to pay.

Venezuela, oil, minerals and power: How foreign policy strains a democracy built on trust

By Ronald Albert
The Cleveland Observer

Oil, sanctions, military pressure and defense financing reveal how modern foreign policy tests public trust, even without a declared war.

In a democracy, foreign policy depends on more than laws and military power. It also depends on trust that leaders are acting fairly, openly and in the public interest.

That trust can weaken when major decisions are hard to understand or appear tied to powerful economic interests. Recent U.S. actions involving Venezuela show how quickly this strain can appear.

No War — But Rising Pressure

Online claims suggest the United States is at war with Venezuela. That is not true.

There has been no declaration of war, no invasion, and no direct fighting between the U.S. and Venezuela forces. What has increased is pressure — mainly through economic sanctions and limited military enforcement.

The most visible example came when U.S. authorities seized an oil tanker carrying Venezuelan crude in international waters. U.S. officials said the action was legal and meant to enforce sanctions. Venezuela's government called it illegal and aggressive, according to Venezuelan officials.

The incident raised tensions, but it did not cross the line into open war.

Why Venezuela's oil matters

Venezuela holds the largest proven oil reserves in the world, even more than Saudi Arabia or Canada.

Most of this oil is heavy and difficult to refine. For many years, U.S. refineries were built to handle it, making Venezuela a major oil supplier to the United States.

That relationship collapsed after U.S. sanctions remains limited Venezuela's ability to sell oil, borrow money and maintain its energy system. Today, oil remains Venezuela's main source of government income — which is why it is the main focus of U.S. pressure.

Sanctions and Shipping

U.S. sanctions do not only target Venezuela's leaders. They also affect banks, shipping companies, and insurers that help move oil around the world.

Because of this, Venezuela now relies on middlemen and indirect sales, often selling oil at a discount. Tankers — not pipelines or ports — have become the main enforcement target.

Supporters say this approach avoids war. Critics argue it can feel like military action without calling it that.

What Tanker Seizures Mean

U.S. officials say tanker seizures are law enforcement actions, not acts of war. They are meant to block oil sales, not seize oil for U.S. use.

Venezuela strongly disagrees. Its leaders say the seizures amount to an economic attack.

This disagreement shows how economic pressure can look and feel like military force, even when it does not legally count as war.

Different Views on U.S. Policy

U.S. officials argue sanctions are a way to pressure Venezuela's government without sending troops. They say this limits harm and keeps pressure on leaders, not civilians.

Critics say sanctions often hurt ordinary people the most. They also warn that aggressive enforcement increases the risk of mistakes or escalation.

Both sides agree on one thing: oil is the key.

Capitalism, Power and Risk

In today's global economy, oil is more than fuel. It is power.

Who controls access to oil markets controls money, influence, and stability. Sanctions work by deciding who is allowed to sell — and who is shut out.

This system can work, but it also carries risk. When economic pressure replaces public debate, people can lose trust in how decisions are made.

Among the vessels identified are the USS Gravely, USS Iwo Jima, USS San Antonio, USS Fort Lauderdale, USS Sampson and USS Jason Dunham, along with a nuclear-capable submarine. Photo credit: Facebook

A Question of Timing and Trust

Public trust was tested further in late 2025 when the Pentagon approved a $620 million loan to Vulcan Elements, a company that makes rare-earth magnets used in military equipment.

The loan came just months after a venture capital firm linked to the president's family invested in the company. Officials say the deal was based on national security needs and deny any improper influence.

There is no proof of wrongdoing. Still, the timing raised concerns about fairness and transparency.

In democracies, trust depends not only on legality, but on confidence that rules apply equally to everyone.

Bottom Line

The United States is not at war with Venezuela. What exists instead is a mix of oil interests, economic pressure, military enforcement and political influence.

In a democracy built on trust, that mix matters. When decisions are hard to follow or seem tied to powerful interests, confidence in public institutions can weaken.

The situation in Venezuela reflects a broaderchallenge facing modern democracies: how to use power without losing the public's trust.

Feeling anxious about money? Three financial therapy strategies you can use now

SCAN TO LISTEN

By Ray'Chel Wilson

Last winter, a family sat at their kitchen table in Cleveland, staring at bills stacked higher than the snow outside. The job loss was sudden, but the anxiety it triggered felt endless. They felt stuck, not just financially but emotionally, unable to see a way forward.

They dreaded conversations about money, afraid of what tomorrow might bring. Their story reflects a national reality: Recent surveys from mental health and financial organizations suggest more than six in 10 Americans now see money stress as a top concern, often above health or safety, and say it is affecting their sleep, mood and relationships.

Reports from outlets such as Psychology Today and Forbes note that financial stress is also reshaping how people make decisions and show up in their families and communities.

Counselors say they are seeing this strain in the therapy room across income levels. Clients report that worries about debt, inflation and unstable work are disrupting decision-making and family dynamics.

Yet clinicians and financial therapists say anyone can restore at least some calm and control by using tools from financial therapy, especially in seasons when income suddenly changes, but the bills do not.

Feeling anxious about your finances is common, not a personal failure. Financial therapists, including the team at Healthy Love & Money, stress that this season demands more than budgeting and willpower. It calls for a new toolkit built on compassion, insight and practical strategies to help people weather the storm.

Why your money story matters

Before you can change your money habits, you often need to rewrite the story money tells about you and your worth. Financial therapy is about naming old narratives, loss, fear, scarcity, family expectations and writing a new one with wisdom and support.

Financial therapist Aja Evans wrote in her article "Shedding Negative Money Narratives: Advice From a Financial Therapist" that many clients are working through "negative money narratives… especially when it comes to changes in your finances." She explains that financial therapy helps people "explore our thoughts, feelings, and behaviors around how we engage with money."

When those stories change, it becomes easier to make different choices.

Building a financial team

No one should navigate financial storms alone. A small "financial team" can help a household prepare, adapt and stay encouraged during life's financial changes. At a minimum, experts often suggest working with an attorney, insurance agent a financial therapist or financial adviser

Together, these professionals can help you draft wills and estate plans so your wishes are clear and your loved ones are protected. They can review health, life, disability and property coverage before a crisis hits. They can also help you set realistic goals that calm money anxiety and reframe finances as a tool for growth rather than a constant threat.

Research summaries from advisory firms indicate that people who work with a coordinated team are more likely to stay on track with savings, recover faster from setbacks and feel supported through uncertain times. Having a few trusted professionals in your corner can make it easier to face hard numbers without feeling alone.

Three financial therapy tools

To move from overwhelm to progress, financial therapists often point to three practical tools anyone can learn: reshaping anxious thoughts, using the body's calming systems and giving each dollar a clear job.

Cognitive behavioral therapy

First, cognitive behavioral therapy, or CBT, is a form of talk therapy that helps people identify and change unhelpful thoughts and behaviors. Financial therapists such as Audrey Schoen, LMFT, explain that CBT can be especially powerful for money anxiety because it teaches you to notice catastrophic thoughts like "I'll never get out of debt" and test them against reality.

CBT tools can include "thought records," where people write down a stressful situation, your automatic thought and a more balanced alternative. Some therapists also use gradual exposure to feared tasks, such as opening bills or checking bank balances, so that over time those chores feel less overwhelming and more manageable.

Money and the mindfulness

Second, mindfulness practices can ease in-the-moment financial stress. Health organizations recommend the 4-7-8 breathing method as a simple pattern: Inhale through your nose for four seconds, hold your breath for seven seconds and exhale through your mouth for eight seconds, repeating the cycle several times to calm your nervous system.

Short, structured practices like this, or a daily five-minute break from doomscrolling money news, give the brain a chance to reset before making big financial decisions. For many people, pairing mindfulness with a small, concrete step, such as reviewing one bill or planning one week of meals, reduces the sense of being flooded.

Giving every dollar a job

Finally, simple budgeting frameworks can make money feel more manageable. In my workbook "personal finance crash course: **What They Didn't Teach You in School,"** the 50-30-20 rule rule is introduced as a common guideline.

It suggests using about 50% of after-tax income for needs, 30% for wants and 20% for savings and debt repayment.

This framework is flexible, not a rigid rule, but it gives people a starting point. Many find that pairing it with a budgeting app or spreadsheet turns vague dread into clear numbers. Instead of thinking "I'm bad with money," they can see specific categories, adjust as needed and celebrate small wins they can build on over time.

Why this matters now

Money stress affects more than a budget. It shapes your health, work and relationships, often in ways that only become visible when times get tough. By combining practical financial education and emotional tools, financial therapy gives households a way to find stability and dignity, even in an unpredictable economy.

For the Cleveland family at the kitchen table, and for many others like them, the goal is not perfection. It is learning to face the numbers with support, rewrite the story they tell and take one grounded step at a time.

Disclosure: The author is the creator of the workbook "Personal Finance Crash Course: What They Didn't Teach You in School", which is referenced in this article.

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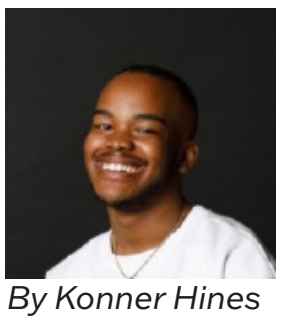
From Collinwood to a creative cosmos: The layered evolution of 'Aawful Aaron Williams'



SCAN TO LISTEN

By Konner Hines

When Aaron D. Williams talks about his work, he does not describe himself the way most emerging artists do. He does not begin with exhibitions, accolades, or even aesthetics.

He begins with family, the neighborhood, school hallways, retail backroom conversations, and the moment of being seen for the first time while drawing at a kitchen table. That grounding is what sets him apart.

Before he became his artist persona "Aawful Aaron," before the museum shows, the branding and the multidisciplinary studio, he was a kid from Collinwood who learned early that art could give him attention, pride, focus and eventually, a profession.

Collinwood roots, two worlds

Aaron was born on East 140th Street, in his grandparents' home on Argus Avenue. "Growing up ***down the way*** gave me pride,

Machine Gun Kelly is holding a guitar with artwork designed by Aaron D. Williams, also know as, "Awful Aaron."
Photo credit: Aaron D. Williams

identity, soul, texture…the overall swag," he said.

In his childhood, he moved between Collinwood and the suburbs of Willoughby Hills, Euclid and back to Willoughby, exposing him to a duality that shaped his voice. In Cleveland, he found culture, pace and grit. In the suburbs, he found access to funding, art programs and chances to grow creatively.

"I had access to things I just didn't know existed before. The resources allowed me to take the art further," he said.

Those contrast, between neighborhood swag and suburban structure, along with emotion versus technique, are alive in his work today.

When art became more than a hobby

Aaron realized he wanted to be an artist when he was young. His older cousins drew, and he chased the feeling of impressing the adults in the room.

"When I made something and showed it to my grandparents, that attention felt good. It was the first time I felt seen," he said.

That early validation did more than open a door. It opened his sense of possibility.

ADHD Apparel: the first blueprint

One of those possibilities was a clothing line. Before he was "Aawful Aaron," he was a teen entrepreneur running ADHD Apparel, a brand that caught fire across Lake County schools.

ADHD stood for Always Determined, Highly Driven.

Aaron and his business partner tapped into the heartbeat of high school culture with parties, pop-ups, word-of-mouth marketing and students wearing the brand to colleges across Ohio. It taught him early lessons about audience, momentum and creative discipline.

Eventually, he sold his stake. "I wanted to focus back on my art," he said. That decision became the foundation for his later multidisciplinary practice.

From Nordstrom stockrooms to independence

After ADHD Apparel, Aaron spent years at a Nordstrom department store. He moved from dock receiving to overnight unloading to visual merchandising to assistant management.

"It was the best training I could've asked for. Everything I learned there became the backbone of how I run my business now," he said.

Scheduling, logistics, presentations, communications and operations became pillars of the his creative studio. When the pandemic hit, he and his partner accepted severance packages and made the leap. Aaron filed his LLC and built the identity that would carry his career forward.

Becoming "Aawful Aaron"

The name was not an accident. It was strategy, character-building, and creative autonomy. He originally considered "Awesome Aaron.""Too clean. Too simple. No story," he said.

Instead, he leaned into "Aawful," a name that prompts curiosity. "If I leaned on 'awful,' it would draw people into the narrative. I wanted something original. Something sticky," he said.

The persona became a vessel, a way to explore identity, duality, nostalgia and reinvention, all recurring themes in his work.

What his work looks like

Aaron's work is built in layers. Visually, it uses multiple elements and textures. Conceptually, it carries ideas that overlap and build on one another. Emotionally, it reflects complex feelings rather than a single mood. Each layer is intentional, meaning nothing is added by accident, every choice contributes to the overall meaning of the work.

He blends bold colors, street-art influence and structured fine-art composition. He describes it as "intense chaos but composed."

Musically structured painting: "The notes are the colors; the song is my composition," he said.

Centered on Black identity and reinvention, his pieces explore nostalgia, coming-of-age and the pressure many Black artists feel to constantly grow, shift and redefine themselve. "It's autobiographical… but told like a character," he said.

Featured artwork: "MGK Day Guitar" (2025)

In 2025, Aaron created a custom guitar to commemorate recording artist and Cleveland native Machine Gun Kelly for MGK Day. "The front and back portraits of the artist were painted while we were downtown, outside of Mall C, during the celebrity halftime show," he said.

The piece shows his ability to merge portraiture, pop culture and Cleveland-rooted storytelling on an unconventional surface.

His MOCA breakthrough

In 2021, Aaron debuted his first major solo show at MOCA Cleveland, titled "Aawful Aaron." The show was packed, and the response was electric.

"That show really introduced me to a lot of people in the art space. It changed everything," he said.

Featured artwork: "The Carters" (2025)

Another recent piece, "The Carters (2025)," is a family portrait created with alcohol markers and colored pencils on 14-by-17-inch Bristol paper.

"It's about young love reuniting as older adults, so it's them posing with themselves from high school," he said. "The Kintsugi gold cracks pay homage to the Japanese art form of repairing broken jewelry with gold."

The work highlights his emotional range, moving from

Aaron D. Williams, also known as "Aawful Aaron"

intimate narrative to symbolic detail.

Young Cleveland Renaissance

One of Aaron's long-term visions is Young Cleveland Renaissance, a creative ecosystem meant to uplift young artists and build long-term collaboration. He is taking the rollout slowly and intentionally.

He envisions this future network as a source of the support he did not always have growing up, offering access, community, and opportunities rooted in Cleveland's creative potential.

The philosophy fueling him

Aaron is patient, intentional and grounded in the belief that progress takes time."Slow motion is better than no motion… You never really know. Sometimes the car was parked, going nowhere. But by the time I knew it, I was NASCAR," he said.

The layered evolution of "Aawful Aaron"

So who is he? A kid from Collinwood who learned to scale his universe outward, slowly and intentionally, layer by layer.

From Collinwood to a creative cosmos, Williams is not just expanding as an artist. He is evolving as a multidimensional force whose work speaks to identity, history, reinvention and the power of building yourself from the ground up.

Konner Hines is a member of the Honors College and a marketing and human resources student at Baldwin Wallace University.

Will Trump deploy the National Guard to Cleveland?

SCAN TO LISTEN

By Angela Hay

In June, President Donald Trump deployed the National Guard to Los Angeles to support Immigration and Customs Enforcement (ICE) operations. City and state leaders said federal intervention was not necessary, but thousands of troops remained in the city for months.

Since then, Trump has sent Guard members to five additional cities and threatened several others, leading many Cleveland residents to wonder if their city will be next.

In a September opinion piece for The Washington Times, Ohio Republican Congressman Max Miller called for Cleveland to be added to the president's list. He cited 2023 crime statistics and argued that his constituents "should be able to go to a Guardians, Browns or Cavs game without fearing for their lives."

At a November press conference, Ohio Governor Mike DeWine and Cleveland Mayor Justin Bibb rejected the idea that the National Guard is needed in Cleveland. Instead, they highlighted a multi-agency violent crime reduction initiative that includes local, state and federal law enforcement.

These efforts are already underway in Cleveland and Cincinnati, where authorities have used minor infractions, such as trespassing and traffic violations, to seize illegal firearms and arrest people with outstanding warrants.

So far, Cleveland has not been mentioned in the president's public remarks on deployments.

Is there cause to send the National Guard?

In 2023, Cleveland's public health department reported 38.6 homicides per 100,000 residents, more than four times the national average. The same report found that Black males between ages 18 to 44 were most likely to be victims of homicide and that homicides among minor children had increased for two consecutive years. It also showed that Black females accounted for 72% of emergency room visits related to domestic violence.

By comparison, Washington, D.C., where Trump deployed the National Guard in August, reported about 26 homicides per 100,000 residents, its lowest rate since 2019. If those rates are considered a "crime emergency," as the president has suggested, Cleveland's situation could arguably be seen as even more serious.

At the same time, more recent crime statistics indicate that Cleveland is experiencing decreases in several key categories, including homicides, shootings, violent crimes and robberies. Those declines support the claim that Ohio-led crime prevention strategies are having an impact and that additional federal intervention is not necessary at this time.

Credit: imfromcleveland (Facebook, TikTok,Threads, and Instagram)

So far, Trump has sent the Guard only to cities led by Democrats that are also listed as "sanctuary cities," where local leaders have committed to certain protections for undocumented immigrants. Neither Ohio nor Cleveland appears on the Justice Department's official list of sanctuary jurisdictions.

Taken together, these factors suggest that while Cleveland has serious public safety challenges, it does not currently match the political or policy profile of cities the president has targeted for troop deployments.

How to respond if the Guard is sent

Each city that has faced a National Guard deployment or increased ICE presence has responded differently.

In Los Angeles, once large anti-ICE protests subsided, troops were sometimes left with little to do, and some Guard members were reassigned to help fight wildfires. In Portland, Oregon, city and state leaders spoke out against the deployment, and residents staged creative protests, including dancing in inflatable costumes in front of federal buildings.

In Chicago, Mayor Brandon Johnson promised to use "every tool available" to challenge a possible deployment. "This is going to play out in the courts," he said. "It's going to play out on the streets."

The legality of the president's actions is still being tested. Some courts have allowed deployments to continue, while others have blocked them. Most recently, federal judges ordered that the Washington, D.C., and Los Angeles deployments must end, though those rulings are likely to be appealed.

If Cleveland were to face federal law enforcement deployments, residents would have several options for legal, nonviolent response.

Know your rights

Civil liberties groups publish fact sheets on immigrants' rights, protesters' rights, what to do if you are stopped by police and how to interact with military troops or federal agents. Reviewing these materials in advance can help people respond calmly and safely.

Document interactions.

Recording encounters with federal agents and Guard members can be important for legal challenges and public accountability. However, people should be aware that visibly recording may draw unwanted attention from authorities.

Join community groups.

Local churches, labor unions, neighborhood organizations and political groups have played key roles in recent protests. In Northeast Ohio, groups that organize regular demonstrations and know-your-rights events can help residents respond collectively rather than in isolation.

Protect yourself and your family.

Consider practical steps you can take now, such as making sure your identification and travel documents are current, addressing outstanding warrants or fines and building up a small savings cushion if you are able. People with more social or economic privilege can also think about how to support neighbors who may be at greater risk.

Deployment unlikely, but stay alert

At this point, deployment of the National Guard to Cleveland appears unlikely, but the situation is fluid. The city's declining crime rates and its absence from federal sanctuary lists suggest that additional federal force is not justified right now. At the same time, the administration's pattern of politically charged deployments has made many communities cautious.

For Cleveland residents, staying informed and prepared is the most practical response. That can mean learning about your rights, connecting with local advocacy organizations and making concrete plans to safeguard your household and support more vulnerable neighbors.

Whether or not troops ever arrive, the choices residents make, about solidarity, safety and civic engagement, will shape how Cleveland moves through this moment.

Angela Hay is a journalist, yoga teacher and dance teacher in Columbus, Ohio.