

**Disclaimer – This is a working poor family. The descriptions are not factual. The sole purpose of the storyline is to practice creating action plans using the Wellness Recovery Action Plan (WRAP) as a tool for managing finances.**

## **SCENARIO**

This story is about a family of 5 living in Anytown, Central Florida. Both parents are in their late 20s and working. Mom works for XYZ and makes \$15 an hour. Dad works for ABC and makes \$17 an hour. They have three children Oldest 10, Middle 8, and Youngest 3. This family receives minimal social service benefits. The parents' employers do not provide insurance. The children are covered under Medicare. Youngest is in daycare. Living expenses take up a majority of their income. The family has been teetering on the edge of financial collapse for years now. The hardest time is always during the holidays. Every year they would agree to work on their finances and every year ended the same. Each parent blamed the other and nothing changed.

### **Instructions:**

**On your table is a toolbox of tools that are available to these parents that they can use to cope with their life situations. Feel free to share tools from your toolbox as well. Read the scenario below and create an action plan for the family to address the trigger, early warning sign, or things are breaking down scenario presented.**

**Be prepared to report your plan.**

### **Early Warning Signs – internal thoughts, feelings**

The family always had a reunion in North Florida for Thanksgiving. All the family from Georgia would come as well. This would be the first Thanksgiving since Papa died and Mama was looking forward to having all the kids, grands and great grands together to help ease the pain of Papa not being there. When Papa died Mama could not manage on her own, so she sold the house and moved in with her sister. There was not enough room and all the other families agreed to get a hotel. Mom knew that the utilities were now behind, Dad's job was still threatening layoffs and Christmas was coming. She began to have anxious thoughts about how they were going to survive. She did not share these thoughts. She knew that everyone expected her to pull it off as she had done every year before. She was certainly not going to disappoint her mother or let her showoff older sister know she was struggling to make ends meet. She decided to use the money in her Christmas savings account for the trip. Hopefully Dad could pick up some over night shifts at the Walmart to make up for it.