

"LIFE IS LIKE A WAVE. YOU CAN'T CHANGE THE WAY IT BREAKS,
ONLY THE WAY YOU RIDE IT. "

Ride the Financial Waves with WRAP®

Presented by:

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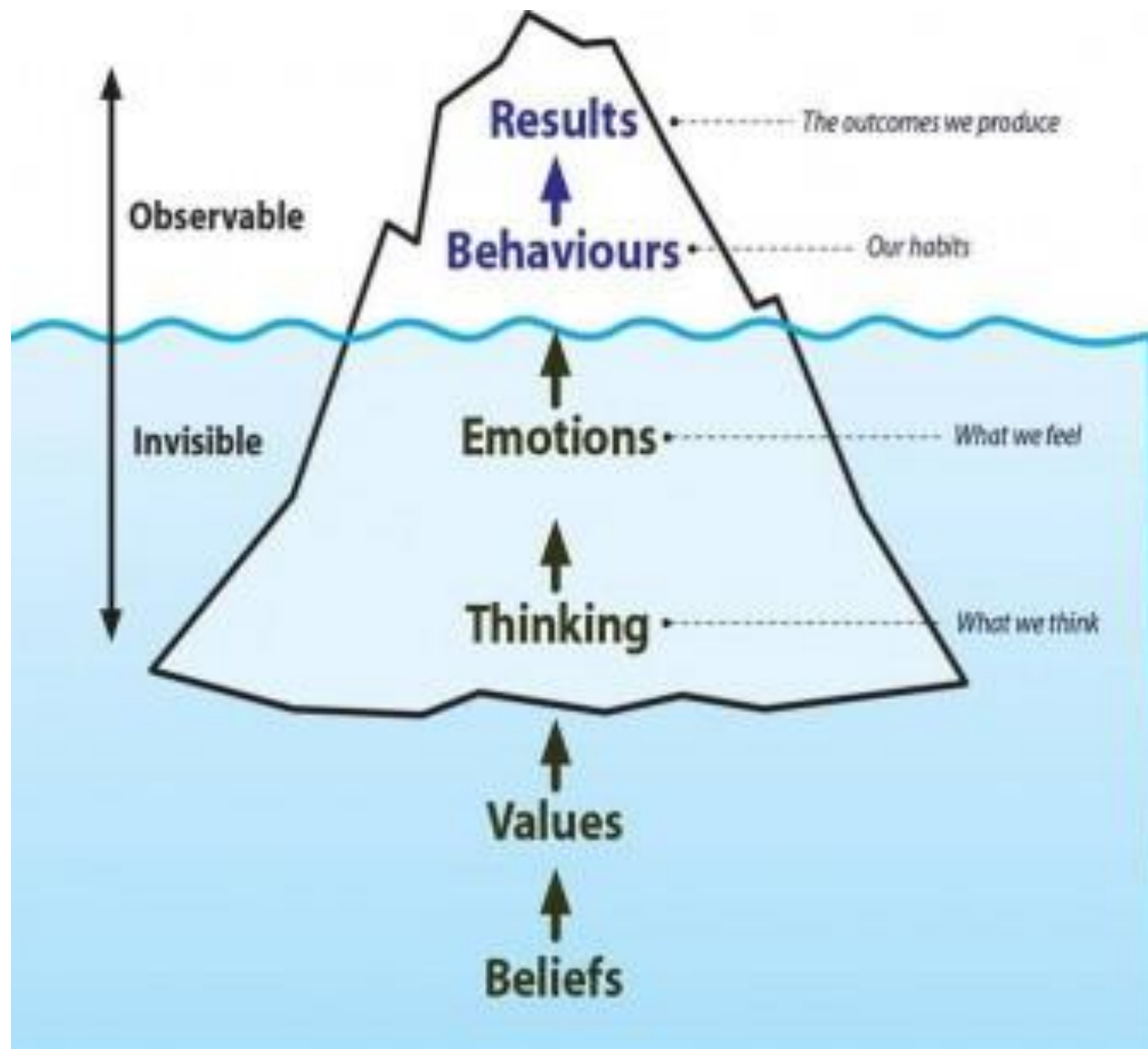
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Understanding & Changing Behaviors

*If you try to alter a behavior
without understanding the
underlying cause, you are
likely to fail.*

Kathleen Burns Kingsbury



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What is WRAP®?

WRAP was designed by Mary Ellen Copeland, PhD. WRAP is an evidence-based, structured system for **monitoring, reducing, and eliminating uncomfortable and distressing feelings and behaviors** and, through planned responses, **reducing, modifying or eliminating them.**

WRAP is now widely used both as a preventive strategy and as a way to address all types of life issues.

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Who can benefit from WRAP?

- Can be used as a guide to daily living
- Can be used to address any circumstance or issue interfering with quality of life
- Can be used to break ineffective, troublesome and dangerous habits
- Can be used to address issues such as work related stress, housing, finances, whole health, weight management, trauma, etc.
- Can serve as a day to day guide for working on personal and growth oriented issues, like self-esteem, self-confidence, developing support systems, enhancing relationships, learning to be more assertive, increasing career or vocational competencies and enhancing your life.

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Five Key Concepts of WRAP

1. **Hope** – You can get on track and stay on track! You **can** work toward and meet your goals!
2. **Personal Responsibility** - **You** are the expert on yourself! **You** know what you want and need! It is up to **you** to take personal responsibility for your own life!
3. **Education** - Learn all you can about yourself so you can make good decisions about all aspects of Your Life!
4. **Self-Advocacy** - “**Going for it**” with courage, persistence and determination; expressing yourself clearly and calmly until you get what you need for yourself!
5. **Support** - Being effectively supported will help you feel more secure and enrich your life!

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Parts of WRAP

- **A Wellness Toolbox**
- **A Daily Maintenance Plan**
- **Triggers and an Action Plan**
- **Early Warning Signs and an Action Plan**
- **When Things are Breaking Down and an Action Plan**
- **A Crisis Plan (optional/modified)**
- **A Post Crisis Plan**

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Wellness Tools - Financial

Financial wellness tools are things you do to keep your finances on track, and the things you do to help yourself get back on track after a setback.

- You may have discovered them yourself or learned about them from others.
- Most of them are simple, safe, free and readily available.
- We created a starter set of tools for you.

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Daily Maintenance – Safe Zone

How do I experience financial security?

Happy	Stress free	Productive
Accomplished	Less anxious	Self-confident
Optimistic	Creative	Enthusiastic
Eager to learn	Responsible	Flexible

What do I have to do to maintain financial security?

Keep a job Get training Make a budget Pay bills
Have a budget Create a savings plan Consolidate debt
Make shopping lists Plan recreation activities Have family time
Set goals Use technology Get counseling

Triggers

A background image of a person surfing on a wave. The surfer is wearing a dark wetsuit with yellow accents and is leaning forward on a yellow surfboard. Another person is visible in the background, also surfing. The water is white with foam from the wave.

- External events or circumstances that may make you feel upset and require you to take action to remain financially stable.
- You may feel like you are “going backwards or are in a “downward spiral”
- These are normal reactions to life events - but if you don’t respond to them, they may actually create greater issues.

Respond to Triggers with an Action Plan using tools from your toolbox!

Early Warning Signs

A background image showing a person in a dark wetsuit surfing on a wave. The person is leaning forward, riding the wave. Another person is visible in the background, also on a surfboard. The water is white with foam from the wave.

- Changes in the way you think, act or feel.
- They may seem to come “out of the blue”.
- They may be so subtle you are not even aware of them.

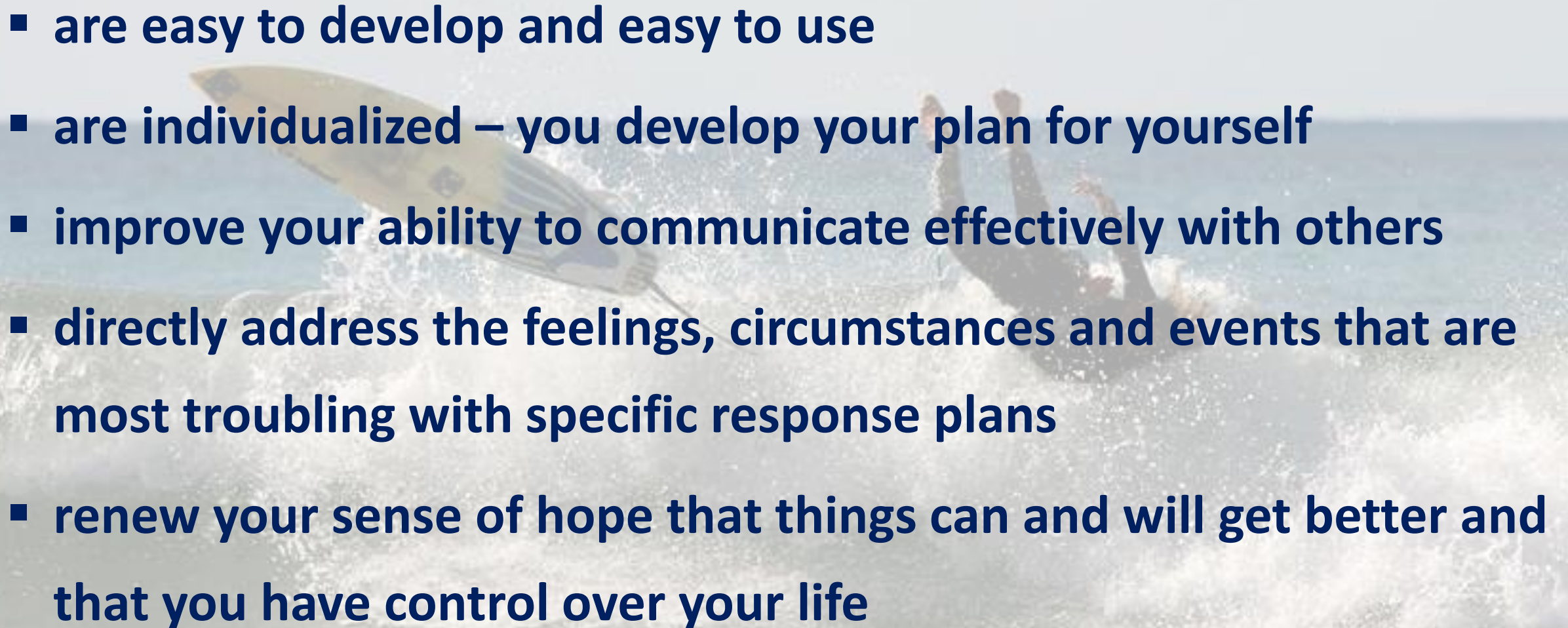
Respond to Early Warning Signs with an Action Plan using tools from your toolbox!

When things are breaking down or getting worse

- You may begin to feel even worse – very uncomfortable, like the situation is serious – and even dangerous – but you are still able to take some action in your own behalf.
- This is a very important time. It is necessary to take immediate, assertive action to prevent a crisis.
- The plan now needs to be clear and very directive, with many things you “must” do and fewer choices.

Respond to When Things Are Breaking Down with an Action Plan using tools from your toolbox!

Action plans work because they -?

- are easy to develop and easy to use
 - are individualized – you develop your plan for yourself
 - improve your ability to communicate effectively with others
 - directly address the feelings, circumstances and events that are most troubling with specific response plans
 - renew your sense of hope that things can and will get better and that you have control over your life
- 
- A background image showing a person surfing on a wave. The surfboard is visible in the foreground, and the person is riding the wave. The image is slightly faded and serves as a background for the text.

Crisis & Post Crisis Plans

A background image showing a person surfing on a wave. The surfer is in a crouched position, riding the face of a white, foamy wave. The ocean is a deep blue, and the sky is a pale, hazy blue. The overall scene is dynamic and captures the energy of surfing.

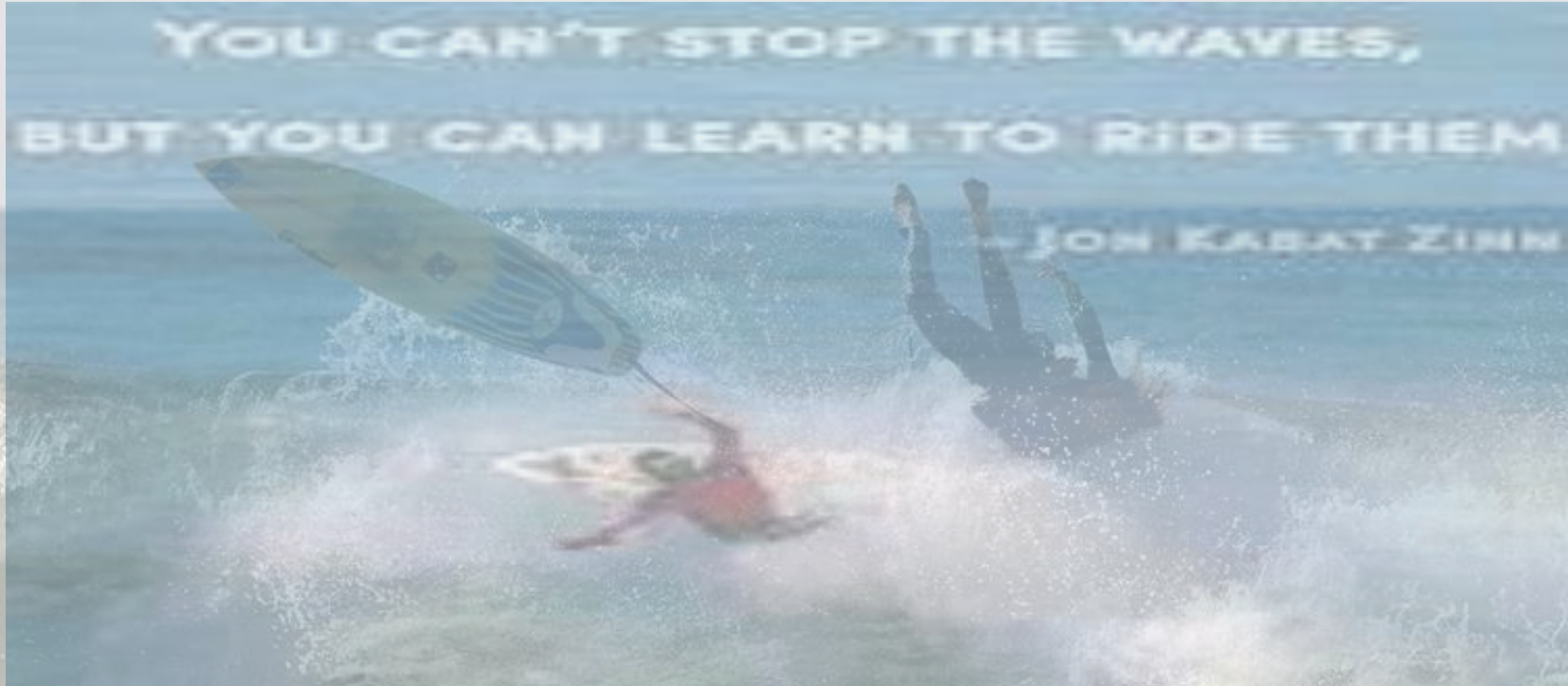
Crisis Plan

Crisis plans are shared with supporters so they know the signs that outside help is needed and you can decide who helps with what.

Post Crisis Plan

Comprehensive plan that outlines what you most need to do to stay secure financially, habits you need to change, things you need to avoid and signs you are entering a danger zone.

Let's Practice Action Planning



**“You can't stop the waves,
but you can learn to surf.”**

Jon Kabot-Zinn

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