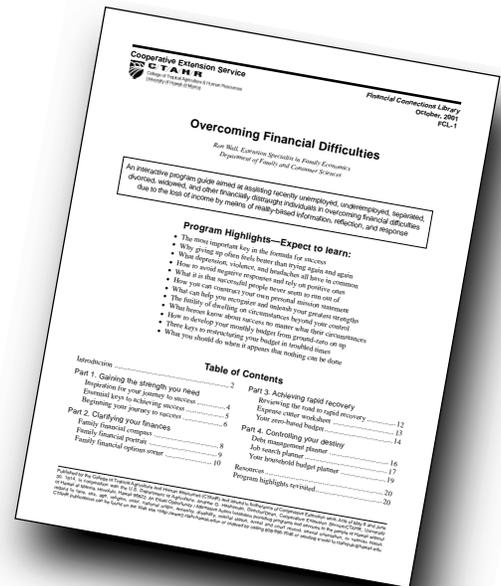


Overcoming Financial Difficulties

An interactive guide for unemployed and other financially distraught individuals

If you've suffered the loss of income due to unemployment, marital separation, divorce, or widowhood and would like to help yourself in rebuilding emotional strength, clarifying your finances, and mounting the road to recovery, this publication is for you. *Overcoming Financial Difficulties* by Ron Wall is an interactive guidebook that can help you to boost your spirits, explore your options, and take practical steps to begin your recovery. This guidebook leads you through a series of interactive exercises that will help you to gain the emotional strength you need while you clarify your finances, sort your options, and plan your efforts. No matter how badly you feel, you will feel much better if you are able to find the strength to do what you know you must do and the guidance to begin doing it. Your involvement is the source of your strength.

This 20-page guidebook provides a means to involve individuals and families in an empathetic and realistic approach to guiding their own recovery. While designed for individual use, counselors, helpmates, and friends may also find this publication by itself or in concert with other materials and approaches useful in helping others. It provides a tool that can be used to elicit meaningful responses as a basis for dialogue and the initiation of activities. Counselors may introduce it to those who are experiencing financial difficulties as a means of helping them find their own way or they may use in conjunction with group discussions or individual counseling.



Contents

Gaining the Strength You Need
Clarifying Your Finances
Achieving Rapid Recovery
Controlling Your Destiny

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