



Overcoming Financial Difficulties

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An interactive program guide aimed at assisting recently unemployed, underemployed, separated, divorced, widowed, and other financially distraught individuals in overcoming financial difficulties due to the loss of income by means of reality-based information, reflection, and response

Program Highlights—Expect to learn:

- The most important key in the formula for success
- Why giving up often feels better than trying again and again
- What depression, violence, and headaches all have in common
- How to avoid negative responses and rely on positive ones
- What it is that successful people never seem to run out of
- How you can construct your own personal mission statement
- What can help you recognize and unleash your greatest strengths
- The futility of dwelling on circumstances beyond your control
- What heroes know about success no matter what their circumstances
- How to develop your monthly budget from ground-zero on up
- Three keys to restructuring your budget in troubled times
- What you should do when it appears that nothing can be done

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Introduction

In this day and age, no one is immune from the prospect or the reality of financial difficulties. This publication is aimed at assisting unemployed, underemployed, separated, divorced, widowed, and other temporarily distraught individuals in overcoming financial difficulties. Those who have experienced sudden or persistent income deprivation due to job loss or a change in personal circumstances often feel isolated, alienated, and helpless. The negative thoughts and feelings of individuals caught in such situations may be overwhelming. Thus, the intended role of this publication is to assist such individuals—by themselves or with the help and guidance of an instructor, helpmate, or counselor—to progress toward full recovery.

This is an individual guidebook that provides a realistic and empathetic approach to self-actualization. It attempts to bolster self-confidence, encourage self-reliance, expand personal options, and provide realistic methods for examining and reorienting individual behavior in a positive and hopeful way. It neither presumes nor pretends that regaining hope or resolving difficulties is easy to do. Rather, readers are assured that their problems are real and their pain is felt. However, they are also assured that progress comes from taking steps that only they can take—first to regain the emotional strength they may have lost, and second to find and utilize whatever means are available to make crucial decisions and take necessary actions.

Individuals using this publication should treat it as *their* publication—one that they can use as they see fit.

Each part stands alone in addressing a different issue. You may begin anywhere, and you are encouraged to begin with the issues you find most interesting. It is intended that you read and respond by writing in the spaces provided. To get the most out of your own thoughts and reactions, simply follow the brief directions at the top of each section. This will help you to reflect on things that may be very important to you and your road to overcoming financial difficulties. It is important that you feel encouraged by your thoughts and supported by your actions. Take the time to rest, relax, read, and respond in your own time and your own way. Remember that the smaller your steps, the surer your footing, and the more lasting the result.

Counselors, helpmates, and instructors may use this publication by itself or in concert with other materials and approaches. Clients experiencing financial difficulties may be introduced to the publication as a means of finding their own way, or they may use it in conjunction with classroom discussions and personal counseling. It provides instructors and counselors, as well as personal helpmates, with a tool that can elicit meaningful responses as a basis for helpful dialogue. Clients should always be given the opportunity to review the material and willingly undertake its use. If they find it interesting, then its use may be included but never required. The best approach is to show clients what the publication is about and how it might be used, and then step back and give them the time to read, reflect, and respond to what it offers.

Part 1

Gaining the Strength You Need



Relax, read, and respond to the exercises presented in the following section.

Inspiration for Your Journey to Success

*Find the statement below that is most meaningful to you.
Center your thoughts on it and let it inspire you.*

Know that you will be successful.

You will be successful because
you want to be successful,
you *have the ability* to be successful,
and you *must* be successful—there is no other choice.

The formula for success is simple:

Knowing *what* to do.
Knowing *how* to do it.
Gaining the *strength* to do it.
The last of these is often the most difficult,
but it is the most important of all.

(concept from William Glasser)

Today is the first day of the rest of your life.

Today is a new day—
no matter where you are right now,
no matter where you want to go,
and no matter what has gone before.

(concept from James Russell Lowell)

Every journey begins with the first step.

You are beginning your journey this very minute.
You are taking your first step.
Know that every step leads to another step,
and each step brings you closer to your goals.

(concept from a Chinese proverb)

Begin with the end in mind.

All things are created twice,
first in the imagination and then in reality.
Imagine what you want, then *do it!*

(concept from Stephen R. Covey)

Essential Keys to Achieving Success

Study each key to financial recovery. Choose the one you like best. Think about it. Why is it your favorite? How can it help you?

Key to achieving your goals: finding the strength you need. To achieve the goals you desire requires that you figure out: (1) what to do; (2) how to do it; and (3) where to find the strength to get it done. The last of these is usually the most difficult, but it is also the most important.

Key to self-reliance: knowing that you must help yourself to achieve your goals. No one is so inadequate that he cannot help himself. Not only can you, but you must. Nothing else will do. Nothing else will work. This is the truth known by all great heroes in sickness or in health.

Key to avoiding despair: knowing that you are only responsible for what you can do. It might be nice if your circumstances were different, the economy brighter, and others more helpful; but you are responsible only for what you can do. Focus on that and do it.

Key to avoiding pain: never giving up. Giving up may feel good now but it will hurt later. Giving up gives temporary relief from the pain of trying over and over and failing again and again. But to keep on trying is the only way to avoid falling prey to more harmful behaviors.

Key to overcoming failure: keep on trying. What could be worse than trying and failing? The relief from giving up and not having to try does not last. To continue that relief, you have to try other stress reducers, such as becoming depressed, violent, abusive, crazy, or ill. The only real relief comes from trying again and again until you finally succeed.

Key to understanding negative behaviors: Some behaviors are used to help lessen the pain of failure. Not trying is the first choice. Next comes behaving depressed, violent, abusive, crazy, or ill. These are the most common ways people try to lessen the pain of failing to succeed and attempt to maintain the relief first felt when they stopped trying.

Key to avoiding self-destruction: avoiding drugs and alcohol. All humans need love and worth. Love comes from being loved by others, and worth comes from doing something worthwhile. Alcohol and drugs give only the illusion of relief. They give a rush of pleasure and relief from the pain of having to do without feeling loved or worthwhile—but only until they wear off. Then they intensify the feelings of failure and destroy one's ambition and life.

Key to finding strength: persisting in your efforts. Persisting in your efforts means that you accept the pains and anxieties of moving forward in order to achieve your goals. Strength follows from determination, and you are determined to succeed by persisting in your efforts.

Key to achieving success: never let yourself run out of options. If you must rest, then rest and refresh yourself. But come back to the struggle with a never-ending list of options to pursue. These will give you hope and opportunity and direction—and this will give you the strength to carry on. Remember, successful people never let themselves run out of options.

Which is your favorite key? _____

How can it help you? _____

Beginning Your Journey to Success

*Relax, and read the following very slowly and thoughtfully.
Imagine a bright new future and your road to achieving it.*

There is no doubt that you will be successful. You have the ability to be successful. You have the desire to be successful. And you will be successful. Now let yourself take the very first step toward success. Imagine the success you want. Picture it very carefully. What are you doing? Who are you with? What is all around you? What does it look like? How does it feel? What are you most proud of and who is in your life? Success is before you, so keep it in sight.

Let yourself remember the last time you were really successful? What were you doing? Who were you with? What was all around you? And what were you feeling? Feel that same warmth and joy right now. Feel the tension draining from your neck and sliding from your shoulders. Feel it rolling down your arms, draining from your elbows, and trickling from your fingers. Let it go. Let it go. Let it drain from your body and feel the calm. Let it go. Let it go.

Close your eyes and imagine that there are many dark clouds overhead. But as you look up, they begin rolling on by faster and faster and faster. They are rolling away faster and faster until you can barely see them in the far, far distance. Now they are gone, and the daylight is getting brighter and brighter. Sunlight is all around you, and it is getting brighter and brighter and brighter until you can barely keep your eyes open. You strain to keep your eyes open but it is no use. The sunlight is too bright and your eyes begin to shut tight. They are closed now and you feel cooler. It is so nice and so relaxing that you want to stay right here forever.

You can't open your eyes. You try to open them but they are shut tight, so tight that images of light begin burning in your mind. These images are bright, bold and beautiful, and you're surrounded by all that is

good. The morning is crisp and clear and beautiful, and very, very beautiful. You see everything now in a whole new way. You are on top of the world and you feel the joy and satisfaction of having everything you ever wanted. Your mind is clear and uncluttered. You see what you really want and feel the comfort it brings. You see the life you want and know that you will have it—if not today, tomorrow or the next day, or next month or next year. But you will have it someday. This image is so bright and crisp and clear that you know you will hold onto it. You know you will think of it again and it will inspire you to do what you need to do, what you must do, and what you know you know how to do.

The clouds are gone. They have passed away. Your old problems seem so tiny, so distant, and so insignificant. Now you are filled with desire and confidence and strength. Come back to the room now and feel your arms hugging each other. Feel your mind relaxed and at ease. Feel refreshed and ready to begin anew from this day forth. You feel confident and you feel successful. You will be successful because you want to be successful and you can be successful. You want to get started and you will. You will begin to think successfully and to act successfully. Come back to the room now. Know that you will think these thoughts again. You will find these thoughts and feelings once again, and you will find your way to success in your own time and at your own pace. And you will begin right now with images of success.

Know that you will be successful. The formula for success is simple. Today is the first day of the rest of your life. Every journey begins with the first step. Begin with the end in mind. Now you are ready to begin your journey to success and you will begin—you will begin very soon. Come back to the room. Open your eyes and smile. You're O.K. You're ready to begin.

Part 2

Clarifying Your Finances



Relax, read, and respond to the exercises
presented in the following section.

Family Financial Compass

Examine the five pillars of financial progress and reflect on their meaning for your life. Then list your most important values and goals as a compass for guiding your progress.

The five pillars of financial progress

- Recognize what you truly value.
- Define your goals according to these values.
- Develop and utilize resources to support these goals.
- Consistently improve your resource management skills.
- Avoid procrastination, mismanagement, and waste.

What do you value most in your life?

1. _____
2. _____
3. _____
4. _____
5. _____

What are your most important goals?

1. _____
2. _____
3. _____
4. _____
5. _____

Family Financial Portrait

Uncover your financial portrait by filling in the spaces below. Your financial portrait provides you with a snapshot of your financial condition. It can help you determine the health of your budget, your financial strengths, and your resource options.

A. Monthly net income

Take-home pay _____
 Business income _____
 Interest income _____
 Child support _____
 AFDC payments _____
 Social Security _____
 Annuity income _____
 Other _____
 Total _____

B. Monthly living expenses

Housing _____
 Utilities _____
 Water/sewer _____
 Telephone _____
 Home care _____
 Personal care _____
 Child care _____
 Medical/dental _____
 Groceries _____
 Food Out _____

C. Monthly debt payments

Home mortgage (_____) _____
 Auto payments _____
 Installment loans _____
 Personal loans _____
 Credit cards _____
 Education loans _____
 Home equity loans _____
 Consolidation loans _____
 Other _____
 Total _____

F. Monthly budget summary

A. _____ Total net income
 B. _____ – Total living expenses
 C. _____ – Total debt payments
 M. _____ = Monthly budget cushion

D. Value of assets owned

Home value _____
 Car values _____
 Savings/CDs _____
 Mutual funds _____
 Stocks/bonds _____
 Life insurance _____
 Real estate _____
 Other _____
 Total _____

Clothing/apparel _____
 Clothing care _____
 Auto fuel/service _____
 Auto insurance _____
 Other transportation _____
 Life insurance _____
 Entertainment _____
 Gifts/contributions _____
 Education/reading _____
 Other _____
 Total _____

E. Unpaid balances owed

Home mortgage _____
 Auto loans _____
 Installment loans _____
 Personal loans _____
 Credit cards _____
 Education loans _____
 Home equity loans _____
 Consolidation loans _____
 Other loans _____
 Total _____

G. Net Worth Summary

D. _____ Total of assets owned
 E. _____ – Total of balances owed
 N. _____ = Net worth

Family Financial Options Sorter

Study the budget improvement strategies listed below. Then indicate your priorities in the columns provided.

The Financial Options Sorter provides you with a means to consider and sort your options regarding adjustments to your finances. It focuses on the three major areas of improvement: (1) increasing income, (2) decreasing living expenses, and (3) reducing or reorganizing debts. In times of crisis, it is advantageous to have the whole family gather to consider its options. Take your time to consider each and every option. Sort them according to the scale provided. Then try to identify the specific changes you intend to make in the space available near each.

	Priority		
	High	Moderate	Low
Increase net income			
Unemployment benefits	_____	_____	_____
Government assistance	_____	_____	_____
Find a better paying job	_____	_____	_____
Try self-employment	_____	_____	_____
Get a temporary job	_____	_____	_____
Work overtime	_____	_____	_____
Find a second job	_____	_____	_____
Reduce W-4 exemptions	_____	_____	_____
Convert assets to cash	_____	_____	_____
Take in boarder/rent room	_____	_____	_____
Let children contribute	_____	_____	_____
 Decrease living expenses			
Eliminate nonessentials			
_____	_____	_____	_____
_____	_____	_____	_____
Reduce nonessentials			
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
Reduce essentials			
_____	_____	_____	_____
_____	_____	_____	_____
 Reduce debt payments			
Sell assets having loans	_____	_____	_____
Pay off smaller balances	_____	_____	_____
Negotiate lower payments	_____	_____	_____
Consolidate some loans	_____	_____	_____
Get a home equity loan	_____	_____	_____

Part 3

Achieving Rapid Recovery



Relax, read, and respond to the exercises presented in the following section.

Reviewing the Road to Rapid Recovery

Examine the illustrations below to discover the advantages of a rapid response.

When a crisis hits, it is important to respond quickly. Decreasing expenses and regaining lost income as soon as possible help greatly to minimize financial damage and hasten recovery. Sadly, many people fail to act quickly and accumulate enormous debt trying to maintain their previous level of expenses. Their use of credit escalates and total debt increases. Reducing customary expenses rapidly is like trying to stop a runaway train. It is very difficult. But as the illustrations below indicate, the more quickly expenses are reduced and income increased, the more quickly recovery will begin and the more quickly your life will get back to normal. Research indicates that

those who recovered quickly planned ahead and took decisive action.

The illustrations below show the stages of loss and recovery following the layoff of a worker whose spouse remained employed. The hypothetical stages presented may last from several months to several years, and some stages may be skipped entirely. Unfortunately, many people wait too long before cutting expenses and regaining employment. They deplete their savings and accumulate tremendous debt while they wait for their unemployment benefits to run out. Responding more quickly and realistically can help greatly to avoid debt and hasten recovery.

Adjusting to reduced income

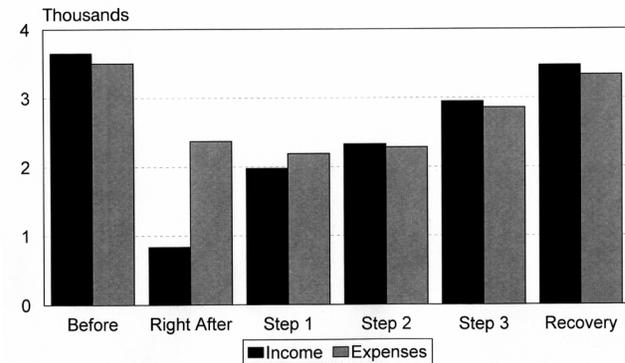
Example of steps to recovery after loss of income

Crisis Period	Hourly Income	Monthly Income	Monthly Expense	Monthly Surplus	Expense as % of Income
Before	16	3649	3503	146	96
Right After	0	833*	2372	-1539	285
Step 1	6.5	1977	2190	-213	111
Step 2	8.5	2329	2283	42	98
Step 3	12	2945	2857	88	97
Recovery	15	3473	3334	139	96

* Monthly income includes continuation of \$833 per month from spouse's income.

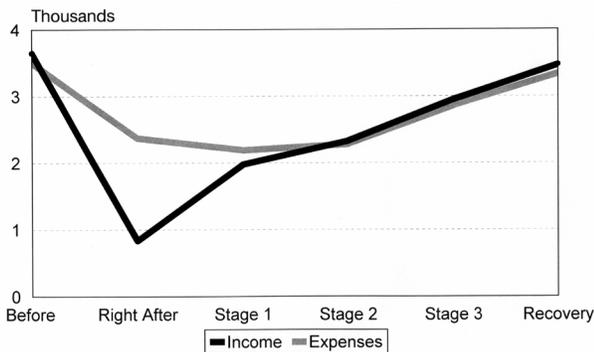
Stages from crisis to recovery

A stage can last several months to several years



Rapid response

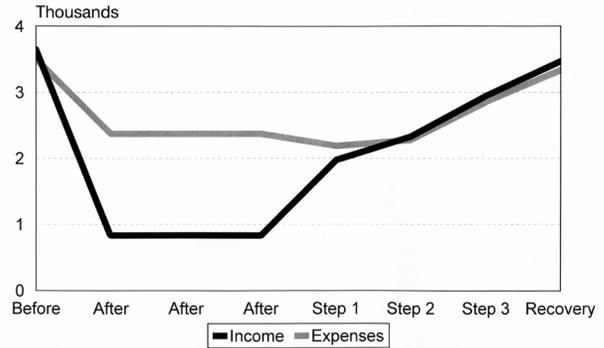
Rapid response closes the gap and hastens recovery



Rapid response decreases expenses and increases income more rapidly

Slower response

Slower response increases debt and slows recovery



Slower response decreases expenses and increases income more slowly

Your Expense Cutter Worksheet

Crucial situations require crucial action. Thus, while small adjustments in expenses may be able to resolve small gaps between income and expenses, larger gaps require larger adjustments. Only you can decide what you need to do and are willing and able to do. The col-

umns below present a gradation in the potential size and impact of changes that you might make in your expenses. After reviewing each expense, check the ones you believe you should eliminate, reduce, or defer. In the spaces provided, enter the amount of money each action will save.

Column A

Entertainment and leisure

- ___ premium cable channels
- ___ cable television service
- ___ movies, videos, shows
- ___ hobbies, games, sports
- ___ memberships, outings
- ___ alcohol and tobacco
- ___ gambling and drugs
- ___ other _____

Gifts and contributions

- ___ special occasion gifts
- ___ holiday season gifts
- ___ religious contributions
- ___ charitable contributions
- ___ spending allowances

Savings and investments

- ___ contributions to savings
- ___ specials savings plans
- ___ cash-value life insurance
- ___ retirement contributions
- ___ other _____

Miscellaneous A

- ___ popular magazines
- ___ furniture and furnishings
- ___ cell phone and service
- ___ other _____

Savings: Column A

- ___ Entertainment and leisure
- ___ Gifts and contributions
- ___ Savings and investments
- ___ Miscellaneous A

_____ **Column A total**

Column B

Food and beverages

- ___ groceries for home
- ___ school/work lunches
- ___ fast food meals
- ___ dining/drinking out
- ___ other _____

Home and personal care

- ___ cleaning products
- ___ paper products
- ___ toiletries & cosmetics
- ___ haircuts and hair care
- ___ over counter drugs
- ___ elective treatments
- ___ other _____

Clothing and apparel

- ___ work apparel
- ___ clothing and footwear
- ___ jewelry and accessories
- ___ alterations and repairs
- ___ laundry soaps/services
- ___ other _____

Miscellaneous B

- ___ medical and dental
- ___ babysitting/child care
- ___ term life insurance
- ___ other _____

Savings: Column B

- ___ Food and beverages
- ___ Home and personal care
- ___ Clothing and apparel
- ___ Miscellaneous B

_____ **Column B total**

Column C

Loans and credit

- ___ credit card payments
- ___ rent-to-own payments
- ___ store credit payments
- ___ installment loans
- ___ personal loans
- ___ other _____

Transportation

- ___ auto loan payment
- ___ fuel and servicing
- ___ upkeep and repairs
- ___ parking and registration
- ___ auto insurance policy
- ___ other transportation

Housing and Utilities

- ___ rent or mortgage payment
- ___ water and sewer fees
- ___ gas and electricity
- ___ telephone services
- ___ homeowners insurance
- ___ property taxes and fees
- ___ other _____

Miscellaneous C

- ___ health insurance
- ___ child support/alimony
- ___ other _____

Savings: Column C

- ___ Loans and credit
- ___ Transportation
- ___ Housing and utilities
- ___ Miscellaneous C

_____ **Column C total**

Part 4

Controlling Your Destiny



Relax, read, and respond to the exercises presented in the following section.

Debt Management Planner

The Debt Management Planner is intended to help you identify various possibilities for reducing total monthly debt service in a crisis. Further deliberation and professional counseling is strongly advised before taking action.

Liquidate assets. If needed, what assets could you sell or convert to cash in order to reduce or eliminate current debt payments? Enter your available assets and list their current values.

	Item	Current value	Additional items	Current value
_____	Car	_____	_____	_____
_____	Truck	_____	_____	_____
_____	Boat	_____	_____	_____
_____	Savings/CDs	_____	_____	_____
_____	Bonds	_____	_____	_____
_____	Mutual funds	_____	_____	_____
_____	Stocks	_____	_____	_____
			Total value:	_____

Negotiate payments. What debt payments could you reduce in the short-term by paying the minimum due, or by negotiating a lower payment or interest only payment with the creditor?

Priority	Type of debt	Identity	Current payment	Revised payment
_____	Credit card	_____	_____	_____
_____	Credit card	_____	_____	_____
_____	Personal loan	_____	_____	_____
_____	Other debt	_____	_____	_____
_____	Other debt	_____	_____	_____
		Old total:	_____	New total: _____

Consolidate loans. What loans could you consolidate at a lower rate to achieve a lower payment?

Item	Identity	Current payment	Current balance	Combined balance	New rate	Time period	Total payment
_____	Loan	_____	_____	_____	_____	_____	_____
_____	Loan	_____	_____	_____	_____	_____	_____
_____	Loan	_____	_____	_____	_____	_____	_____
_____	Loan	_____	_____	_____	_____	_____	_____
_____	Loan	_____	_____	_____	_____	_____	_____

Home equity loan. How much could you safely borrow through a home equity loan to pay debts and lower your monthly debt service? Use the following formula for a rough estimate.

Your home:	75%* of market value	Current mortgage balance	Amount available for loan equals:
	_____	minus: _____	_____

* Percentage adjusted downward to allow for greater safety and amount needed to set up loan.

Job Search Planner

*Here are some tools to help you begin a fruitful job search.
Read and follow the directions provided for each section.*

Review a sample work history

Examine the sample work history and take note of work habits, abilities, and options. Try to identify the types of employment this person might be able to apply for next.

Period	Job or title	Best thing	Worst thing
1990–1992	building services	pride in work	physically exhausting
1993–1994	grocery shelf stocker	good money	undependable hours
1995–1998	apartment manager	good pay, benefits	on call, difficult people
1999–present	retail store manager	in charge, responsible	long hours, staff turnover

Construct your work history

Follow the model above to construct your work history. Use it to explore your employment options.

Period	Job or title	Best thing	Worst thing
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Explore your employment options

After reviewing your work history, list several responses to each of the following items.

1. The things you like best about what you would consider a good job:
2. The best things that you have to offer to any suitable job or employer:
3. The types of businesses or industries that you would find desirable for employment:
4. The types of work or kinds of positions you believe would suit your needs and abilities:
5. The kinds of work or service you think you could perform to earn money on your own:

Motivate yourself to begin your job search

Study each statement and identify how it might help you get the job you want and need.

- Finding a job is an adventure in self-discovery.
- If you hate the job, it will hate you back.
- If you feel sorry for yourself, no one else needs to.
- There is no such thing as a job waiting to be filled.
- It always helps to be in the right place at the right time.
- No two people are equally well suited to the same job.
- Almost every job has some aspect you excel at.
- Put your best foot forward to get beyond the door.
- Leave nothing to chance but chance itself.
- Would you want you as an employee?
- Make yourself too valuable to do without.
- Advancement comes from giving, not getting.
- Who could help you get the job you really want?
- Remember, preparation and persistence pay off.

Develop a plan to begin your job search

Complete the following list to plan and initiate your job search.

1. Sources I will check to find job vacancy announcements:

2. Places I will call to ask about current and anticipated job openings:

3. Places I will go to inquire about current and anticipated job openings:

4. Businesses I will explore to learn about employment requirements and opportunities:

5. Things I will develop to prepare for a job-site visit or job interview:

6. Things I will do to make sure I am properly prepared for a job interview:

Your Household Budget Planner

*Use this instrument to record revisions needed to regain control of your financial destiny.
For purposes of comparison, you can find the old budget figures on your financial profile.*

A. Monthly net income (old vs. revised)

Take-home pay	_____	_____	Unemployment	_____	_____
Business income	_____	_____	Food Stamps	_____	_____
Interest income	_____	_____	Overtime work	_____	_____
Child support	_____	_____	Second job	_____	_____
AFDC payments	_____	_____	Self-employment	_____	_____
Social Security	_____	_____	Room/boarder rent	_____	_____
Annuity income	_____	_____	Converted assets	_____	_____
Other _____	_____	_____	Children's income	_____	_____
	Old	Revised	Total	_____	_____
				Old	Revised

B. Monthly living expenses

Housing	_____	_____	Clothing/apparel	_____	_____
Utilities	_____	_____	Clothing care	_____	_____
Water/sewer	_____	_____	Auto fuel/service	_____	_____
Telephone	_____	_____	Auto insurance	_____	_____
Home care	_____	_____	Other transportation	_____	_____
Personal care	_____	_____	Life insurance	_____	_____
Child care	_____	_____	Entertainment	_____	_____
Medical/dental	_____	_____	Gifts/contributions	_____	_____
Groceries	_____	_____	Education/reading	_____	_____
Food Out	_____	_____	Other _____	_____	_____
	Old	Revised	Total	_____	_____
				Old	Revised

C. Monthly debt payments

Home mortgage	(_____)	Home mortgage	(_____)
Auto payments	_____	Auto payments	_____
Installment loans	_____	Installment loans	_____
Personal loans	_____	Personal loans	_____
Credit cards	_____	Credit cards	_____
Education loans	_____	Education loans	_____
Home equity loans	_____	Home equity loans	_____
Consolidation loans	_____	Consolidation loans	_____
Other loans	_____	Other loans	_____
Total	_____	Total	_____
	Old		Revised

D. Old budget summary

A. _____	=	Total net income
B. _____	=	Total living expenses
C. _____	=	Total debt payments
O. _____	=	Old budget cushion

E. Revised budget summary

A. _____	=	Total net income
B. _____	=	Total living expenses
C. _____	=	Total debt payments
R. _____	=	Revised budget cushion

Resources

Books

- Glasser, William. 1965. *Reality Therapy: A New Approach to Psychiatry*. Reprint, New York: Harper and Row, 1990.
- Glasser, William. 1976. *Positive Addiction*. Reprint, New York: Harper and Row, 1985.
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Videotapes

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- Tyler, Sam, and John Nathan, producers. 1996. *The 7 Habits of Highly Effective People*. Washington, D.C.:

WETA, Stephen R. Covey & Beacon Productions. Waddell, Fred, producer. 1992. *Solution-Focused Financial Counseling*. Auburn: Genesis Press.

Counseling services

- Consumer Credit Counseling Service. National Foundation for Consumer Credit. Local offices throughout the United States.
- Family Assistance Centers. U.S. Armed Forces. Offices at U.S. military installations in the United States and overseas.
- Financial Counseling Programs. Cooperative Extension Service, USDA participating. Offices at land-grant colleges and universities throughout the United States.
- Unemployment and Work Force Development Offices. State and local government. Locations throughout the United States.

Program Highlights Revisited

Finding the strength to do what we must do is often the most difficult but the most important key in the formula for success.

Giving up feels better than trying again and again because it gives us temporary relief from the pain of failing to get what we need.

Depression, violence, and headaches may all be symptoms that arise to relieve the pain of failure and the failure of giving up.

Negative responses can most easily be avoided by refusing to give up from the very beginning and refusing to accept failure.

Successful people never let themselves run out of options. They always generate new opportunities whereas others may give up.

You can construct your own personal mission statement by basing your goals on what you truly value in life and supporting these goals.

Striving to be positive about yourself and stifling self-criticism are among the best ways to energize and unleash your creative mind.

It is futile to dwell on circumstances that are beyond your control; it wastes time and energy that is better spent doing what you can do.

What many heroes know about success regardless of circumstances is that no one is so inadequate that he cannot help himself and he must.

Developing a monthly budget from ground-zero means beginning with absolute essentials and stopping as soon as income is exhausted.

Increasing income, decreasing living expenses, and reorganizing debt are three keys to restructuring and curbing a troubled budget.

When it appears there is nothing that you can do, you can always sharpen your abilities, thus, creating more options for yourself.