When Tuesday Gets Expensive



Session 02

Recovery Has to Survive Tuesday. A 60-minute adult group education session about money pressure, practical support, and staying connected.

The work today

Identify a need, check a deadline or consequence, and practice one specific request. A plan can include a resource gap that still needs help.

Progress is progress

Opening the envelope, asking one question, or arranging a private conversation can count. The bill does not have to disappear for the step to matter.

Before you lead

Audience and scope

Adults 18+. Designed for approximately 4-10 people with a facilitator competent in group work and the setting’s safeguarding procedures. This is education, not individualized financial, legal, or clinical advice, and not a validated treatment program.

Prepare outside the hour

Print participant pages 1-8, prepare slides, pens, a clock, and verified local resource contacts. Know how to offer private support. Explain participation and privacy limits to new members beforehand; group confidentiality cannot be guaranteed.

Access and choice

Read prompts aloud; offer a scribe with consent. Use the fictional example, private writing, drawing, or passing. Do not require account balances, debt amounts, diagnoses, sobriety details, or explanations of how someone became short of money.

The 60-minute run sheet

00-05 / Welcome / slides 1-2

Participant page 1. Open with participation choices and an optional one-word check-in.

05-13 / Morgan’s situation / slides 3-4

Participant page 2. Read the scenario and ask what information is missing.

13-23 / Sort and model / slides 5-6

Use the completed example on page 2. Demonstrate needs, deadlines, unknowns, and one request.

23-38 / Individual work / slides 7-8

Participant pages 3-5: about five minutes each. Participants may stay with Morgan.

38-50 / Practice / slides 9-10

Use page 6 in pairs or solo. Page 7 is a creative alternative within the same block.

50-57 / Actual-week plan / slide 11

Revisit page 5: add timing, support, and a fallback.

57-60 / Close / slide 12

Optional page 8 follow-up. Offer private support and a voluntary takeaway.

Opening words

Suggested script

Money can get loud. The bill is real. So is the voice telling you that you should have figured everything out by now. Today we are working on one useful action. You do not owe this room your numbers or your story.

Agreements

No comparing who has it worse, telling people what they should buy, lending or collecting money in the activity, or asking for private financial information. Ask before offering suggestions. Participants may pass or leave briefly according to setting procedures.

Check-in

Ask: What is one word for the kind of week you are having? Passing counts as participation. Keep this short enough to protect the working time.

Morgan’s Tuesday

Original fictional scenario

Morgan has $65 available until Friday. Groceries are running low. Getting to work will cost $20. A $90 utility bill is due tomorrow, but Morgan has not checked what happens if it is late. A friend texts about going out. Morgan wants to turn off the phone and disappear. No immediate emergency is described.

Discussion questions

What do we actually know? What are we assuming? What information would help Morgan decide what needs attention first? How could Morgan stay connected without spending money?

Facilitator response

Accept several reasoned possibilities. We cannot choose the right payment order from this short story. We do not know utility policies, grocery needs, other obligations, or available assistance. Nobody earns dignity by making the same choice as the facilitator.

What needs attention first?

The teaching

Look at essentials and obligations, dates, and consequences. Check missing information before treating the loudest message as the biggest priority. Include food, health needs, housing, essential utilities, transport, dependents, and legal obligations as relevant.

The distinction

A question can be urgent even when an answer is not available yet. Sorting is a way to see what needs attention; it does not erase bills or prove that assistance exists.

Source and limits

CFPB’s Your Money, Your Goals supports considering consequences and protecting essentials when money is short. This session’s scenario, sorting activity, and language are original. Do not prescribe which bill someone must skip or offer legal interpretations. Source: https://www.consumerfinance.gov/consumer-tools/educator-tool/your-money-your-goals/toolkit/

A completed example

Need and missing information

Morgan needs food and a way to work. The utility due date is known, but the late-payment consequence and possible options are unknown.

Possible first request

Today at 3:00, Morgan will use the verified contact on the utility statement: My bill is due tomorrow and I cannot pay it in full. What options are available, and what happens if I cannot pay by the due date?

A plan with limits

Morgan will write down any terms, fees, dates, and confirmation offered, without agreeing to an unaffordable amount. If nobody answers, Morgan will check the official contact options and ask a local support worker about assistance. No arrangement or eligibility is guaranteed.

Recovery connection

Morgan can also ask a trusted person for a short check-in. That person can offer company without being asked to lend money. Practical needs and emotional support both belong in the plan.

Lead the individual pages

Page 3 / The pressure and the need

Write one situation or use Morgan. Name the need and what the stress pulls you toward. A feeling or urge is not a confession or a prediction.

Page 4 / Check before deciding

List what is known, missing information, and the consequence or date to verify. No complete household budget is required.

Page 5 / One useful action

Write exact words, timing, the official or trusted contact, and what to do if the first option is unavailable. An unresolved resource gap stays visible; do not turn it into a motivation problem.

Support without taking over

Ask: Would you like help finding the question, writing it down, or locating an appropriate contact? Offer private help for sensitive information.

Practice without a performance

12-minute sequence

Two minutes to choose pair or solo practice; three minutes each role; two minutes to revise; two minutes to reflect. Partners use fictional names and no account information. Solo writers use the same time to draft, read quietly, and revise.

Listener role

Respond: What would make that request easier to understand? Do not act as a creditor, promise approval, ask for details, or give financial advice. A partner can also practice saying: I do not know. Let’s identify who could answer.

Optional support script

I am overwhelmed by a money problem. I am not asking you to fix it. Can you sit with me for ten minutes while I make one call?

Optional spending boundary

I cannot spend money on that this week. I would still like to see you. Could we take a walk instead? Do not assume that every participant has a safe person or free time.

Creative alternative: the message

Same 12-minute block

Participant page 7 replaces pair practice; it is not extra time. Write or draw a message that keeps a connection while setting a spending limit or asking for company.

Example

I cannot go out tonight. I do want to stay in touch. Can we talk tomorrow afternoon?

Debrief

Which words are honest? Which protect privacy? What practical obstacle remains? Nobody must send a real message, read aloud, perform, or display their art.

If there is nobody safe to contact

Use a fictional person, or identify a suitable staff member or community service for a private conversation. Connection is an option to explore, not another task to fail.

When more support is needed

Basic needs or urgent deadlines

Offer private help identifying appropriate local housing, food, benefits, utility, or legal support. Check current eligibility and availability. Do not promise relief, advise ignoring legal papers, or tell someone to stop prescribed care to save money.

Control or exploitation

If someone describes another person controlling money, threats, fraud, or unsafe contact, avoid public investigation and confrontation scripts. Follow safeguarding procedures and offer confidential specialist support appropriate to the situation.

Recovery and distress

If a participant wants help with urges, a return to use, or distress, offer a private connection to appropriate recovery or clinical support within your role. Medical emergencies take priority over the activity. Follow organizational emergency procedures.

Boundaries

Facilitators do not take bank logins, account statements, loan applications, or participant money. The session does not assess credit, diagnose, mediate debts, or arrange borrowing.

Close and prepare the pilot

Closing words

What is one useful step you are taking with you? You can pass. A phone call cannot solve every shortage. It can still give you information you did not have before. Progress is progress. Mile or a Millimeter.

Review and feedback

Ask: Was the activity understandable? Did you find one useful question or action? What felt unrealistic or uncomfortable? Check whether writing and practice fit the timing. Do not collect personal financial stories for marketing.

Sources and authorship

CFPB: Your Money, Your Goals toolkit and Prioritizing bills. https://www.consumerfinance.gov/consumer-tools/educator-tool/your-money-your-goals/toolkit/ See the source index in this package for the direct tool link. Reviewed October 28, 2026. No CFPB affiliation or endorsement. Original session by Belle Morey / Progress is Progress LLC.

Release status

Author-review pilot. Appropriate professional review and a suitable pilot should precede commercial release. No effectiveness claim. Website: www.progresscounselingprograms.com.