When Tuesday Gets Expensive

Session 02 / Adults 18+ / Recovery Has to Survive Tuesday
Use your own situation, use Morgan, or pass. Keep your pages private. You do not need to share dollar amounts.

01 Today I will use: my situation / Morgan / quiet observation.

02 One word for this week, or a mark or drawing:

03 What would make this hour more usable for me?

Morgan’s Tuesday

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.

What needs care

Food and a way to work need attention. The utility deadline is known; the late-payment consequence and options are not.

One possible action

Today at 3:00, use the verified utility contact to ask about options and the consequence of missing the deadline. Ask about fees and terms before agreeing.

Support and fallback

Ask a trusted person to sit nearby during the call. If unavailable, ask a suitable support worker for help finding official contact or assistance options. Help is not guaranteed.

The pressure and the need

Write or draw. You can use Morgan. No account numbers, balances, or personal details are needed.

01 What is happening, in plain facts?

02 What need is underneath this: food, housing, health, transport, connection, or something else?

03 What does the stress pull me toward? What might help me pause long enough to choose?

Check before deciding

This is a short information check, not a test or a payment order. Use approximate or fictional details if preferred.

01 What do I know: a date, an amount if useful, or a practical need?

02 What do I need to verify: a deadline, consequence, option, cost, or eligibility?

03 Who could answer accurately? How will I check that the contact is genuine?

One useful action

The aim is one action that fits your circumstances. Keep an unmet need visible; it does not mean you failed.

01 My action or question, in exact words:

02 When will I try it? What support or access do I need?

03 If the first option is unavailable, my fallback is:

Say it without your whole story

Practice with a willing partner or write privately. Use fiction. Your listener does not need personal details.

01 A request: I need information about ___. What options and terms should I know?

02 A support ask: Can you ___ while I ___? I am asking for ___.

03 My shorter version after practice:

The message

Alternative to pair practice. Write or draw a message that protects a spending limit, asks for company, or keeps a connection. You do not have to send it.

01 My message, sketch, or unsent text:

02 What does it protect? What practical obstacle still needs help?

After the hour

Optional follow-up. Keep this page; returning it is not required. For practical help, ask a suitable local support worker about current options. If something becomes urgent, seek appropriate help rather than waiting for the next group.

Progress is progress

A step can count while the problem is still unfinished.
www.progresscounselingprograms.com

01 What did I try? What did I learn, even if the answer was no?

02 What still needs support? What is the next useful question?