

Facing challenges

Money Talks Worksheet # 2

Everybody faces challenges when it comes to taking care of their money.

Let's think!

Below are some challenges you may face when managing your money. Everyone faces different barriers, so check the box beside challenges *you* have faced:

- Hard to reach ATMs, or ATMs without braille or a headphone jack
- Websites or Mobile apps that aren't accessible
- Forms that aren't available in braille or large print
- Forms written in confusing language
- Banks or offices that don't have interpreters

Are there other money management challenges you have faced? Write them below:

We can feel more confident when dealing with problems by reminding ourselves of challenges we've overcome in the past.

What is a challenge you've faced?

How did you solve the problem?

How did that make you feel?

The best way to feel more confident dealing with a challenge is by practicing making plans and overcoming them.

The best way to overcome a challenge is to: make a plan!

- Try to think of more than one way to solve your problem. Brainstorm a backup plan.
- If an idea doesn't work, it may mean you have to try something new. Don't be disappointed!
- Don't forget to ask for help. Sometimes we may not be able to overcome an issue all on our own and we may need assistance or resources to help us achieve our goal.

Remember...

Challenge: The barrier or problem you're facing.

Action: The different ways you can overcome your challenge.

Resources: The information and help available to you that can assist with different courses of action.

Plan: Deciding how you will use your course of actions and resources to overcome a challenge.

Challenge	Action	Resources	Plan
<p>Where may you be facing a barrier to accessibility.</p> <p>Example: My bank doesn't have an interpreter</p>	<p>What are your options to overcome, or remove the barrier?</p> <p>Example:</p> <ol style="list-style-type: none"> 1. Choosing a new bank 2. Try to get an accommodation 3. Keep banking without an interpreter 	<p>Are there others who have faced the same challenges?</p> <p>Do some research!</p> <p>Example: How do you reach out to a customer service worker at your bank?</p> <p>What is your bank's accommodation policy or process?</p> <p>Is there alternate ways you can communicate with your bank?</p>	<p>How and when will you use your actions and resources to overcome the challenge?</p> <p>Example: Email the customer service workers at the bank to discuss accommodations and the process for accessing accommodations.</p>

Now you try!

Challenge	Action	Resources	Plan