Coping Support (CS) Intervention - DRAFT

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General Structure of Coping Support (CS) Intervention:

# Daily Plan:

* Send affirmation in morning (users pick time/window of time) - **B-RESILIENT ONLY**
* Send daily content
* Send check-in about daily goal in late afternoon/evening (users pick time/window of time)
* Send daily mood measure after response to daily check-in message - **B-RESILIENT ONLY**

# Daily Mood Measure:

* **OPTION 1**: Over the past day, rate your mood on a scale from 0 to 10 where 0 to 4 is a low mood, 5 to 8 is a so-so mood, and 9 or 10 is a good mood. (taken directly from B-RICH manual)
* **OPTION 2**: Over the past day, rate your mood on a scale from 0 to 10 where 0 is the lowest, 5 is so-so, and 10 is the best. (also taken from manual but different place)

# Main Menu:

Hi [Client Name] what do you need help with today? TEXT back the corresponding number:

1: a boost (helpful thinking)

2: a break! (pleasant activities)

3: a buddy (social support)

4: resources

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# Error Messages:

* Sorry, didn’t catch that! Text NEXT to continue. This is an automated text messaging system.
* Sorry, didn’t catch that! Text YES or NO. This is an automated text messaging system.
* Sorry, didn’t catch that! Text back the corresponding number. This is an automated text messaging system.
* Sorry, didn’t catch that! Text MENU to return to the Main Menu. This is an automated text messaging system.
* Sorry, didn't catch that! Text the number corresponding to the lesson you'd like to review. This is an automated text messaging system.

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| Introductory Message to the Intervention:Thank you for enrolling in the C-LEARN study! You have been randomized into the Coping Support (CS) intervention! This means you will receive text messages, over the next 3 months, with information on improving your mood, problem solving, financial empowerment, and disaster preparedness. (1/2)Please keep in mind that these text messages are from an automated system. There is no person receiving the text messages you send. If at any time you have a medical or mental health emergency and need to talk to someone, please call 911. (2/2) |

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B-RESILIENT Message Thread

# Introductory Message:

Welcome to B-RESILIENT! For the next 6-weeks, you will receive daily text messages with tips to support a positive mood. There are three major topics: boost (healthy thinking), break! (pleasant activities), buddy (social support), and a review week.

Some days you will be asked to set and try to meet a certain goals related to the daily lesson. You will also be asked to rate your mood. Remember, if at any time you have a medical or mental health emergency and need to talk to someone, please call 911. Text NEXT to get started!

# WEEK 1 - Boost

## WEEK 1 INTRO:

Let’s get started! The first topic we will cover is called BOOST and it’s all about how to focus on healthy thinking. During this time, we will try identifying and changing unhealthy thoughts to healthy thoughts and limiting unhealthy thoughts through worry time.

## Day 1: Identify an Unhealthy Thought

1. Today we’re going to learn about identifying unhealthy thoughts. When you’re ready to begin, text NEXT to continue to Step 1.
2. Thoughts can affect how you feel & your mood. It’s important to avoid unhealthy thoughts that can make you feel bad and have a bad mood. Unhealthy thoughts are inaccurate (not true), incomplete (leaves out some facts), or unbalanced (too extreme). Text NEXT to continue to Step 2.
3. Avoid habits of unhealthy thinking:

1. All or nothing – focus on extremes;

2. Pessimism – believing negative things are more likely.

3. Negative filter – only recall negative events;

4. Exaggerating;

5. Labeling – Instead of focusing on issue.

6. Not giving yourself credit;

7. Mind reading – Thinking you know others are thinking negatively of you.

8. Negative fortune telling – Thinking you know bad things are definitely going to happen;

9. Blaming oneself.

10. Overgeneralization – Seeing one negative thing as a never-ending pattern; 11.”Should”ing yourself - “I should have done better”.

Text NEXT to continue to Step 3.

1. **TODAY’S GOAL: Identify an unhealthy thought, if you have one today. You’ll receive a check-in text later to see how it went.**

### CHECK-IN:

Were you able to identify an unhealthy thought today? Text back YES or NO.

* If YES: Great job! Can you identify which type of unhealthy thought it was from the following list? Text back the corresponding number.
1. All or nothing thinking
2. Pessimism
3. Negative filler
4. Exaggerating
5. Labeling
6. Not giving yourself credit
7. Mind reading
8. Negative fortune telling
9. Blaming oneself
10. Overgeneralization
11. “Should”ing yourself

Great job identifying the type of unhealthy thought! Keep working to avoid those unhealthy thoughts and keep a positive mood! You can review the content you’ve learned today and other B-RESILIENT skills and tips if you text MENU.

* If NO: Remember unhealthy thoughts are inaccurate, incomplete and/or unbalanced. Avoid thoughts that aren’t fair, completely true, or balanced. You can review the content you’ve learned today and other B-RESILIENT skills and tips if you text MENU.

## Day 2: Examples of Unhealthy Thoughts

1. Yesterday, you learned what unhealthy thoughts are. Let’s explore how these may come up in your daily life. TEXT NEXT to continue
2. Let’s take natural disasters like hurricanes. With so much uncertainty around them, many people will feel overwhelmed and that there is nothing you can do. You may find this leads to some unhealthy thoughts. For example, “nothing will help prepare for a hurricane” TEXT NEXT to continue
3. There are many ways to prepare for disasters! For some examples and resources, visit <http://ready.nola.gov/plan/hurricane/> . So then, maybe a more accurate version of this thought could be: “preparing for a disaster is difficult but i have options”.
4. Another common issue is around money. It can be hard to make it day to day with finances sometimes. An example unhealthy thought could be “There’s nothing i can do about my debt”.
5. Managing finances can be hard! But there are resources to help. Another version of that thought then could be “I can save a little each month to put towards my debt”. For examples, ***click here*** to explore the C-LEARN financial toolkit app (more on that later too).
6. Today’s goal: We know many people struggle with finances, the impact of disasters and other stressful situations that trigger these unhealthy thoughts. Try and identify some unhealthy thoughts if you have any today.

## DAY 3: CATCHing Unhealthy Thoughts

1. Yesterday we talked about identifying unhealthy thoughts. Over the next few days you’ll learn how to CATCH, CHECK, and CHANGE those unhealthy thoughts causing you to feel bad. Today, we’ll try to CATCH them! When you’re ready to begin, text NEXT to continue
2. CATCH IT: Catch thoughts that come up over and over that make you feel down or helpless. “Catch that thought!’ ☺Text NEXT to continue
3. Sometimes it’s easier to notice your feeling first. Think or a negative emotion or low mood as a stop sign to “catch” your thought. Remember there are many different types of unhealthy thoughts, like all-or-nothing thinking or blaming yourself. Text NEXT to continue.
4. **TODAY’S GOAL: Catch an unhealthy thought. Try to catch an unhealthy thought today, if you have one. You’ll receive a check-in text later to see how it went.**

### CHECK-IN:

If you had any unhealthy thoughts today, did you catch one? Text back YES or NO.

* + If YES: Great job! Tomorrow you’ll learn how to check it! You can review the content you’ve learned today and other B-RESILIENT skills and tips if you text MENU.
	+ If NO: Remember a negative mood can be a sign of thinking unhealthy thoughts. Unhealthy thoughts are inaccurate, incomplete and/or unbalanced. When you start feeling bad, catch the unhealthy thought that made you feel that way. You can review the content you’ve learned today and other B-RESILIENT skills and tips if you text MENU.

## DAY 4: PRACTICE: CATCHing Unhealthy Thoughts

1. Okay, let’s practice CATCHING unhealthy thoughts. One thing that can help CATCH thoughts it to think about what thoughts you were having when you were feeling the most down. Unhealthy thoughts can really affect our moods! Text NEXT to continue
2. Try and think back over the last few days if there was a time you felt more down or stressed. Think about where you were and what was going on… and if there were any unhealthy thoughts at that time. Text NEXT to continue
3. Remember, unhealthy thoughts are things like:
1. All or nothing – focus on extremes;
2. Pessimism – believing negative things are more likely;
3. Negative filter – only recall negative events;
4. Exaggerating;
5. Labeling – Instead of focusing on issue.
6. Not giving yourself credit;
7. Mind reading – Thinking you know others are thinking negatively of you.
8. Negative fortune telling – Thinking you know bad things are definitely going to happen;
9. Blaming oneself.
10. Overgeneralization – Seeing one negative thing as a never-ending pattern;
11.”Should”ing yourself - “I should have done better”. Text NEXT to continue to Step 3.
4. Ok, now - let’s play detective and examine that thought! Healthy thoughts are Accurate, Balanced and Complete… think “A-B-C’s” =) Over the next few days, we’ll learn together how to CHECK those thoughts and then CHANGE them.

## DAY 5: CHECKing Unhealthy Thoughts

1. Yesterday you learned how to catch an unhealthy thought. Today you’ll learn how to “CHECK it”. Ready to get started? Text NEXT to continue to Step 1.
2. After you catch an unhealthy thought, ask yourself, ‘is this thought totally true and does it include all the facts?’ For ex, like “I ALWAYS mess up.” Really? Aren’t there times when you do something well. If so, check that thought! Text NEXT to continue to Step 2.
3. It can be hard to CHECK unhealthy thoughts. One option is to talk to others about it. For example, ask a friend you trust if you ALWAYS mess up or if there are times you do things well. Need a BOOST to your social support? ***TEXT BOOST to explore more***

## DAY 6: CHANGing Unhealthy Thoughts

1. Over the last few days, you learned how to CATCH an unhealthy thought and CHECK it. Now let’s “CHANGE it”! Ready?! Text NEXT to continue
2. Change that unhealthy thought to a healthy thought that’s fair and has all the facts. For example, “Everyone messes up sometimes, but I do great things too.”
3. Replace extreme words like “ALWAYS”, “NEVER” w/things like “SOMETIMES”, “CAN”; remember things you’ve done well. Text NEXT to continue
4. Remember, healthy thoughts are Accurate, Balanced and Complete (ABC’s!). CHANGE anything about the thought that make it fit more in the ABC’s. For example, “I’m a failure because I failed a test” - this is likely an incomplete thought - Maybe CHANGE and rearrange that thought to “ I failed the test but I still have a B in the class. So, I must not be a total failure”.
5. **TODAY’S GOAL: Change an unhealthy thought. Catch, check, and change an unhealthy thought today, if you have one. You’ll receive a text later to see how it went.**

### CHECK-IN:

If you had any unhealthy thoughts today, did you CHANGE it and rearrange it? Text back YES or NO.

* + If YES: Great job! ☺ Remember Catch It, Check It, Change It when you’re feeling down and see if you can make yourself feel better!
	+ If NO: When you start feeling bad, Remember Catch It, Check It, Change It and see if you can make yourself feel better!

## Day 7: Plan and Do Worry Time

1. You can also get a BOOST by limiting your worry time. That’s what you’ll learn how to do today. Ready to start?! Text NEXT to continue to Step 1.
2. Totally avoiding stressful thoughts is not realistic. But you can limit your focus on them by planning “worry time” each day. Plan 5-10 min/day to focus on your worries. Don’t try to do anything else during this time. Just consider solutions for your worries.
3. Sounds crazy, right? Keep in mind that we often worry about our day anyway, this just helps keep that worry time down and feel more confident about moving on from those thoughts. When time is up move on w/ your day. Have an activity ready so you “break your thoughts” and do something pleasant. Text NEXT to continue to Step 2.
4. **TODAY’S GOAL: Schedule Worry Time. As you are finishing, countdown from 10 slowly. Text back DONE after you’ve completed Worry Time.**
	* + **If DONE: FANTASTIC! You're awesome! You finished Worry Time and the first week of B-RESILIENT. Write a note to remind yourself of how much you accomplished this week!**
		+ **If NOTHING RECEIVED: Remember to try to set time aside today for Worry Time. It can be helpful for limiting your worries and unhealthy thoughts throughout the day.**
	* You can review the content you’ve learned today and other B-RESILIENT skills and tips if you text MENU.

# Week 2 - Break

## WEEK 2 INTRO:

Today we will start a new topic called BREAK and you will learn how to give yourself a break by doing pleasant activities to improve your mood. This will cover different types of pleasant activities, how to investigate and address obstacles to doing pleasant activities, and how to do a small act of kindness for yourself each day. Remember, if at any time you have a medical or mental health emergency and need to talk to someone, please call 911

## Day 1: Activities & Positive Moods

1. Today you’re going to learn about why activities are important for keeping a positive mood and different ways to approach doing them each day. When you’re ready to begin, text NEXT to continue.
2. Activities are linked to your mood. When you do pleasant things, you are more likely to feel happier and have positive thoughts. Activities start a chain—one positive activity can lead to other positive changes. Here are a couple of categories of activities. Text NEXT to continue.
3. Focus on picking an activity that you can do: alone, with other people, inexpensively (or free), and/or quickly (simply). Text NEXT to continue.
4. Doing activities alone means you control when you do them and gives you time to enjoy your thoughts! But doing activities with others can help you feel supported! Inexpensive or free activities don't limit you based on cost and won't cause you extra stress from spending money. You can do more activities if they are quick and simple, or even just fit one into your busy day.

## Day 2: Examples of Pleasant Activities

1. Yesterday we talked about pleasant activities, some examples could be sightseeing, going to the library, taking the streetcar, or watching ships pass across the Mississippi River. Text NEXT to Continue.
2. Other activities that you can do with a friend include self guided tours or visiting the New Orleans Museum of Art on free days. Text Next to continue.
3. Some examples of physical activities that you can do include strolling through different art galleries, walking through a local park, riding your bike through the city, or fishing on the bayou. Text NEXT to continue.
4. **TODAY’S GOAL: Do a pleasant activity. It can be alone, with others, free, and/or quick. You’ll receive a text later to check-in about how the activity went.**

### Check-in:

Did you do your pleasant activity today? Text YES or NO.

* If YES: You’re great! Keep up the good work!
* If NO: Remember doing pleasant activities is about giving yourself a break. You deserve it! Here are some ideas: take a walk alone or with a buddy, give someone a hug, or recycle.

## Day 3: Self-Care Activities

1. You’ve learned about how you can approach doing activities. Today you’ll learn about another category of pleasant activities: self-care activities. Ready to get started?! Text NEXT to continue.
2. Self-Care is about being good to yourself in order to feel balanced. Keep up with self-care and reward yourself by getting a haircut, enjoying your favorite snack, or shopping for yourself. “Treat yourself, don’t cheat yourself.” Text NEXT to continue.
3. Self-care is important because it helps you to maintain a healthy relationship with yourself! You may begin to notice more positive feelings about yourself and a boost in your confidence and self-esteem! Text NEXT to continue.
4. Some simple self-care habits that you could start today are: going on a run/ light jog, taking a break when you need it, laughing heartily at least once a day, and starting a journal.

## Day 4: Meaningful Activities

1. Yesterday you learned about self-care activities. Today you’ll learn about meaningful activities to boost your self-image and add purpose to your life. Text NEXT to continue.
2. Meaningful activities fit within your values and are good for your health. Some examples include being a good friend/parent, going to church, or helping in your community. Text NEXT to continue
3. Meaningful activities can also be things that aren’t always fun, but feel good once they’re done! Like paying bills, doing chores, running errands, or grocery shopping. Test NEST to continue.
4. **TODAY’S GOAL: If you have time, try to do a self-care or meaningful activity today. You’ll receive a text later to check-in about how the activity went.**

### Check-in:

Did you do your pleasant activity today? Text YES or NO.

* If YES: Great job! Hopefully it made you feel good and motivated to do more!
* If NO: It can be hard to find the motivation to do an activity. However, pleasant activities are helpful for lifting your mood. Give it a shot tomorrow!

You can review the content you’ve learned today and other B-RESILIENT skills and tips if you text MENU.

## Day 5: Learning Activity

1. Today, we’re going to learn about another type of pleasant activity: learning activities! Ready?! Text NEXT to continue
2. Learning activities give a sense of accomplishment or learning to do something well. Like starting a new exercise or learning to knit. Text NEXT to continue
3. Some other examples include take a learning course at the community college or activity center, reading a book at the library, taking a cooking class, or learning how to play a musical instrument. Text NEXT to continue
4. There are a lot of resources online too! You can watch YouTube videos on how to fix that dishwasher =) Or free online courses - to learn a new language or anything else you find interesting.

## Day 6: Fun Activities

1. Today we are going to learn about another type of pleasant activity: fun activities. Text NEXT to continue.
2. Fun activities are simple things that bring you pleasure. Like taking a walk, playing catch or watching a bird in a tree (yeah really). Text NEXT to continue
3. People find pleasure in different things. Think about healthy things that put you in a good mood and try that as a fun activity. Text NEXT to continue.
4. **TODAY’S GOAL: If you have time, try to do a learning or fun activity today. You’ll receive a text later to check-in about how the activity went.**

### Check-in:

Did you do your pleasant activity today? Text YES or NO.

* + - If YES: You’re great! Keep up the good work!
		- If NO: Remember doing pleasant activities is about giving yourself a break. You deserve it!

## Day 7: Challenges

1. Doing a pleasant activity each day can be hard, so today is about figuring out why it might be difficult to do pleasant activities and how to solve it. Ready?! Text NEXT to continue
2. First, ask yourself, "what is keeping me from doing activities?" Example: no time, money, don't enjoy the activity, etc. Text NEXT to continue.
3. For example, if you feel lonely or don’t have someone to do something with, a potential solution could be to connect with a community center or find things you can do by yourself. Then Text NEXT to continue
4. Okay, now try and write down a list challenges you may face when trying to do pleasant activities**.** Then, text NEXT to continue.
5. Good job identifying the obstacles! Now let’s think of solutions for each obstacle. Try and focus on how to do something, not whether you can.

## Day 8: Motivation

1. You’ve learned about different types of pleasant activities, how to pick an activity, and how to overcome obstacles when doing pleasant activities. Today is about how to keep yourself motivated to do pleasant activities. Ready to go?! Text NEXT to continue
2. Doing a small act of kindness for yourself each day can really help you stay motivated to do pleasant activities. Here are some tips for activating your drive to do pleasant activities. Text NEXT to continue
3. Tip 1: Write positive thoughts. Tip 2: Help a friend. Tip 3: Take a walk with a neighbor. Tip 4: Spend time with someone who encourages you. More tips coming tomorrow!

## Day 9: Motivation (continued)

1. Yesterday we went over 4 tips for activating your drive to do pleasant activities. Here are some additional tips you may find useful. Text NEXT to continue
2. Tip 5: Visualize success before you experience fear. Tip 6: Smile. Tip 7: Make your environment more comfortable. Tip 8: Be gentle w/ yourself. Text NEXT to continue
3. Tip 9: Believe in yourself. Tip 10. Set daily goals. Tip 11: Create a support group of people, places, things. Tip 12: Follow your dreams. Text NEXT to continue
4. **TODAY’S GOAL: Pick any pleasant activity to do today. Try out the skills you learned this week! You’ll receive a text later to check-in about your activity.**

### Check-in:

Did you do your pleasant activity today? Text YES or NO.

* + - If YES: You’re great! Keep up the good work!
		- If NO: Remember doing pleasant activities is about giving yourself a break. Text TIPS to review the kindness tips for help picking an activity.

# Week 3 – Buddy

## WEEK 3 INTRO:

We are halfway through! Congrats! We’re moving on to the third topic which is all about buddies, i.e. your social support system. This will cover the importance of having buddies, mapping your support network, and how to communicate effectively with others.

## Day 1: Buddies and Mood

1. Today you’ll learn why buddies are so important for keeping a positive mood and how to map your social support network. Ready to get started?! Text NEXT to continue.
2. Buddies are social supports like family, friends, neighbors, co-workers, spiritual leaders & health care providers. Buddies can provide 4 types of support: practical, advice/info, companionship, and emotional. Text NEXT to continue
3. Some examples… Practical support: a friend to help you run errands, Advice/info: someone you trust to help you think through things, Companionship: someone to enjoy experiences with, Emotional: someone to listen to how you feel.

## Day 2: Mapping Social Networks

1. Yesterday we talked about the different types of social supporter. Today we will learn about mapping out your social networks. Ready? Text NEXT to continue
2. Mapping out who gives you what kind of support and what support you provide (aka. your support network) can help you balance your resiliency support. Text NEXT to continue
3. To map your social support network, make a list of who supports you under each type of support (practical, advice/info, companionship, and emotional). Even when our lives are hard it can feel good to help others, so make sure to give yourself credit for whom you support! Text NEXT to continue
4. **TODAY’S GOAL: Give mapping your social support network a try today!**

### Check-in:

Did you map your social support network today? Text YES or NO.

* + - If YES: Great! Look at your list and consider how to strengthen your support network. Think about how many people you identified as social support. Also, identify where you have plenty of support and where you have gaps in support.
		- If NO: Try writing down your support network. It’s a good way to identify your network strengths and where you may need to find more support to improve your mood.
	+ You can review the content you’ve learned today and other B-RESILIENT skills and tips if you text MENU.

## Day 3: Effective Communication

1. Now that you know how your buddies support you, it’s important for you to know how to most effectively communicate with them. Today, let’s talk about using “I” statements to convey your thoughts and feelings. Ready?! Text NEXT to continue to Step 1.
2. Using “I” statements is helpful for clearly conveying how you think and feel. For example... I felt upset when I lost my wallet or I felt happy when I received a promotion.
3. “I” statements help foster positive communication for stronger relationships with your friends and family.
4. Example, instead of “Don’t be rude”, try “I feel sad when I hear rude words”. We’ll go over this more tomorrow!

## Day 4: “I” Statements

1. An important part of using “I” statements is knowing your rights for how you interact with others that help you have healthy, positive relationships. Text NEXT to continue
2. My rights (4 total):
1. I have the right to let others know my feelings as long as I do it in a way that is respectful of their feelings.

2. I have the right to let others know my thoughts/opinions as long as I do it in a way that is respectful of their thoughts/opinions.

Text NEXT to continue

1. 3. I have the right to request that others change their behavior when their behavior affects me.

4. I have the right to accept or reject anything that others say to me. 5. I have the right to decide whether or not I will do what others ask of me.

Text NEXT for to continue.

1. **TODAY’S GOAL: Practice using “I” statements. Try using an “I” statement when communicating how you feel or think to someone today. You’ll receive a text later to check-in about it.**

### Check-in:

Did you practice using an “I” statement today?

* + - * IF YES: Great job! Keep using “I statements” when you want to explain to someone how you think or feel. Make sure to be calm, honest, and respectful.
			* IF NO: Using “I” statements can help you clearly explain how you feel/think. Try using an “I” statement the next time you want to express your thoughts to someone.

You can review the content you’ve learned today and other B-RESILIENT skills and tips if you text MENU.

## Day 5: Communication Styles

1. Over the past 2 days, you’ve learned how yours buddies provide you with social support and your rights for interacting with others. Today is about how to actively communicate w/ others. Ready to start?! Text NEXT to continue Step 1.
2. Good communication--both listening and talking--is important for healthy relationships. When you’re talking to someone, try to show that you are really listening. Notice their words, tone of voice and body language. Text NEXT to continue to Step 2.
3. After the person is finished talking, restate what you think they said using your own words. Say “let me see if I get what you mean...” Ask the person if you understood both the facts and feelings. Give the person a chance to explain if you didn’t understand correctly.

## Day 6: Communication Styles (continued)

1. Today we’ll continue learning about how to effectively communicate your feelings and thoughts, which can help improve your mood. Ready?! Text NEXT to continue to Step 1.
2. There are 3 basic communication styles: passive, aggressive, and assertive. Text NEXT to learn about passive communication
3. Passive communication: holding in feelings/thoughts/opinions ex. during conflict, thinking to oneself. Text NEXT to continue
4. For example, “Oh no, when will this ever end.” This style respects the wishes of others but not one’s own wishes. Alternative: “I am tired and would like to leave”.

## Day 7: Communication Styles (continued)

1. Ok, let’s keep learning about communication styles. Today is aggressive communication. Text NEXT to continue
2. Aggressive communication: expressing feelings in outbursts—shouting, throwing, hitting.
3. For example: “You’re an evil person! You do things just to drive me crazy!" This style respects one’s own wishes, but not the wishes of others.

## Day 8: Communication Styles (continued)

1. The third communication style is assertive communication. Text NEXT to continue to learn about this type
2. Assertive communication: expressing your feelings/thoughts respectfully.
3. For example: “I feel badly when you put me down and I don’t like how I feel when I put you down... ...Can we talk about what we can do to be kinder to each other?” This style respects both parties’ wishes. Text NEXT to continue to Today’s Goal.
4. **TODAY’S GOAL: Practice using an Assertive communication style when communicating with others. You’ll receive a text later to check-in about how it went.**

### Check-in:

Did you use the Assertive communication style today? Text back YES or NO.

* + - IF YES: Great job! Assertive is the style that is most respectful of both party’s wishes. It increases the chances that you will get what you want. But you may need to compromise.
		- IF NO: Remember that the assertive style is most respectful of both party’s wishes. It increases the chances that you will get what you want. But you may need to compromise. Try to use it during your next conversation.
	+ You can review the content you’ve learned today and other B-RESILIENT skills and tips if you text MENU.

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## Day 9: Activities with Buddies

1. Over the past few days, you’ve learned whom your buddies are and how to communicate with them. Today, let’s talk about doing activities with buddies. Ready to get started?! Text NEXT to continue
2. When your mood is low, you may feel uncomfortable and have less contact with others. But less contact w/ others might make you feel more alone, angry, and sad.
3. Buddies can help you feel supported and positive. They can help you handle your problems and share life’s pleasant moments. Here is a list of activities that you can do with a buddy: <https://bit.ly/2Q8BWNJ>

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# Review Week

## WEEK 4 INTRO:

We have reached the last week of B-RESILIENT! This week will celebrate your resiliency and mindfulness! We will review the tips and skills you’ve learned to give yourself a BOOST, BREAK, and interact with BUDDIES!

## Day 1: Reviewing BOOST

1. Today, we’ll review how to give yourself a BOOST! When you’re ready to begin, text NEXT to continue to Step 1.
2. Thoughts can affect your feelings & mood. For example, when life gives lemons, make lemonade. Unhealthy thoughts can cause a bad mood. They’re inaccurate (not true), incomplete (leaves out facts) or unbalanced (extreme). Text NEXT to continue to Step 2.
3. Avoid unhealthy thoughts, like all-or-nothing thinking and blaming yourself. Planning “worry time” can limit unhealthy thoughts. It can be hard to avoid unhealthy thoughts. Remember the skills you’ve learned to keep those thoughts from causing a bad mood. Text NEXT to continue to Step 3.
4. **TODAY’S GOAL: Review at least one BOOST lesson. Text BOOST to begin. We’ll check back later to see how it went.**

### Check-in:

Did you review a BOOST lesson today? Text YES or NO.

* + - IF YES: Great job! It’s important to replace unhealthy thoughts with healthy thoughts, so remember your BOOST skills to keep a positive mood!
		- IF NO: Remember it’s important to replace unhealthy thoughts with healthy thoughts, so try to review your BOOST skills to keep a positive mood!
	+ If you would like to continue reviewing and practicing your B-RESILIENT skills and tips, text MENU.

## Day 2: Review BREAK

1. Continuing our celebration of your resiliency, today we’ll review how to give yourself a BREAK! When you’re ready, text NEXT to begin at Step 1.
2. Doing pleasant activities is a great way to improve your mood and focus on positive thoughts. Activities can be self-care (e.g. haircut), meaningful (e.g. working), fun (e.g. seeing a movie with a buddy), or learning (e.g. using your B-RESILIENT app!). Pleasant activities are also things you can do alone or with other people; that are free/inexpensive; or quickly or simply. Text NEXT to continue to Step 2.
3. When you're having trouble finding the motivation to do a pleasant activity, investigate the obstacles you’re facing and identify solutions. Then test them out. Always remember to do a small act of kindness for yourself every day! Text NEXT to continue to Step 3.
4. **TODAY’s GOAL: Celebrate yourself by reviewing a BREAK lesson today. You’ll receive a text later to check-in about how it went.**

### Check-in:

Did you review a BREAK lesson today? Text YES or NO.

* + - * If YES: Great job! Giving yourself a break is important for a positive mood!
			* If NO: Giving yourself a break is important for a positive mood! Remember to do a small act of kindness for yourself and review how to give yourself a BREAK.
	+ If you would like to continue reviewing and practicing your B-RESILIENT skills and tips, text MENU.

## Day 3: Review BUDDY

1. Today, let’s celebrate your resiliency by reviewing BUDDY! When you’re ready, text NEXT to begin Step 1.
2. Buddies can be family, friends, spiritual leaders, etc. who provide you w/ support. They can help you handle your problems and share life’s pleasant moments. Buddies can provide 4 types of support: practical (helping you go to the store), advice/info, companionship, and emotional (someone to share your feelings w/). Text NEXT to continue to Step 2.
3. When you’re talking to a buddy, try to show that you are really listening and check that you understood their thoughts and feelings. Use the Assertive communication style and “I” statements to clearly, directly, and respectfully communicate your thoughts and feelings to others. Text NEXT to continue to Step 3.
4. **TODAY’S GOAL: Celebrate your resiliency by reviewing a BUDDY lesson today. You’ll receive a text later to check-in about how it went.**

### Check-in:

Did you review a BUDDY lesson today? Text YES or NO.

* + - If YES: Great job! Maintaining healthy relationships with buddies is important for feeling supported and keeping a positive mood!
		- If NO: Maintaining healthy relationships with buddies is important for feeling supported and keeping a positive mood! Try to review a BUDDY lesson so you have the skills to communicate effectively with others.
	+ If you would like to continue reviewing and practicing your B-RESILIENT skills and tips, text MENU.

## Day 4: Review Recognizing Strengths

1. You’ve worked hard at learning how to give yourself a BOOST, a BREAK, and working with a BUDDY! Well done! Let’s celebrate you more today by recognizing your strengths. When you’re ready, text NEXT to begin at Step 1.
2. Everyone has strengths. You have lots! Remembering your strengths can help you focus on the positive aspects of your life. Text NEXT to continue to Step 2.
3. **TODAY'S GOAL: Write down your strengths. Take a few minutes to do so today to help build your resiliency. You’ll receive a text later to check if you did.**

### Check-in:

Did you make a list of your strengths today? Text YES or NO.

* + - IF YES: Great job! Keep your list in a safe place as a reminder of your strengths and how resilient you are.
		- IF NO: Try to find some time to write your list of strengths. It’s a great reminder of what you do we**ll and your resiliency!**
	+ If you would like to continue reviewing and practicing your B-RESILIENT skills and tips, text MENU.

## Day 5: Review of Goal Setting

1. Today is the last day of B-RESILIENT! Congratulations on building your resiliency! Your last lesson reviews the importance of goal-setting. Text NEXT when you’re ready to begin at Step 1.
2. Goals can provide a sense of direction, help you organize your energy, focus, and figure out what is important in your life. Goals are short-term, day/week/months, or long-term, 1 year or more. Goals should be realistic, specific and manageable—under your control. Text NEXT to continue to Step 2.
3. Over the last 4 weeks, you’ve set short-term goals each day. For example, learning to Catch it, Check it, Change it; doing a pleasant activity; and learning how to effectively communicate w/ buddies. You’ve also pursued long-term goals, such as improving your resiliency by using the B-RESILIENT app! Text NEXT to continue to Step 3.
4. **TODAY’S GOAL: Reward yourself for a job well done! Patting yourself on the back is a great quick, simple activity to celebrate the resilient person you are. Moving forward, stay committed to keeping a positive mood! Give yourself a BOOST and a BREAK. And don’t forget your BUDDIES for support. You’re GREAT!**

# Final Message:

You have finished B-RESILIENT! Next week we will discuss something new, called “Problem-Solving Therapy” (PST). You will learn tips on how to systematically solve problems that may be impacting your life. Remember, if you need to revisit any information, text MENU for more options.

Problem-Solving Therapy (PST) Message Thread

# INTRODUCTORY MESSAGE:

Welcome to PROBLEM-SOLVING THERAPY! For the next 2-weeks you will receive daily text messages with tips to systematically solve problems that are impacting your life.

## Day 1: Overview of problems and mood

1. Over the two weeks, we will review the steps of problem-solving and provide examples. We will also discuss “roadblocks” to solving problems. Text NEXT to get started.
2. Everyone has problems. Having too many problems, or feeling stuck in a very difficult problem, can make us feel hopeless and helpless. It can even lead to a worsening mood. Type NEXT to continue.
3. We want to break this cycle by targeting one problem at a time. The more we do, the better we feel. Try to think about a problem that is making you feel “stuck,” or that is impacting your mood. Type NEXT to continue.
4. You may want to use our worksheet tool to help organize your problem-solving efforts: <https://bit.ly/2OXks2b>. We will be explaining each step on the worksheet over the next two weeks.

## Day 2: Roadblocks 1: hidden emotions

1. Good morning. Before we get started on the path to problem-solving, we need to address the roadblocks that prevent us from addressing our problems. Text NEXT to continue.
2. It is normal to have emotional reactions to our problems – such as feeling guilty, angry, anxious, or sad. Unfortunately, these reactions can cause a roadblock to solving our problems—we avoid thinking about the problem, and therefore avoid solving it. Type NEXT to continue.
3. To deal with the emotions caused by thinking about your problems, you can try deep breathing, meditation, and progressive muscle relaxation. Text back the corresponding number to learn more about these techniques:
4. Deep breathing
5. Meditation
6. Progressive muscle relaxation

 For Response 1: Deep breathing instructions: You may be able to reduce stress by drawing your attention to your breathing. Take a deep breath in through your nose. Try to fill your belly with air, and then fill your chest. Then, breathe out slowly through your mouth. If you have a watch with a second hand, try to breathe in for a full 5 seconds. Then, try to breathe out for a full 7 seconds. If this is too difficult, try breathing in for 4 seconds and out for 6 seconds. Text NEXT to continue.

 For Response 2: Meditation instructions: Meditation is a technique of focusing your thoughts in order to feel emotionally calm. Find a quiet room without any distractions. You can choose to focus your thoughts on your breath, a mantra, or a sound. When your mind starts to wander, take notice and then gently re-focus yourself. The goal is to give your mind a “break” from racing or anxious thoughts. Start with 5 minutes at a time, and work your way up. Text NEXT to continue.

 For Reponse 3: Progressive muscle relaxation instructions: Progressive muscle relaxation is a technique that reduces tension in your body. This can help your mind to relax as well. Start relaxing all the muscles in your face – unclench your jaw and try to smooth your brow. Next, relax your shoulders and chest. Breathe in deeply to relax these muscles. Work your way down, focusing on relaxing one muscle group at a time, all the way to your toes. Text NEXT to continue.

1. You can try out each of these stress-reducing techniques on your own. Try to find a stress-reducing strategy that works for you. Hopefully it will be easier to address difficult problems once any strong emotional reactions are managed.

## Day 3: Selecting and defining the problem.

1. Good morning. Today we will set a goal to select a problem that we would like to solve to improve our lives. Type NEXT to continue.
2. It is important to choose the right problem to solve. It is best to start with a small, well-defined, surmountable problem. Remember, we will build up to our big, long-term goals by first addressing small goals. Type NEXT to see an example.
3. Example: We asked Rose about a problem that she would like to solve. She replied, “the family is unhealthy.” Solving this problem feels overwhelming. We asked her to identify a smaller, specific problem that contributes to her big problem. Her answer was “We do not eat enough vegetables.” This problem is much less overwhelming. Type NEXT to continue.

### Check-in:

Today’s goal was to identify a problem. Did you decide on a small, specific problem that you want to work on? Text back YES or NO.

* If YES: Great --we will move to the next step tomorrow!
* If NO: Try to think of a difficult aspect of your life, and then try to identify one small cause of that situation that you can address.

## Day 4: Roadblocks 2: Negativity Bias

1. Today we will review another roadblock to problem-solving: the “Negativity Bias.” This refers to negative thinking. We spend a lot of time worrying about the bad things that can happen, but do not spend much time thinking about all the good (or neutral) possibilities. Type NEXT to continue.
2. It makes it very difficult to move forward with solving our problems if we only ever think about the bad things that can happen. Type NEXT to continue.
3. You can address this “Negativity Bias” by writing down all the possible outcomes of addressing your problem, both the good outcomes and the bad outcomes. Notice how many terrible outcomes there really are, compared with outcomes that are neutral or pretty good? It is very true in life that bad things happen. We don’t want to be unrealistic – just balanced. Type NEXT to continue.
4. When you notice that you are spending too much energy thinking about the bad things that can happen, try to balance your thoughts with the good things that can happen.

## Day 5: Establishing Realistic and Achievable Goals

1. We have already worked on identifying a problem that you would like to solve, on Day 3. Today we will set a goal to overcome this problem. Type NEXT to continue.
2. The goal is the best possible outcome to the small problem that you identified. Remember though, that the goal has to be something that we can actually achieve! We want to come up with a goal to our problem that can be achieved within 1 week. Type NEXT for an example. Type NEXT to continue.
3. Do you remember Rose? Rose’s problem is that her family does not eat enough vegetables. Her first goal is: “I will cook two dinners this week that are cooked at home and include vegetables.” Type NEXT to continue.
4. Today, set a goal for yourself for this week – this goal will be a step toward addressing your problem. You can use our worksheet tool to help organize your thinking: <https://bit.ly/2OXks2b>.

### Check-in:

**Were you able to come up with a goal? Text back YES or NO.**

* If YES: Great --we will move to the next step tomorrow!
* If NO: If you feel stressed out by thinking about a goal, try our stress-reduction techniques [LINK]. Remember, it’s the first goal and it can be very small!

## Day 6: Generating alternative solutions

1. We have already talked about identifying a problem and setting a short-term goal. The next step is brainstorming solutions to meet your goal. Even if your goal is very small, it is helpful to write out all possible solutions to achieve it. Type NEXT for an example.
2. Rose’s goal this week is to cook two meals at home for her family with vegetables. We asked her to come up with very specific solutions to make sure that this can happen. She wrote out her solutions, which included: 1. Grocery shop on the weekend and buy vegetables on sale; and 2. Cook a lot of vegetables on the weekend, serve leftovers later in the week. Type NEXT to continue.
3. By forcing ourselves to write out many solutions, we sometimes open ourselves up to new ways of dealing with old problems. This can help us feel less “stuck.” Try to think “outside the box!” You can use our worksheet tool to organize your problem, goal, and solutions: <https://bit.ly/2OXks2b>.

## Day 7: Evaluating and choosing solutions

1. Yesterday we discussed brainstorming solutions to meet our goal. Today we will discuss how to decide on a solution. Try to decide on a solution that from your list that will help you meet your goal, while being doable within the next week. Type NEXT for an example.
2. Rose decided on this solution: “I will shop once per week for vegetables, and cook them on Sunday, and we will eat leftovers on Monday.” Type NEXT to continue!
3. Try to list the pros and cons for each of your solutions. Think about whether each solution on your list is doable, and whether it helps you meet your goal. If you realize that none of your solutions can be achieved within one week, you can make your goal smaller. Type NEXT to continue.
4. It’s okay to start small and it’s okay if your solution ultimately does not work. You can use our worksheet tool to organize your problem, goal, and solutions: <https://bit.ly/2OXks2b>.

## Day 8: action plan and obstacles

1. Once we have chosen a solution, it’s helpful to make an action plan. An action plan is a very detailed plan of how you will make your solution happen. Type NEXT for an example.
2. Rose’s SOLUTION was to shop and cook vegetables on Sunday, and eat them Sunday and Monday as leftovers. Her action plan was: “I will make broccoli salad this week. I will make a shopping list on Sunday morning, and then go to the grocery store. If the regular broccoli is expensive, I will get frozen broccoli. I will cook it on Sunday night. I will tell my children that they have to eat it. I will refrigerate what is left. On Monday, I will serve it as leftovers.” Type NEXT to continue.
3. Rose also listed out every obstacle that could get in the way of achieving her solution: “I will be too tired, I won’t feel like going, my family will not want to eat what I make.” She thought about how she would overcome these obstacles. Type NEXT to continue.
4. You can use our worksheet tool in the app to develop an action plan, and to list out potential obstacles: <https://bit.ly/2OXks2b>.

## Day 9: Implementation and evaluation

1. After you create an action plan, you are ready to work on your solution. Good luck! After you try out your solution for about 1 week, you can think about whether the solution was successful. Decide if you were satisfied with the outcome. Think about whether you learned anything new about your problem, or your problem-solving style. Type NEXT for an example.
2. Rose tried to shop for healthy food on the weekend, and cooked it on Sunday night. Her solution did not work out as she expected, because several members of her family were not at home on Sunday night. Her teenager ended up eating what he wanted and not what she cooked. Type NEXT to continue.
3. If your solution works, that is great—the next step is to tackle your next goal. Remember to keep goals small, brainstorm all possible solutions to keep an open mind, and make an action plan. Type NEXT to continue.
4. If your solution did NOT work, that’s okay too. Part of problem-solving is learning new things and trying out new ideas. Keep working on your goal. The next step is to choose a try out a new solution and develop a new action plan. Type NEXT to continue.

# Final Message

You have finished Problem-Solving Therapy! Remember that you can use worksheet tool to continue identifying problems, choosing solutions, and developing action plans. You can do this over and over if it is helpful for you! <https://bit.ly/2OXks2b>

Next week we will learn about something new, financial empowerment! This will cover tips on managing money and other helpful information related to money.Remember, if you need to revisit any information, text MENU for more options.

Financial Empowerment Text Threads

# Introductory Message:

Welcome to Financial Empowerment! For the next two weeks, we will talk about how to use your money wisely! First, we will look at the basics, then we’ll discuss some tips to protect yourself and your money.

Before we get started, we you to know that we are only offering suggestions that might help you with your finances. Some of them may apply to you and some might not! Use the information that works for you. We are not certified financial counselors, but all the materials we use can be found at <http://cfpb.gov>.

Remember, if at any time you have a medical or mental health emergency and need to talk to someone, please call 911.

Ready? Text NEXT to get started!

# WEEK 1 – SETTING YOURSELF UP

## Day 1: Money Associations

1. “Money” can mean a lot of different things to different people. Some folks might not think about money that much. But for a lot of people, money can feel really difficult to get and to keep, no matter what they do. Text NEXT to continue.
2. Take a minute to think about what money means to you. List all of the words, phrases, sayings, songs, or other things you think of when you hear the word “money”. You can quietly think about your answers in your head, write them down, or talk about it with a friend; whichever is most comfortable for you. Text NEXT to continue.
3. Everyone’s relationship with money is very different. We want to recognize that no matter your financial situation, we hope that the brief lessons over the next two weeks will get you closer to financial empowerment. We will talk more about financial empowerment tomorrow!

## Day 2: Financial Empowerment

1. Let’s talk about financial empowerment! Financial empowerment is about removing barriers and building skills to improve financial security. Knowing how you feel about your financial situation is the first step in setting yourself up for success! Text NEXT to continue.
2. Recognizing any financial issues you might have is an important step toward financial empowerment, so you’re well on your way! Here are some common financial issues that people often experience. If you’re facing any of these issues, text back the corresponding number to learn more.

1. Behind on rent, car payment, or mortgage

2. Behind on utility payments

3. Income differs every week

4. No savings to cover unexpected expenses

5. Bad credit or no credit history

6. More than one of the above

7. None of the above

8. I have no barriers right now

For response 1: Try calling 2-1-1 to get connected to some agencies that can help you. If you are a homeowner, call 888-995-HOPE or 855-411-CFPB to get contact information for certified housing counselors that may be able to assist you. Text NEXT to continue.

For response 2: Try calling 2-1-1 or your local emergency assistance center to get connected to some agencies that can help you. Text NEXT to continue.

For response 3: That’s ok! During the next two weeks, we’ll help you manage your budget, even when income isn’t always consistent. Text NEXT to continue.

For response 4: Saving for an emergency is important, but it’s also very hard when there isn’t enough money to go around. Over the next two weeks, we’ll be sending you tips on how to save on a budget, and ways that you might be able to cut down on some expenses so there’s money left over at the end of the month. Text NEXT to continue.

For response 5: Bad credit or no credit can make it difficult to get a credit card or a loan, in addition to potentially impacting your job, insurance, housing, and other bills. But you can work to improve your credit score, and we’ll go over ways to do that in the next two weeks. Text NEXT to continue.

 For response 6: If you’re having a lot of financial problems, that’s ok, we’re here to help. Stay tuned over the next two weeks, we’ll be sending you lots of information to help get your finances in a better state. Text NEXT to continue.

 For response 7: If you don’t have many financial issues or you’re struggling with something else, stay with us over the next two weeks because we’ll have pointers that anyone can use to improve their financial situation. Text NEXT to continue.

For response 8: That’s great! But even if you don’t have any barriers right now, it's great to be prepared! If you ever need assistance with making payments for your car, house/apartment, or utilities, call 2-1-1 to be connected to agencies that can help you. Text NEXT to continue.

1. Ok thanks, text back the corresponding number to learn more.

1. Behind on rent, car payment, or mortgage

2. Behind on utility payments

3. Income differs every week

4. No savings to cover unexpected expenses

5. Bad credit or no credit history

6. More than one of the above

7. None of the above

8. I have no barriers right now

Remember, you can always review the stuff we’ve covered by texting MENU.

## Day 3: SMART Goals

1. Today we’re going to set some goals! Setting goals can help you turn your needs and wants into a reality. SMART goals are Specific, Measurable, Attainable (able to be reached), Relevant, and Time-bound. Text NEXT to continue.
2. Now think about a SMART goal that you want to explore. It could be something like paying off credit card debt, saving for a vacation, or finding a new job. It’s up to you! Text NEXT to continue.
3. TODAY’S GOAL: Think about and write down your own SMART goal. You will receive a check-in text later today to see how it went. Here’s an example: “I will save $400 and purchase a new TV in six months.” To learn more about SMART goals, go to<https://bit.ly/2r2vdql>, page 69 - 73.

### CHECK-IN:

Did you write a SMART goal today? Text back YES or NO.

* If YES: Great job! Here’s more info on SMART goals,<https://bit.ly/2r2vdql>, page 69 - 73[.](http://www.choruslinktomodule1tool2.org/) Remember, you can always review the stuff we’ve covered by texting MENU.
* If NO: If you’re having trouble setting a SMART goal, check out this link for more info<https://bit.ly/2r2vdql>, page 69 - 73[.](http://www.choruslinktomodule1tool2.org/) Remember, you can always review the stuff we’ve covered by texting MENU.

## Day 4: Tracking & Managing Income and Spending

1. Today we will think about income. Income is money that comes into your household. Text NEXT to continue.
2. Managing income can be challenging, especially if it’s irregular, seasonal, or one-time-only. A good rule to live by is to spend less than you make. You can try tracking your income by simply writing down where all your money is coming from. You can also use this tool<https://bit.ly/2r2vdql>, page 123 - 125. When you are finished, type NEXT to continue.
3. Tracking what you spend is equally important! For the next seven days, try writing down how much you are spending and find areas where you can save. You will receive a check-in text in one week. To see what a spending tracker may look like, visit <https://bit.ly/2r2vdql>, page 143 - 147.

###

### Check-In [one-week later]:

 Did you track your spending over the past week? Type back YES or NO.

* If YES: Great job! If you noticed that there aren’t many areas where you can save, consider having a yard sale, change your tax withholdings, or get a part-time job to boost your income. Remember, you can always review the stuff we’ve covered by texting MENU. .
* If NO: Tracking how much you spend allows you to see areas where you could be saving. If you’re having trouble tracking your spending, try looking at this completed tracker for guidance <https://bit.ly/2r2vdql>, page 143 - 147. Remember, you can always review the stuff we’ve covered by texting MENU.

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## Day 5: Making it Through the Month

1. Yesterday you learned about managing income and spending. While you track your spending, you may notice that the timing of your income doesn’t always match the timing of your expenses--and without developing a plan you can end up falling short within the month. Text NEXT to continue.
2. Try using a cash flow budget. Cash flow budgets keep track of everything you make and spend. Let’s walk through how to set up a cash flow budget. Grab a piece of paper and a pen or pencil. Let’s get started. Text NEXT to continue.
3. First, write down how much money you have at the beginning of the week. Then, write down all the sources of cash and other financial resources you get for that week. This will tell you how much money is coming in that week, or your “total income”. For example, that could include your paycheck and SNAP. Add together the money you have at the beginning of the week and all of your sources of cash. Text NEXT to continue.
4. Then, write down all the things you have to spend money on for that week and how much they cost. This could be groceries, your cable bill, or a date night. Add them up to see how much money you need to set aside for this week. This is your “total costs.” Subtract your “total costs” from your “total income.” Text NEXT to continue.
5. Whatever money you have left over for this week becomes the first number in next week’s cash flow budget. So next week you start with what’s left over for this week. If you want to see an example of a cash flow budget, go to <https://bit.ly/2r2vdql>, page 165 - 169. If you want to get a blank one and fill out your own cash flow budget, go HERE <https://bit.ly/2r2vdql>, page 170 - 173. Remember, you can always review the stuff we’re covered by texting MENU. Text NEXT to continue.

#  WEEK 2 - PROTECTING YOUR MONEY

# Week 2 Introduction:

You made it to Week 2! This week is all about saving and protecting your money. We will talk about saving for emergencies, fraud, planning for and recovering from disasters. There will also be some additional resources for you to check out on your own. Text NEXT to continue.

## Day 1: Saving for Emergencies

1. Today we’re going to talk about saving! Saving in advance allows you to handle situations as they happen, without sacrificing other things. FYI, it's good to have about $500 to $1000 in your savings. Text NEXT to continue.
2. Saving isn't easy! First, you have to make the decision to save. Then you have to find the money to save, usually by spending less or increasing your income. Text NEXT to continue.
3. You can decrease spending on one or more items, then put that money in savings. Try getting rid of one major cost like cutting back on television services (premium cable to basic) or phone service (unlimited texts and calling to a different plan). Text NEXT to continue.
4. Once you’ve saved some money, it’s best to keep it somewhere so you won’t spend it, like in a savings jar or envelope at home. To keep it safe, you could deposit the money into a savings account at a bank or credit union, or set it aside on a prepaid card. Do you have a safe place to store your savings? Text back YES or NO.
* If YES: Great! Now, consider making a savings plan like the one seen here: <https://bit.ly/2r2vdql>, page 99 - 102. This is a great way to put that SMART goal into action. Remember, you can always review the stuff we’ve covered by texting MENU.
* If NO: No problem, it can take a little time. To help you get started, try making a savings plan like the one seen here: <https://bit.ly/2r2vdql>, page 99 - 102. This is a great way to put that SMART goal into action. Remember, you can always review the stuff we’ve covered by texting MENU.

## Day 2: Protect Yourself from Fraud

1. Today you will learn how to protect yourself from fraud. When you know your rights, you can take steps to protect yourself. Text NEXT to continue.
2. Con-artists and scammers use creative schemes to get you to pay them. Some things to look out for are promises to make fast profits and aggressive sale tactics, and getting different information from different people about the same product. Chances are, if something seems fishy, it probably is! Text NEXT to continue.
3. Also, always check paperwork you are asked to sign. If any promises that were made to you are not in the paperwork, if information is incomplete, or if there’s a lot of confusing fine print, those are danger signs! Shady companies will also send dangerous emails, so never open spam. Delete it and do not respond. Text NEXT to continue.
4. Just like you should protect your money, you should protect your personal information too. Never give out personal information, like account numbers, passwords, or answers to security questions over the phone or through email. Only provide information if you know the company is legit .

##

## Day 3: Pre Evacuation Planning

1. Now that we’ve talked about how to plan and protect yourself financially every day, what happens if a disaster or other emergency strikes? Just like having food and water ready in case of a disaster, having financial and identifying documents are important to have in case something happens. Today, we’ll talk about ways you can take to get your document kit ready and how to keep it safe. Text NEXT to continue.
2. First, get all your important documents and contact information together in case you need to apply for financial assistance after a disaster. Be sure to put these in a safe place in your disaster kit, like a watertight safe, a water-proof folder, or making electronic copies on a computer or flash drive. Text NEXT to continue.
3. Some of the most important documents to have in your financial preparedness kit are identifying forms like your driver’s license and social security card; proof of address like your mortgage, lease, or deed; and other important things like health, life, and housing insurance information, pay stubs, your will, and your bank information. Text NEXT to continue.
4. Make sure these are all up-to-date. Pick one day every year to check your document kit, like the first day of hurricane season (June 1st), or the day after your birthday. These are just a few examples of documents to have and ways to get ready. To see a checklist to help you prepare, go here: <https://bit.ly/2DPBoGN>.

### CHECK-IN MESSAGE:

Can you list at least three things that would go in your document kit? Do you have those three things? Are they current and in a place you can grab them in case you had to leave quickly? Text back YES or NO.

○ If YES: Great, you’re all set!

○ If NO: There’s still time! Make sure that you have a date in mind to have these documents handy and up-to-date.

## Day 4: How to apply for FEMA assistance

1. Yesterday we talked about which documents and what information to have ready in case of an emergency. Today, we’ll learn how to start applying for FEMA assistance if a disaster does occur. Text NEXT to continue.
2. You are eligible to apply for FEMA assistance if an event is officially declared a Federal disaster by the President, and if you live in the area where that disaster happened. There are many different ways to contact FEMA to start your application. Text NEXT to continue.
3. You can apply online at [www.disasterassistance.gov](http://www.disasterassistance.gov/). If you need to apply and you only have access to a smartphone, type m.fema.gov in your smartphone browser. If you need to call, the phone number is (800) 621 3362. Video Relay Service and multilingual operators are also available. If you are deaf or hard of hearing, the Teletypewriter number is (800) 462-7585, or call 711. Text NEXT to continue.
4. If talking to someone in person is more helpful, you can also speak to a FEMA representative in-person at a Disaster Recovery Center. You can find Disaster Recovery Centers at [www.fema.gov/disaster-recovery-centers](http://www.fema.gov/disaster-recovery-centers). You can also find Disaster Recovery Centers, get safety reminders, receive alerts from the National Weather Service, and upload and share disaster photos to help first responders on the FEMA App if you have a smartphone. Text NEXT to continue.
5. When applying for FEMA assistance, you will need your Social Security Number, current and pre-disaster address, a working phone number, insurance information, income information, the routing and accounting number from your bank (if you want to have disaster assistance funds moved directly to your bank account), and a description of what you lost because of the disaster. Text NEXT to continue.

## Day 5: Identifying FEMA scams

1. Sometimes after a disaster, people pose as FEMA workers to scam you out of your identifying information, or as contractors trying to help people rebuild. Today, we’ll talk about a few ways to identify FEMA and other disaster recovery scams. Text NEXT to continue.
2. Federal workers do not ask for or accept money. If in doubt, ask for an official, government-issued laminated photo ID. A shirt or jacket with a government logo is not definite proof of identity. Safeguard your personal information (like Social Security Number, and bank account numbers) and be cautious about giving it to people. Text NEXT to continue.
3. Beware of people going door-to-door to damaged homes or contacting you and claiming to be building contractors. They could be scam artists, especially if they attempt to get you to give them your financial information. Think back to the red flags we talked about on Day 2. Text NEXT to continue.
4. If you encounter an individual or situation that causes you concern or seems suspicious, you should immediately report the matter to local authorities or the National Center for Disaster Fraud at 866 720 5721. Text NEXT to continue .

# FINAL MESSAGE:

You have finished Financial Empowerment! Next week’s topic will cover tips and information to consider when preparing for a disaster. Remember, if you need to revisit any information, text MENU for more options.

Disaster Preparedness Text Thread

#

# Introduction Message:

Welcome to Disaster Preparedness! For the next 2 weeks we will learn about some common ways to prepare for disasters and evacuations. The information that we will cover is very broad, so please be sure to watch your local news for specific information in your area. Text NEXT to continue.

# Week 1 - Ready

# WEEK 1 INTRO:

Let’s get started on Week 1! This week is called READY and is all about how to prepare ahead of time for emergencies like floods or hurricanes. Even if you wouldn’t plan to leave home before a disaster, it’s important to always be prepared because you never know when one might happen. Text NEXT to continue.

## Day 1: Staying Informed

1. Today we’re going to learn about staying informed and evacuating just in case a disaster is ever close to home. When you’re ready to begin, text NEXT to continue to Step 1.
2. Hurricane season is June 1-November 30. Check out which radio station you would need to tune in to in an emergency situation like a hurricane:
	1. Alexandria: AM 970 (KSYL), AM 580/FM 96.9 (KZMZ), FM 93.1 (KQID)
	2. Baton Rouge: AM 1150 (WJB), FM 102.5 (WFMF)
	3. Crowley: FM 102.9 (KAJN)
	4. Lafayette: AM 1330 (KVOL), FM 99.9 (KTDY)
	5. Lake Charles: AM 1470 (KLCL), FM 99.5 (KHLA)
	6. New Orleans: AM 870 (WWL), FM 101.9 (WLMG)
	7. Northeast: AM 540/FM 101.9 (KNOE)
	8. Ruston: AM 1490 (KRUS), FM 107.5 (KXKZ)
	9. Shreveport: AM 1130/FM 94.5 (KWKH)

Text NEXT to continue to Step 2.

1. Another way to stay connected is by signing up to receive NOLA Ready alerts to your phone or email. You can sign up to receive NOLA Ready alerts at [www.ready.nola.gov](http://www.ready.nola.gov). Text NEXT to continue to Step 3.
2. If there was an emergency evacuation in the New Orleans area, would you need assistance to leave? **Text back YES or NO.**
* **If YES:** If you don’t have transportation of your own, and would need assistance during an evacuation out of the New Orleans Area, you will need to register. It’s best to register well before any hurricane is close to Louisiana. Register by dialing 311 on your phone, or register on the NOLA Ready website: [www.nola.ready.gov/plan/hurricane/evacuspot-survey](http://www.nola.ready.gov/plan/hurricane/evacuspot-survey). If you have special needs and will be using the city assisted evacuation plan, call 311, or register <https://specialneeds.nola.gov/Signin?ReturnUrl=%2f>.
* **If NO:** If there was an emergency evacuation,how will you leave the city? Plan your route ahead of time using this: <http://gisweb.dotd.la.gov/evacuationroute/desktop.html>.
1. **TODAY’S GOAL: Make a plan for how you would stay informed, and how you would evacuate if you needed to.**

###

### CHECK-IN:

**Were you able to plan for how you would stay informed, and how you would evacuate if you needed to? Text back YES or NO.**

o If YES: Great job!

o If NO: Can you identify a problem-solving strategy that might help you accomplish today’s goal? Text back the corresponding number.[MP2]

1. Selecting and defining the problem

2. Establishing realistic and achievable goals

3. Generating alternative solutions

4. Implementing decision making guidelines

5. Identifying hidden emotions

**Great job identifying the type of problem-solving strategy that might help you accomplish today’s goal! Keep working to solve problems and plan ahead.**

## Day 2: Creating a Disaster Box

1. Yesterday, you learned how to stay informed and some basics on how to evacuate just in case a disaster is ever close to home. Today, you’ll learn how to create a disaster box so that you have supplies on hand if needed! When you are ready to begin, text NEXT to continue to Step 1.
2. What goes into a disaster box: Non-perishable food for 3 days; At least 3 gallons of water per person; Manual can opener; Flashlight & extra batteries; Matches or lighter; First Aid Kit; supply of prescription meds; Radio (battery operated or hand crank); Books & games.
3. Do you have any of these items already? Keep in mind that you would need enough supply for children or others you may care for, in addition to yourself. **Text back YES or NO.**
* **If YES**: Great! Take a moment to write down any additional items from the list that you would need to gather. Text NEXT to continue.
* **If NO**: That’s OK! It can be hard to save up money and find the time to get all those things. Spend some time problem solving or making a SMART goal on how you might get some of these items ahead of time – Especially food and water! Text NEXT to continue.
1. You or someone you know may have a hard time getting an extra 3-month, or even a week supply of their prescription meds. Talk to your doctor or clinic ahead of time about getting an emergency supply of meds, or at least for a list of your prescribed meds.
2. **TODAY’S GOAL: Make a list of all the supplies for a disaster box. Think about ways to gather all these items in the next couple days. You’ll receive a check-in text later to see how it went.**

### CHECK-IN:

**Were you able to think about how to collect items for a disaster box? Text back YES or NO.**

* **If YES: Great job! Tomorrow you’ll learn how to help prevent flooding by cleaning your catch basin!**
* **If NO: Have you considered using the problem-solving techniques to gather these supplies. Text \* to see the menu of problem-solving tips.**

You can review the content you’ve learned today and other B-RESILIENT skills and tips if you text MENU.

## Day 3: Cleaning Catch Basins

1. Yesterday you learned what goes in a disaster box. Today you’ll learn how to help prevent flooding by cleaning your catch basin. Ready to get started? Text NEXT to continue to Step 1.
2. Catch basins cause flooding when they fill with trash and debris. Although the Sewerage and Water Board helps clean the catch basins, you can prevent flooding in your neighborhood if you clean them too. Text NEXT to continue to Step 2.
3. To prevent flooding due to a filthy catch basin: Regularly remove debris from gutters and downspouts; Clear debris from catch basins; Report clogged catch basins to 311; Adopt-a-catch-basin at<https://catchbasin.nola.gov/>; [MP3] Prune trees and shrubs. Text NEXT to continue to Step 3.
4. Your neighborhood association might help clean the catch basins in your area, or have other great community events. Check out who your neighborhood association is by visiting: <https://tinyurl.com/y898rpsz>
5. **TODAY’S GOAL: Find the catch basins around your house, and consider cleaning one out. You’ll receive a text later to see how it went.**

###

### Check-in:

**Were you able to find the catch basins around your house, and consider cleaning one out? Text back YES or NO.**

* If YES: Great job! Tomorrow you’ll learn how to be sure you have housing and flood insurance.
* If NO: That’s OK! What is a problem-solving strategy that might help you collect these items? Text back the corresponding number.
1. Selecting and defining the problem
2. Establishing realistic and achievable goals
3. Generating alternative solutions
4. Implementing decision making guidelines
5. Identifying hidden emotions

 You can review the content you’ve learned today and other B-RESILIENT skills and tips if you text MENU.

## Day 4: Prepare with Insurance

1. Over the last 2 days, you learned how to stay informed for disaster evacuation, and clean out a catch basin. Doing a preparation activity each day can be hard, especially when there’s not a hurricane in the Gulf right now! To be sure that you are prepared and safe, it is best to plan ahead. Today, let’s be sure that you’re prepared with flooding, housing, and renter’s insurance! Text NEXT to continue to Step 1
2. If you rent a place to live, renter’s insurance will help replace your belongings if they are lost, stolen, or damaged. But renter’s insurance DOES NOT cover water damage! Renter’s insurance is good to have to protect your belongings, but if your house might flood, consider asking your landlord if they have flood insurance and what happens if your house or apartment floods. As a renter, you can also buy a separate flood insurance policy.
3. Did you know that it can take 30 days for a flood insurance policy to take effect? To talk to an agent now about flood insurance, Call 1-800-427-4661 to connect to the National Flood Insurance line. If you already have house, hurricane, or renter’s insurance, check your insurance policy to be sure wind and flood damage are covered! Text NEXT to continue to Step 2.
4. New flood maps were made in 2016. This means you might be eligible for a lower rate on flood insurance. Check out the FEMA Flood map service center at<https://msc.fema.gov/portal/home>. Check out the Louisiana flood map at <http://maps.lsuagcenter.com/floodmaps/?FIPS=22071>. Text NEXT to continue to Step 3.
5. **TODAY’S GOAL: If you own a home, make sure you have flood insurance! If you rent, make sure you have renter’s insurance and ask your landlord if they have flood insurance! You’ll receive a text later to see how it went.**

### CHECK-IN:

**Were you able to talk to an agent about flood insurance coverage today? Text back YES or NO.**

o If YES: Great job! J You are getting more and more READY every day!

o If NO: If you feel overwhelmed by all the steps it takes to be prepared, remember Catch It, Check It, Change It and see if you can make yourself feel better!

You can review the content you’ve learned today and other B-RESILIENT skills and tips if you text MENU.

## Day 5: Other Preparation Tips

1. There are a few more important pointers you can do to be prepared in case a disaster hits. Ready to start?! Text NEXT to continue to Step 1.
2. Remember that hurricane season is June 1-Nov 30. Be sure to keep your gas tank at least on half during hurricane season. It’s helpful to also write a list of resources, contacts, and important information like phone numbers of friends and family members, primary care physician, pharmacist, and your local police/fire department. Text NEXT to continue to Step 2.
3. To be READY, be sure to collect and protect documents. In case of flooding, make sure copies of important papers, personal identification, insurance policies, social security cards, and birth certificates are all in one place, ideally sealed in a plastic bag. Text NEXT to continue to Step 3.
4. ATMs may not work if electricity is out, so it is good to have extra cash on hand. Try to have a mixture of large and small amounts set aside with your important documents. Photograph inside and outside of your property, your possessions, and your car if you have one for insurance purposes. Text NEXT to continue to Step 4.
5. **TODAY’S GOAL: Accomplish at least two of the preparation tips mentioned in the last text messages. Text back DONE after you’ve completed two of these tasks.**
	* + **If DONE:** FANTASTIC! You're awesome! You finished the first week of READY. Write a note to remind yourself to do the remaining three preparation tips mentioned. While you’re at it, write yourself a note of how much you accomplished this week!
		+ **If NOTHING RECEIVED:** Remember to try to set time aside time today for accomplishing some disaster preparation tips. It might be helpful to set aside some worry time, or think of problem solving strategies if accomplishing these tasks seems hard.

You can review the content you’ve learned today and other B-RESILIENT skills and tips if you text MENU.

**Week 2 – Just In Case**

# Week 2 INTRO:

You made it to week 2! This week is called JUST IN CASE and is all about knowing what to do during an evacuation. This will cover different types of ways to secure your home, where to gather during an evacuation, and what to bring!

## Day 1: Evacuating

1. For week 2, you will be learning more about what to do in case you would ever have to evacuate for an emergency or a disaster. Today, you’ll learn about making an evacuation plan. If it’s helpful, grab a piece of paper and a pen or pencil to write this down as we walk through this week’s lessons. When you’re ready to begin, text NEXT to continue to Step 1.
2. Do you have a car that you would use to drive during an evacuation? **Text YES or NO.**
	* + **IF YES:** Great. It is also important to think about how will you leave the city. You can plan your route ahead of time through the Louisiana Department of Transportation and Development at<http://gisweb.dotd.la.gov/evacuationroute/desktop.html>**. Text NEXT to continue to Step 2.**
		+ **IF NO:** No worries! The city of New Orleans has an assisted evacuation program. As we mentioned last week, you must register ahead of time for the city assisted program. Call 311 to register, or visit<https://ready.nola.gov/plan/hurricane/evacuspot-survey/>
3. If you will be using the city assisted evacuation plan and have special needs, mention that when you call 311, or register at <https://specialneeds.nola.gov/Signin?ReturnUrl=%2f>. Text NEXT to continue to Step 2.
4. Before you need to evacuate, think about some of these things ahead of time and try to have them ready to go, just in case. Make a list of the medical equipment you need to bring with you. Establish a meeting place with or a way to contact your family, loved ones, or caregivers. Get extra copies of your medical records and prescriptions.Think about what medical equipment you might need to bring, like an oxygen tank, or a wheelchair. Text NEXT to continue to Step 3
5. If you have to be gone for a while, find your pharmacy (like Walgreens or CVS) in another city ahead of time. If you have a pet or service animal, they might need medicines, food, and adoption papers. **It may be stressful to think about what you would do during an evacuation, but it is important to be prepared. Allow yourself some worry time, if you need to!** Text NEXT to continue to Step 4.
6. **TODAY’S GOAL: Think about the answers to these evacuation preparation questions. You’ll receive a text later to check-in about how the activity went.**

### Check-in:

**Did you think about your evacuation plans today? Text YES or NO.**

* **If YES:** You’re great! Keep up the good work!
* **If NO:** Remember doing evacuation preparation activities is about making things easier for you in the long run. There may be a time where you are glad you prepared so well! Here are some ideas: talk to your neighbor about your evacuation plan; take a walk to clear your head before writing your plan; or just focus on targeting one problem at a time.

 You can review the content you’ve learned today and other B-RESILIENT skills and tips if you text MENU.

## Day 2: Evacuspots

1. You’ve learned about how you can make an evacuation plan. Today you’ll learn about the Evacuspot statues around New Orleans. Ready to get started?! Text NEXT to continue to Step 1.
2. Evacuspot statues mark the pick-up locations where residents may go to use City-Assisted Evacuation when a mandatory evacuation is called for the city of New Orleans. These are the places to gather for a city assisted evacuation. From the Evacuspot statues, you will be transported to a safe place to stay. Check out where the nearest Evacuspot is to you at<http://www.evacuteer.org/evacuspots/>. Text NEXT to continue to Step 2.
3. **TODAY’S GOAL: If you have time, try to find your nearest Evacuspot, and tell a friend or a neighbor about them. You’ll receive a text later to check-in about how the activity went.**

###

### Check-in:

Did you find your nearest Evacuspot and tell a friend or neighbor? Text YES or NO.

* **If YES:** Great job! Hopefully it made you feel good and motivated to do more!
* **If NO:** It can be hard to find the motivation to do an activity. However, preparation activities are helpful for setting you up for a safe exit, if you ever had to evacuate. Give it a shot tomorrow!

You can review the content you’ve learned today and other B-RESILIENT skills and tips if you text MENU.

## Day 3: Making a Go-Bag

1. Today, you’re going to learn about making a go-bag. Ready?! Text NEXT to continue to Step 1.
2. A go-bag is what you would need to take with you in case of an evacuation. Do bring: Clothes, soap, toothbrush, toothpaste, Identification, phone chargers, cash, list of medical records and medications, list of emergency contacts, list of emergency contacts, birth & marriage certificates, documents that prove where you live (bills or leases), insurance policies, pet supplies (I.D. collar, leash, medications, food, and pet carrier). Text NEXT to continue to Step 2.
3. Do NOT bring weapons, alcohol, or illegal drugs with you in your go-bag when evacuating
4. **TODAY’S GOAL: If you have time, try to make a list of what you already have on hand for a go-bag, and what you would need to gather in case of an emergency. You’ll receive a text later to check-in about how the activity went.**

### Check-in:

 **Did you do take note today of what you need for a go-bag? Text YES or NO.**

* **If YES:** You’re great! Keep up the good work!
* **If NO:** Remember doing these activities is about making sure you are taking care of and safe during an evacuation. You deserve it!

You can review the content you’ve learned today and other B-RESILIENT skills and tips if you text MENU.

## Day 4: Securing your Home

1. Doing a preparation activity each day can be hard. Today is about learning how to secure your home. Ready?! Text NEXT to continue to Step 1.
2. To secure your home: Check your roof and siding for any loose pieces. Cover your windows with plywood or storm shutters. Secure boats and recreational vehicles. If you live in a trailer or mobile home, evacuate for any storm. **Text NEXT to continue to Step 2.**
3. Before you would leave during an emergency, shut off fuel lines but do not disconnect them. Turn off water where it enters your home. Use both “over the top” and “frame” ties to secure your home. Bring outdoor furniture and decorations inside. Secure or bring garbage bins inside. Move possessions to your highest floor. Photograph your property for insurance purposes. Text NEXT to continue to Step 3.
4. If you wouldn’t be able to leave town during an emergency, you may need to shelter-in-place. You would need to be prepared to improvise and use what you have on hand. Access to TV, Radio, or Internet would be vital to check for news and instructions. Sealing windows, doors, and air vents is a MUST if sheltering-in place.
5. **TODAY’S GOAL: Write down a list of these tips to secure your home, and store the list with your disaster supplies. If you have time, share the list with a neighbor or friend, and see if it helps you remember all the steps. You’ll receive a text later to check-in about your activity.**

### Check-in:

**Did you make your secure-the-house list and share it with someone today? Text YES or NO.**

* **If YES:** You’re great! Keep up the good work!
* **If NO:** Remember doing preparation activities is about setting you up to be resilient in a disaster situation. Try using the problem-solving techniques again to identify and resolve the obstacles to doing a preparation activity.

You can review the content you’ve learned today and other B-RESILIENT skills and tips if you text MENU.

## Day 5: Storing Disaster Supplies

1. You’ve learned about different types of preparation and evacuation activities, how to share your plans with others, and how to overcome obstacles to doing preparation activities. Today is about putting your disaster supplies and lists together in one place Ready to go?! Text NEXT to continue to Step 1.
2. We have made a lot of progress over the last few weeks on disaster preparation. It is important to have your supplies and ‘just in case’ lists all in one safe place, so that you know where to access them. Text NEXT to continue to Step 2.
3. **TODAY’S GOAL: Pick any safe place to store your disaster supplies. Maybe you have a safe box, or a high place in your house that you can store these ‘just in case’ things. Check in on the main menu with the tips you learned this week to be sure you are as prepared as possible! You’ll receive a text later to check-in about your activity.**

### Check-In:

**Did you gather your disaster supplies and lists and put them somewhere safe today? Text YES or NO.**

* **If YES:** You’re great! Keep up the good work! Text NEXT to continue.
* **If NO:** Remember doing preparation activities is about keeping you safe and ready. Text TIPS to review the preparation tips for help picking an activity or text NEXT to continue.

# Final Message

You have finished Disaster Preparedness! This also means that you have reached the end of the Coping Support Intervention with the C-LEARN study. We hope that the information provided to you is useful in helping you build personal resilience.

If you have any questions or concerns about the study, please reach out to Ashley Everett (504-568-5194) or Ben Springgate (504-568-2351). You will be contacted in the future to complete an additional monthly check-in and follow-up survey. Thanks again for participating in C-LEARN!