

Families Taking Charge What's Next?

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Introduction

You have made it through the initial problems caused by your reduced income. (And other fact sheets in this series have helped you deal with everything from deciding which bills to pay, to talking with your spouse.) Now, you are probably beginning to ask yourself, where do I go from here? This fact sheet will help you consider the alternatives you have and create a plan of action.

Whether your financial problems were caused by a lay-off, reduced work hours, unexpected expenses, or other reasons, you need to begin by deciding what the future holds. Do you just need to hang on for a while and then things will return to normal? Are you facing a permanent change? In either case, what do you WANT to happen in the future? You need to decide what you as an individual want, what your family wants, and how those goals fit together.

Identify Your Alternatives

You are most likely to get what you and your family want in the future if you decide what you want and make definite plans. Begin by considering what alternatives are available or could become available. At this point, think of everything you can. Don't worry about whether, realistically, each item could work.

Be creative! Maybe some of the following ideas will give you a starting point for your list of possibilities.

Do you need to move to another location to obtain a job, or a better job in your field?

Could you look for a different kind of job? It could be one in a field you've worked in before, or a field in which you are interested. Maybe it could be related to a hobby or other interest.

Make a list of things you could do. Then write down the advantages and disadvantages of each. Discuss them

with your family. Ask everyone to add their ideas to the list. The Alternatives Worksheet may help you with this process.

Making a Decision

The next step is deciding which alternative to take. Each member of the family is important and the feelings and concerns of each member should be considered. Even when the change primarily affects one member of the family (such as the principal breadwinner) everyone will handle the changes better and be more likely to do their part to help when they have input into the decision.

Families have different ways of operating and making decisions. You might use the family meeting process described in Publication 354-092 in this series, Controlling Stress. Children should be included. However, young children may not be as actively involved as older children. Encourage input from all who are included.

After discussing alternatives, advantages and disadvantages of each, every person should list the alternatives. List them in order from the most to the least desirable. Then the family can meet and jointly decide which alternative to pursue first.

Making a Plan

After your family has agreed upon the alternative, you need to decide which steps should be taken. Use the Planning Worksheet (page 3) and the following steps to make your plan:

1. Write down the alternative you have selected as the goal. It should be specific, so you know exactly what you are trying to achieve and so you will know when you achieve it.

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2. Use your Alternatives Worksheet (page 4) and consider the skills you already have, etc. Then list the actions that need to be taken to achieve your goal.
3. Organize the steps in the order they need to be taken, putting the number “1” before the first step, “2” before the second, etc.
4. Set a time or target date when each step should be completed. Be realistic. Allow enough time to get the task done, but don’t allow too much time.
5. Decide who in the family will be responsible for each step. You might also list other family members who will be involved in each step.

This may be a time to consider getting additional education or training. Investigate assistance such as GI bill educational benefits, other “retraining” funding (maybe even from your employer, or employer’s Employee Assistance Program counselor if one exists), scholarships, or even borrowing money. You could get training and work part or full time. Or maybe your family could depend on your spouse or another family member’s income while you attend school full time.

Summary

While this time of difficulty is not something you wanted to happen, you have an opportunity to turn it into something good. Use it as a time to reconsider your goals and to actively plan for your future. Contact your local Family and Consumer Sciences Extension Agent if you need help with the planning process. If you take steps to take control of your future, you can end up happier and better off financially!

Resources

Your local Virginia Employment Commission, listed under the state government section in your phone book, for employment listings

Virginia View, 1-800-542-5870, a toll free call in Virginia, for general information about occupations, job outlooks, salary, needed training, needed licenses or certificates, but not specific job openings.

Planning Worksheet

Action Steps	Target Completion Date	Who is Responsible
<i>(Example)</i> <i>Check the advertisements in the paper.</i> <i>Get application materials from companies</i>	<i>Do daily</i> <i>Within a day of seeing</i> <i>the ad</i>	<i>Sally</i> <i>Sally</i> <i>(but other members may help)</i>
Goal:		

Alternatives Worksheet

What you could do:	Advantages	Disatvantages
<i>(Example)</i> <i>Move to Richmond</i>	<i>More jobs available</i> <i>Opportunity to get more training at night</i>	<i>Cost of moving</i> <i>Leaving friends</i>