

Challenging Times

Directions: Match each description in the left-hand column with the correct term from the right-hand column. Write the letter of the term in the space provided. Not all terms will be used. Then follow the directions in *A Letter of Support*.

Descriptions

- _____ 1. People or companies a person owes money to
- _____ 2. Finality
- _____ 3. Record showing a person’s ability and willingness to pay debts owed
- _____ 4. Money-related
- _____ 5. Physical and mental dependence on alcohol
- _____ 6. Immediate difficulty that can be life changing
- _____ 7. A person’s husband or wife
- _____ 8. People addicted to alcohol
- _____ 9. A form of abuse in which a caretaker fails to meet the needs of the person being cared for
- _____ 10. Physical or psychological dependence on something

Terms

- A. alcoholism
- B. coping
- C. neglect
- D. spouse
- E. credit rating
- F. addiction
- G. violence
- H. financial
- I. crisis
- J. unemployment
- K. alcoholics
- L. creditors
- M. homelessness
- N. closure

Letter of Support

Fourteen-year-old Angelica’s parents have been separated for several weeks, and they are now in the process of divorcing. Angelica is worried about what this means for her and her younger brother. Suppose Angelica were your cousin living in another state. On separate paper, write a letter to her that offers ideas and support.

The Effects of Crises

Directions: The diagram below shows several crises families may face. For each crisis, write two possible effects on families facing that crisis. Then follow the news in your area for several days. How many of these crises are mentioned? On separate paper, describe how these crises affected the families involved. Do any effects sound similar to the ones you wrote below?

Crises	Effects
Natural Disasters	1. 2.
Teen Pregnancy	3. 4.
Divorce	5. 6.
Substance Abuse	7. 8.
Violence	9. 10.
Death in Family	11. 12.

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Who Can Help?

Directions: To review the resources available for families facing challenges, use the clues to fill in the shaded parts of the puzzle below. Then follow the directions in *Needing Help*.

1.						R								
2.						E								
3.						S								
4.						O								
5.						U								
6.						R								
7.						C								
8.						E								
9.						S								

1. Families may face ? and crisis.
2. Sometimes ? are too great for a family to deal with alone.
3. There are many ? and individuals to turn to when families need help.
4. At times it may be helpful to talk to a trusted adult ? the family.
5. ? groups bring people with similar experiences together to encourage each other.
6. Close ? can offer emotional support and help clarify a problem.
7. Organizations and agencies in the ? offer free or low-cost referral and support services.
8. A(n) ? family member can often give a new perspective on problems.
9. ? should be reported to a law enforcement agency, which can stop an abuser and assist victims in seeking help.

Needing Help

Although help is available in many forms when people need it, some people do not ask for that help. There are many reasons. On separate paper, write down at least four reasons why people might not seek help. How could you help someone who is not getting the necessary help because of these reasons?