

## RESPONSES TO STRESS – [FP] (PR-C)

Even when things are going well, almost every family has financial worries or money troubles now and then. This is a list of things about money problems that children and teenagers sometimes find stressful or a problem to deal with. Please circle the number indicating how stressful the following things have been for your child in the past 6 months.

	Not at All Stressful	A Little Stressful	Somewhat Stressful	Very Stressful
a. One of us (his/her parents) lost a job or couldn't find work	1	2	3	4
b. He/she had to go without a meal because we did not have enough money	1	2	3	4
c. He/she had to wear clothes that were dirty, worn out, or don't fit	1	2	3	4
d. We (his/her parents) talked about having serious money problems	1	2	3	4
e. Things in our home did not work the way they should (no electricity, no water)	1	2	3	4
f. He/she had to work to support other family members	1	2	3	4
g. He/she couldn't buy him/herself something important because we didn't have enough money	1	2	3	4
h. We had to stay in a homeless shelter or public place	1	2	3	4
i. He/she had to do almost all of the cooking, cleaning, or childcare at home because we (his/her parents) had to work	1	2	3	4
j. Other _____	1	2	3	4

**Circle the number that shows how much control he/she generally thinks he/she has over these problems.**

1	2	3	4
None	A little	Some	A lot

Below is a list of things that children and teenagers sometimes do, think, or feel when something stressful. Everyone deals with problems in their own way – some people do a lot of the things on this list or have a bunch of feelings, other people just do or think a few of these things.

**Think of all the stressful parts of money problems that have been stressful for your child lately that you checked off above.** For each item below, circle **one** number from 1 (not at all) to 4 (a lot) that shows **how much** he/she does or feels these things when he/she has the problems with money like the ones you indicated above. Please let us know about everything he/she does, thinks, and feels, even if you don't think it helps make things better.

WHEN DEALING WITH THE STRESS OF MONEY PROBLEMS:	How much does he/she do this?			
	Not at all	A little	Some	A lot
1. He/she <b>tries</b> not to feel anything.	1	2	3	4
2. When dealing with the stress of money problems, he/she feels sick to his/her stomach or gets headaches.	1	2	3	4
3. He/she tries to think of different ways to change or fix the situation. <b>Write one plan he/she thought of:</b> _____ _____	1	2	3	4
4. When problems with money happen, he/she doesn't feel anything at all, it's like he/she has no feelings.	1	2	3	4
5. He/she wishes that he/she were stronger and less sensitive so that things would be different.	1	2	3	4

**WHEN DEALING WITH THE STRESS OF MONEY PROBLEMS:**

How much does he/she do this?

Not at all   A little   Some   A lot

6. He/she <b>keeps remembering</b> what happened with money problems or <b>can't stop thinking about</b> what might happen.	1	2	3	4
7. He/she lets someone or something know how he/she feels. ( <i>remember to circle a number.</i> ) → <b>Check all he/she talked to:</b> <input type="checkbox"/> Parent <input type="checkbox"/> Friend <input type="checkbox"/> Brother/Sister <input type="checkbox"/> Pet <input type="checkbox"/> Clergy Member <input type="checkbox"/> Teacher <input type="checkbox"/> God <input type="checkbox"/> Stuffed Animal <input type="checkbox"/> Other Family Member <input type="checkbox"/> None of these	1	2	3	4
8. He/she decides he/she is okay the way he/she is, even though he/she's not perfect.	1	2	3	4
9. When he/she is around other people he/she acts like money problems never happened.	1	2	3	4
10. He/she just <b>has</b> to get away from everything when he/she is dealing with the stress of money problems.	1	2	3	4
11. He/she deals with the stress of money problems by wishing it would just go away, that everything would work itself out.	1	2	3	4
12. He/she gets really jumpy when he/she is dealing with the stress of money problems.	1	2	3	4
13. He/she realizes that he/she just has to live with things the way they are.	1	2	3	4
14. When he/she is dealing with the stress of money problems, he/she just <b>can't</b> be near anything that reminds him/her of the situation.	1	2	3	4
15. He/she <b>tries</b> not to think about it, to forget all about it.	1	2	3	4
16. When he/she is dealing with the stress of money problems, he/she really doesn't know what he/she feels.	1	2	3	4
17. He/she asks other people or things for help or for ideas about how to make things better. ( <i>remember to circle a number.</i> ) → <b>Check all he/she talked to:</b> <input type="checkbox"/> Parent <input type="checkbox"/> Friend <input type="checkbox"/> Brother/Sister <input type="checkbox"/> Pet <input type="checkbox"/> Clergy Member <input type="checkbox"/> Teacher <input type="checkbox"/> God <input type="checkbox"/> Stuffed Animal <input type="checkbox"/> Other Family Member <input type="checkbox"/> None of these	1	2	3	4
18. When he/she is trying to sleep, he/she <b>can't stop</b> thinking about the stressful aspects of money problems or he/she has bad dreams about money problems.	1	2	3	4
19. He/she tells himself/herself that he/she can get through this, or that he/she will do better next time.	1	2	3	4
20. He/she lets his/her feelings out. ( <i>remember to circle a number.</i> ) → <b>He/she does this by: (Check all that he/she did.)</b> <input type="checkbox"/> Writing in his/her journal/diary <input type="checkbox"/> Drawing/painting <input type="checkbox"/> Complaining to let off steam <input type="checkbox"/> Being sarcastic/making fun <input type="checkbox"/> Listening to music <input type="checkbox"/> Punching a pillow <input type="checkbox"/> Exercising <input type="checkbox"/> Yelling <input type="checkbox"/> Crying <input type="checkbox"/> None of these	1	2	3	4
21. He/she gets help from other people or things when he/she is trying to figure out how to deal with his/her feelings. ( <i>remember to circle a number.</i> ) → <b>Check all that he/she went to:</b> <input type="checkbox"/> Parent <input type="checkbox"/> Friend <input type="checkbox"/> Brother/Sister <input type="checkbox"/> Pet <input type="checkbox"/> Clergy Member <input type="checkbox"/> Teacher <input type="checkbox"/> God <input type="checkbox"/> Stuffed Animal <input type="checkbox"/> Other Family Member <input type="checkbox"/> None of these	1	2	3	4
22. <b>He/she just can't</b> get himself/herself to face the stress of money problems.	1	2	3	4

**You're half done. Before you keep working, look back at the first page so you remember the aspects of having money problems that have been stressful for your child lately. Remember to answer the questions below thinking about these things.**

WHEN DEALING WITH THE STRESS OF MONEY PROBLEMS:	How much does he/she do this?			
	Not at all	A little	Some	A lot
23. He/she wishes that someone would just come and take away the stressful aspects of money problems.	1	2	3	4
24. He/she does something to try to fix the stressful parts of money problems. <b>Write one thing he/she did:</b> _____ _____	1	2	3	4
25. Thoughts about money problems just pop into his/her head.	1	2	3	4
26. When he/she is dealing with money problems, he/she feels it in his/her body. <i>(remember to circle a number.)</i> → <b>Check all that happen:</b> <input type="checkbox"/> His/her heart races <input type="checkbox"/> His/her breathing speeds up <input type="checkbox"/> None of these <input type="checkbox"/> He/she feels hot or sweaty <input type="checkbox"/> His/her muscles get tight	1	2	3	4
27. He/she <b>tries</b> to stay away from people and things that make him/her feel upset or remind him/her of the problem.	1	2	3	4
28. He/she doesn't feel like himself/herself when he/she is dealing with the stress of money problems, it's like he/she is far away from everything.	1	2	3	4
29. He/she just takes things as they are; he/she goes with the flow.	1	2	3	4
30. He/she thinks about happy things to take his/her mind off money problems or how he/she is <b>feeling</b> .	1	2	3	4
31. When something stressful happens related to money problems, he/she <b>can't stop</b> thinking about how he/she is feeling.	1	2	3	4
32. He/she gets sympathy, understanding, or support from someone. <i>(remember to circle a number.)</i> → <b>Check all he/she went to:</b> <input type="checkbox"/> Parent <input type="checkbox"/> Friend <input type="checkbox"/> Brother/Sister <input type="checkbox"/> Pet <input type="checkbox"/> Clergy Member <input type="checkbox"/> Teacher <input type="checkbox"/> God <input type="checkbox"/> Stuffed Animal <input type="checkbox"/> Other Family Member <input type="checkbox"/> None of these	1	2	3	4
33. When something stressful happens related to money problems, he/she <b>can't</b> always control what he/she does. <i>(remember to circle a number.)</i> → <b>Check all that happen:</b> <input type="checkbox"/> He/she can't stop eating <input type="checkbox"/> He/she can't stop talking <input type="checkbox"/> He/she does dangerous things <input type="checkbox"/> He/she has to keep fixing/checking things <input type="checkbox"/> None of these	1	2	3	4
34. He/she tells himself/herself that things could be worse.	1	2	3	4
35. His/her mind just goes blank when something stressful happens related to money problems, he/she can't think at all.	1	2	3	4
36. He/she tells himself/herself that it doesn't matter, that it isn't a big deal.	1	2	3	4
37. When he/she is faced with the stressful parts of money problems, right away he/she feels really: <i>(remember to circle a number.)</i> → <b>Check all that he/she feels:</b> <input type="checkbox"/> Angry <input type="checkbox"/> Sad <input type="checkbox"/> None of these <input type="checkbox"/> Worried/anxious <input type="checkbox"/> Scared	1	2	3	4
38. It's really hard for him/her to concentrate or pay attention when something stressful happens related to money problems.	1	2	3	4

WHEN DEALING WITH THE STRESS OF MONEY PROBLEMS:	How much does he/she do this?			
	Not at all	A little	Some	A lot
39. He/she thinks about the things he/she is learning from the situation, or something good that will come from it.	1	2	3	4
40. After something stressful happens related to money problems, he/she <b>can't stop</b> thinking about what he/she did or said.	1	2	3	4
41. When stressful parts of money problems happen, he/she says to himself/herself, "This isn't real."	1	2	3	4
42. When he/she is dealing with the stressful parts of money problems, he/she ends up just lying around or sleeping a lot.	1	2	3	4
43. He/she keeps his/her mind off stressful parts of money problems by: (remember to circle a number.) → <b>Check all that he/she does:</b> <input type="checkbox"/> Exercising <input type="checkbox"/> Seeing friends <input type="checkbox"/> Watching TV <input type="checkbox"/> Playing video games <input type="checkbox"/> Doing a hobby <input type="checkbox"/> Listening to music <input type="checkbox"/> None of these	1	2	3	4
44. When something stressful happens related to money problems, he/she gets upset by things that don't usually bother him/her.	1	2	3	4
45. He/she does something to calm himself/herself down when he/she is dealing with the stress of money problems. (remember to circle a number.) → <b>Check all that he/she does:</b> <input type="checkbox"/> Take deep breaths <input type="checkbox"/> Pray <input type="checkbox"/> Walk <input type="checkbox"/> Listen to music <input type="checkbox"/> Take a break <input type="checkbox"/> Meditate <input type="checkbox"/> None of these	1	2	3	4
46. He/she just freezes when he/she is dealing with stressful parts of money problems, he/she <b>can't</b> do anything.	1	2	3	4
47. When stressful things happen related to money problems he/she sometimes acts without thinking.	1	2	3	4
48. He/she keeps his/her feelings under control when he/she has to, then lets them out when they won't make things worse.	1	2	3	4
49. When something stressful happens related to money problems, he/she can't seem to get around to doing things he/she is supposed to do.	1	2	3	4
50. He/she tells himself/herself that everything will be all right.	1	2	3	4
51. When something stressful happens related to money problems, he/she <b>can't stop</b> thinking about <b>why</b> this is happening.	1	2	3	4
52. He/she thinks of ways to laugh about it so that it won't seem so bad.	1	2	3	4
53. His/her thoughts start racing when he/she is faced with the stressful parts of money problems.	1	2	3	4
54. He/she imagines something really fun or exciting happening in his/her life.	1	2	3	4
55. When something stressful happens related to money problems, he/she can get so upset that he/she can't remember what happened or what he/she did.	1	2	3	4
56. He/she tries to believe that it never happened.	1	2	3	4
57. When he/she is dealing with the stress of money problems, sometimes he/she <b>can't</b> control what he/she does or says.	1	2	3	4