

Financial Stress

Broad overview for facilitated CARE/BIT discussion



InterACTT
— INTERNATIONAL ALLIANCE —
FOR CARE AND THREAT TEAMS

Today's frame

- ✓ High-need CARE case
- ✓ Resource mismatch
- ✓ Help-rejecting behavior
- ✓ Boundaries + safety screening

During the semester, the Care Team received multiple reports about a student experiencing serious personal and financial instability. The student disclosed being unhoused, sleeping in a vehicle, struggling to maintain employment, facing possible loss of transportation because of missed car payments, and experiencing mental health challenges.

Faculty and staff responded with concern and submitted Care Team reports. Multiple offices attempted outreach and offered available supports, including campus referrals, connections to community agencies, benefits or housing navigation assistance, counseling referrals, and practical supports within institutional capacity.

Over time, the student repeatedly told faculty and others that they were in crisis and that the college was denying assistance. Faculty became alarmed and frustrated, and some continued submitting reports, expecting more direct Care Team intervention. At the same time, the student avoided or rejected offered support, did not consistently respond to outreach, and did not follow through with referrals.

The student's communication eventually escalated, including expressions of anger toward the institution and the individuals trying to assist. The behavior resulted in a referral through the student conduct process. The student later withdrew from all classes through a hostile email and did not follow standard withdrawal procedures.

Case snapshot

The essential facts in one clean pass.

The student presents with serious instability across several life domains.

1

Basic needs

Unhoused and sleeping in a vehicle; food and safety needs must be checked directly.

2

Financial strain

Employment instability, missed car payments, and potential transportation loss.

3

Mental health stress

Distress is reported, but the handout does not identify suicide threats or plans.

4

Academic impact

The case ends with withdrawal from all classes by hostile email.

Core pattern: urgent need + limited institutional resources + inconsistent engagement.

Discussion prompts

Questions to consider and talk through.

- 1 What would a realistic support plan include by the end of the first meeting?
- 2 How do we explain limits without sounding dismissive or abandoning?
- 3 What should faculty report after the Care Team is already engaged?
- 4 When does refusal of support become part of risk assessment?
- 5 How do we support staff who become targets of anger or crisis disclosures?

The best answers usually separate three lanes: need, capacity, and behavior.

Why this case matters

How to stay compassionate without becoming boundless.

Care

Treat the need as serious and destabilizing.

Boundaries

Name what the college can and cannot provide.

Structured compassion

Autonomy

Offer choices, but do not chase in the same way.

Community impact

Protect faculty/ staff from becoming crisis managers.

The puzzle is not “help or hold accountable.” It is how to do both without melting the compass.

Timeline at a glance

Five phases give participants a quick orientation before discussion.

**Disclosure and
faculty alarm**

1

Homelessness,
financial crisis, car
loss risk, mental
health strain

**Support
offered**

2

Referrals, navigation,
counseling, practical
steps within capacity

**Mismatch and
help rejection**

3

Student seeks
immediate
institutional solution
and rejects realistic
steps

**Escalated
grievance**

4

Anger toward
helpers; faculty
continue reporting;
conduct referral

**Hostile
withdrawal**

5

Student exits all
classes by email and
skips standard process

Team question across phases: What has changed, and what is the next realistic step?

The central operating problem

The student needs more than the institution can directly provide.

Student asks for

- ✓ Immediate housing
- ✓ Emergency funds
- ✓ Transportation fix
- ✓ Direct institutional solution

**Resource
mismatch**



Institution can offer

- ✓ Resource navigation
- ✓ Community referrals
- ✓ Counseling/wellness referrals
- ✓ Academic options and planning

The work becomes clarity, coordination, and honest limits.

Finding the Balance

Strike a middle ground between help and standards

Tension	Balanced Response
Care	Take the crisis seriously, continue outreach, simplify the plan, and assign one clear point of contact.
Boundaries	Be honest about what the institution can and cannot provide. Do not allow hostile meetings, abusive emails, or repeated demands to override the process.
Student autonomy	Offer options, explain consequences, and let the student decide whether to engage. Refusing help is still a choice unless there is an immediate safety concern.
Limited resources	Prioritize realistic supports: food pantry, emergency aid if available, community housing referrals, benefits navigation, counseling, academic withdrawal options, and transportation resources.
Community impact	Support faculty and staff, reduce repeated uncoordinated involvement, document concerns, and address disruptive or hostile behavior through appropriate conduct channels when needed.

Pathways factor snapshot

The full factor table is in the handout; this slide highlights the pattern.

Factor	Score	Meaning for the team
Financial insecurity	3	Unhoused, car/transportation risk, employment instability
Academic trouble	2	Withdrawal from all classes outside standard process
Social problems	1	Conflict with helpers and refusal to engage
Anxiety/distress	1	Unstable housing, work, and transportation
Affective violence	1	Abrupt exits, anger, hostile withdrawal email
Threat indicators	0	No reported threats, weapons interest, stalking, or planning

The scoring picture points toward high CARE need and academic disruption, not targeted violence on the reported facts.

What this case is, and is not

A crucial distinction keeps the team from minimizing or over-escalating.

What this case is

- ✓ High-need CARE case
- ✓ Basic-needs insecurity
- ✓ Help-rejecting behavior
- ✓ Escalating institutional grievance
- ✓ Faculty/staff distress

This is not, based on current facts

- ✓ No reported direct threats
- ✓ No weapons interest/access
- ✓ No stalking or attack planning
- ✓ No identity-based grievance pattern
- ✓ No current substantive threat

Hostility is a signal to reassess. It is not, by itself, evidence of targeted violence.

Team strategy: narrow the plan

Move from broad concern to specific, visible next steps.

1

Assign one contact

Reduce fragmented outreach and mixed messages.

2

Screen urgent needs

Where is the student sleeping tonight? Food? Medication? Safety?

3

Name limits

Do not imply the college can solve housing, money, or car debt if it cannot.

4

Write the plan

List available supports, deadlines, student tasks, and behavior expectations.

5

Document choices

Track offers, refusals, missed meetings, new facts, and escalation.

Plain-language

“Here is what we can do today, what we cannot do, and what we need from you.”

Support the helpers, too

Faculty and staff may feel alarm, guilt, frustration, or blame.

What faculty often need

Privacy-conscious reassurance that the report was received, the case is active, and new information should still be reported.

What staff often need

Permission to pause hostile interactions, document clearly, and route communication back to the designated contact.

What the team needs

A structured debrief: facts, supports offered, refusals, risk changes, boundaries, communication owner, and next step.

Faculty boundary script

“I care about your success in this course, but I am not the right person to provide ongoing crisis support. I will connect this concern to the appropriate support office.”

Supportive systems make the invisible labor visible, which keeps people from improvising in the fog.

Escalation screening

Reassess when the pattern changes. Score with evidence.

Continue CARE response when the issue is...

- ✓ Urgent basic needs
- ✓ Distress without threats
- ✓ Refusal or missed outreach
- ✓ Academic disengagement
- ✓ Anger that remains non-threatening

Escalate safety/conduct review when there is...

- ✓ Suicide plan or imminent danger
- ✓ Specific threat, target, time, place, or method
- ✓ Harassment or intimidation
- ✓ Stalking, weapons interest, or attack planning
- ✓ Major deterioration or disappearance

Operational mantra: concern rises when distress narrows options, names targets, adds means, or moves from words to action.

Key takeaways

Core concepts to highlight in the case

1

Stay engaged, but do not overpromise

Compassion gets stronger when it is specific and honest.

2

Use one coordinated contact.

Too many helpers can create louder fog, not better support.

3

Document offers, refusals, and changes.

Records should separate observable facts from interpretations.

4

Support the community impact.

Faculty and staff need scripts, role clarity, and debriefing.

5

Screen for safety when the pattern escalates.

Do not assume hostility equals violence risk, but do reassess carefully.

**Structured compassion:
keep the door open,
narrow the plan, hold
the boundary, and keep
scanning for change.**