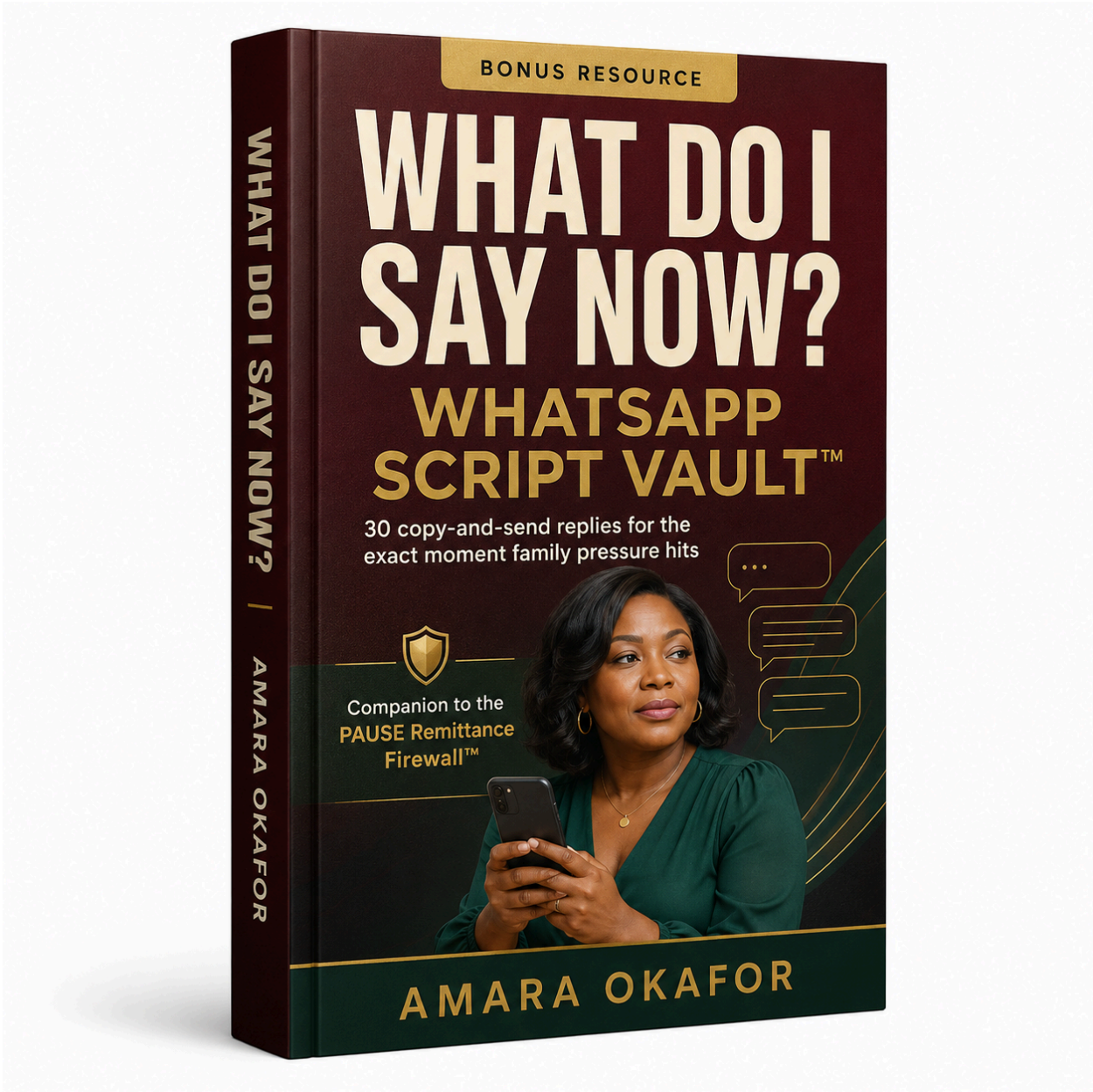


BONUS RESOURCE



THE 'WHAT DO I SAY NOW?'

WhatsApp Script Vault™

30 copy-and-send replies for the exact moment family pressure hits - built for African women in the UK who want to help without putting their own household at risk.

OPEN THIS BEFORE YOU ANSWER

Do not search for the perfect speech. Find the decision you have already made, copy the matching reply, fill the brackets and send it once.

The 60-Second Rule

A script cannot protect money you have not checked.

- 1. STOP** Do not promise money on the call or inside the first voice note.
- 2. CHECK** Look at your Home-First Number, Family Support Pot and Safe-to-Help Amount.
- 3. CHOOSE** Full help, partial help, direct payment, shared help, non-cash help or no financial help.
- 4. SEND** Use one script. Do not soften it with a second message that reopens the decision.

Created by Amara Okafor

START HERE

Find the Right Reply in 10 Seconds

Do not read all 30 scripts while somebody is waiting. Match the pressure to the next move.

WHAT IS HAPPENING?	GO TO	YOUR JOB
The message has just landed	01-05	WAIT
The facts or deadline are unclear	06-08	CHECK
You can help, but not carry it all	09-15	HELP SAFELY
No money is safe to send	16-22	SAY NO
They rejected your answer	23-30	CLOSE IT

Save These Five Numbers First

01 I need time

08 Send proof and provider details

09 I can help with less

16 Nothing is safe to send

30 The conversation is over

THE RULE

Warmth goes in the first sentence. The decision goes in the second. The door closes in the last.

01 / HOLD THE DECISION

When the Message Has Just Landed

Use 01-05 to buy time. Use 06-08 when the story is emotional but the facts are missing.

01 The clean pause

USE WHEN *You have not checked your money yet.*

I've seen your message. I need to check what is already committed at home before I answer. I'll come back to you by [day/time]. Please plan without me until I confirm.

02 The work-shift reply

USE WHEN *The request arrives while you are working.*

I'm on shift and cannot make a money decision properly now. Send the exact amount, what it is for and the deadline. I'll reply after work by [time].

03 The late-night boundary

USE WHEN *They want a decision before morning.*

I know this feels urgent. I will not make an unplanned transfer tonight. I'll check my commitments and reply tomorrow by [time].

04 Move it out of the voice note

USE WHEN *The story is long but the figures are missing.*

Please put the request in one message: the exact amount, what it is for and the real deadline. I need the figures before I can decide.

05 Correct the false yes

USE WHEN *They have treated 'I'll check' as a promise.*

I have not said yes. I said I would check. If you need an answer before [day/time], please continue without my contribution.

06 Ask what is due now

USE WHEN *A large total has been called urgent.*

What amount must be paid now, what can wait, and what happens if it is not paid by [date]? Please send the actual deadline, not just 'urgent'.

07 Ask who else is paying

USE WHEN *The full responsibility has landed on you.*

How much is already available, how much is still missing and who else is contributing? I need the remaining figure after everybody's share.

08 Ask for proof and direct-payment details

USE WHEN *A school, hospital, pharmacy or landlord is involved.*

Please send the invoice or written notice and the provider's official payment details. If I contribute, I may pay the provider directly.

02 / HELP WITHOUT CARRYING IT ALL

When Your Answer Is Yes - But Only Within a Limit

State the amount and the method. Never leave either one open for negotiation.

09 Offer the safe amount

USE WHEN *The full request is above your limit.*

I cannot cover [amount requested]. I can contribute [safe amount]. That is the full amount available from me for this request.

10 Pay the provider directly

USE WHEN *You want the money tied to the stated need.*

I can help with [amount]. Send the official details for [school/hospital/pharmacy/landlord], and I will pay them directly.

11 Make other adults show up

USE WHEN *You are willing to share, not take over.*

I can contribute [amount] once the other responsible people confirm their shares. I will help with part of the cost, not the whole bill.

12 Hold the agreed monthly amount

USE WHEN *A regular responsibility has suddenly increased.*

I budgeted [agreed amount] for this month, and that is what I can send. I cannot cover the extra [amount]. Any increase needs to be discussed before next month.

13 Make it clearly one-off

USE WHEN *You can help now but cannot repeat it.*

I can contribute [amount] this time. This is one-off help, not a new monthly commitment. Please make a different plan for the next payment.

14 Support an instalment plan

USE WHEN *The provider allows payment in parts.*

I can put [amount] towards the first instalment. Please confirm the payment plan and who will cover the remaining instalments before I send anything.

15 Offer useful help without cash

USE WHEN *Your safe amount is zero.*

I cannot send money, but I can help you call [provider], ask for a payment plan or contact the other people responsible. Tell me which option would help most.

03 / SAY NO WITHOUT WRITING AN ESSAY

When No Money Is Safe to Send

You do not need to prove that the person is lying. Your financial limit is enough.

16 No safe room

USE WHEN *Your Safe-to-Help Amount is zero.*

I have checked my commitments and I do not have money available for this request. I know the need is real, but I cannot take it on without harming my own household.

17 No borrowing

USE WHEN *Helping would require credit or overdraft.*

I will not borrow, use my overdraft or put bills on credit to fund this. I cannot make the payment.

18 The Family Support Pot is finished

USE WHEN *You have already used this month's limit.*

I have used the family-support money available for this month. I cannot send more. Please make the plan without another contribution from me.

19 Stop the repeated rescue

USE WHEN *The same shortage keeps returning.*

I have helped with this problem before, but the pattern has not changed. I will not fund it again. A different long-term plan is needed now.

20 Decline a lifestyle request

USE WHEN *A party, outfit, phone or upgrade is dressed as urgent.*

I cannot contribute to [event/item]. My money is committed to essentials, so please plan the cost without including me.

21 Decline the business money

USE WHEN *The idea has no clear plan or safe terms.*

I am not putting money into this business. I only consider business funding with clear figures, written terms and money I can afford to lose. Please continue without me.

22 Refuse to fill the final gap

USE WHEN *Everybody assumes you will cover whatever remains.*

I cannot cover the remaining balance. My answer is [amount/no contribution], and I will not increase it because other people have not paid their share.

04 / CLOSE THE GUILT LOOP

When They Reject Your Answer

Do not defend your entire life. Answer the pressure once, return to the decision and close the conversation.

23 'You have forgotten your family'

USE WHEN *Your limit is being treated as rejection.*

I have not forgotten anyone. Caring about the family does not mean I can pay every request. My decision on this one remains [decision].

24 'But you earn pounds'

USE WHEN *They convert your income but ignore your UK costs.*

I earn in pounds, and I also pay rent, Council Tax, food, transport, childcare and debt in pounds. The exchange rate does not show what I can afford. [Amount/no contribution] is my answer.

25 'After everything we did for you'

USE WHEN *Past sacrifice is being turned into an unlimited bill.*

I am grateful for what you did, and I do not take it lightly. But I cannot repay love by putting my household at risk. My answer is [decision].

26 The family-group pile-on

USE WHEN *Several people demand an explanation in public.*

I will not discuss my private finances in the family group. I have given [Name] my answer, and it is not changing. Please continue planning with what is available.

27 The repeated calls

USE WHEN *They believe pressure will change your no.*

I have already answered. Repeating the request will not change what I can afford. I will not discuss the payment again today.

28 'Other people abroad have paid'

USE WHEN *Your contribution is being compared with somebody else's.*

Their finances are not mine. I have checked my own commitments, and [amount/no contribution] is what I can safely do.

29 'You have money for yourself'

USE WHEN *Normal spending is being used against you.*

My personal spending does not make me responsible for every family cost. I have made my decision, and I am keeping it.

30 The final exit

USE WHEN *The conversation has become insulting or relentless.*

This conversation is no longer respectful. My answer is final, and I am stepping away now. We can speak again when the pressure has stopped.

05 / WATCH THE BOUNDARY HOLD

Three Full WhatsApp Conversations

The first message sets the limit. The follow-up is where most people accidentally reopen it.

CONVERSATION 1 - LAST-MINUTE SCHOOL FEES

COUSIN

Please, the school said the children will be sent home tomorrow. I need £280 tonight.

YOU

I've seen this. Send the fee statement, what has been paid and the amount due now. I'll check my commitments and reply tomorrow by 10 a.m.

COUSIN

Tomorrow may be too late. Just send it and I will pay you back.

YOU

I cannot cover £280. I can pay £60 directly to the school after I receive the statement. That is my full amount.

CONVERSATION 2 - MEDICAL REQUEST

BROTHER

Mum needs medicine urgently. Send £150 to me now.

YOU

Send the prescription, pharmacy details, what is needed today and what has already been raised. Please do not delay urgent care while waiting for me.

BROTHER

Why can't you just trust me?

YOU

This is how I handle unplanned payments now. I can contribute £35 directly to the pharmacy once I have the details.

CONVERSATION 3 - FAMILY-GROUP PRESSURE

FAMILY GROUP

Everyone abroad is giving £150 for the ceremony. We are waiting for you.

YOU

I can contribute £40 on payday. That is my final amount.

FAMILY GROUP

People will ask why yours is small after all your family did for you.

YOU

I am grateful, but I will not discuss my private finances in the group. Please record £40 and plan the balance without me.

PRESSURE LADDER

First push: repeat the amount. Second push: end the discussion. Insults or repeated calls: step away and mute the chat if needed.

06 / MAKE THE WORDS SOUND LIKE YOU

Build a Reply That Cannot Be Twisted

Use four short parts. If the message becomes an essay, you are probably explaining instead of deciding.

- 1. RECOGNISE** One sentence: 'I'm sorry Mum is dealing with this.' Recognition is not agreement.
- 2. DECIDE** One sentence: 'I can contribute £40' or 'I cannot contribute.' Put the answer where nobody can miss it.
- 3. CONTROL THE METHOD** Say how: directly to the provider, after others confirm, on payday, or no payment.
- 4. CLOSE** End with: 'That is my full amount' or 'Please plan without me.'

FINISHED EXAMPLE

I'm sorry Mum is dealing with this. I can contribute £50 and pay the pharmacy directly on Friday. That is the full amount available from me this month.

Remove the Phrases That Reopen the Door

WEAK PHRASE	CLEAN REPLACEMENT
<i>I will try.</i>	I will check and reply by [time].
<i>Maybe I can do something.</i>	I can contribute [amount].
<i>Let me see how it goes.</i>	I cannot contribute to this request.
<i>Don't worry, I will sort it.</i>	Please plan without me until I confirm.
<i>Sorry, sorry, sorry...</i>	I know this is disappointing. My answer remains the same.

Your Five-Reply Phone Setup

Copy Scripts 01, 08, 09, 16 and 30 into your Notes app. Name them WAIT, CHECK, PARTLY, NO and END. When a request lands, open the note before you open your banking app.

Replace every bracket. Delete any sentence that is not true. Read the message once for warmth and once for loopholes. Then send it.

FINAL RULE

A boundary is not the paragraph you send. It is the decision you refuse to renegotiate after the paragraph has been sent.