

Writing Exercises

How to Structure a Story

The Fundamentals of Narrative

May 13, 2026

This writing exercise is Very Different from the ones we have been doing.

In this assignment, you will write a short story based on a described life situation. Your story may follow either a plot-driven or a character-driven narrative structure.

First, Click and carefully read [“Life Happens to Jim and Sue.”](#) This is the life situation that will serve as the foundation for your story.

Next, use Jim and Sue’s situation as inspiration for a short story between 300 and 1,000 words.

Note: If you find gaining inspiration from the situation scenario difficult; I have prepared a series of suggestions that may help: [Click Here](#) for these Suggestions.

As you write and revise your story, please consider the following:

- Use *Active Voice* whenever possible. Use *Passive Voice* only when you have a specific purpose for doing so.
- Use *Cumulative Sentences* to zoom in on important details.
- Use *periodic sentences* to build suspense or emphasize key ideas.
- Move up and down the *Ladder of Abstraction* to control the level of sensory detail and specificity.
- Use appropriate *Register*, to adjust your language to fit the context.

Life Happens to Jim and Sue

Jim and Sue are a young married couple carrying a burden that feels heavier by the day. Their credit card balances have climbed to the limit, and the monthly payments they once managed with confidence are now overdue. What started as “just getting by” has quietly turned into a cycle of stress and worry.

In the past, they’ve leaned on Sue’s parents for financial help. Her parents gave generously, but each time it happened, something inside Sue tightened. Asking again feels different now—less like a temporary bridge and more like admitting they’re stuck. She feels embarrassed, even ashamed, as though needing help somehow reflects a personal failure.

Adding to the pressure is the unspoken comparison she carries in her heart. Her sister Jan is married to a man who seems to succeed at everything he touches. Jan stays home with their children, their finances appear stable, and from the outside, their life looks smooth and secure. Meanwhile, Sue sometimes catches herself wondering why Jim doesn't seem to advance the same way. In her quieter, less charitable moments, she questions his ambition or ability. Those thoughts trouble her—but they linger, nonetheless.

As if the financial strain weren't enough, their car has just broken down.

At work, Jim is competing with colleagues who are more senior, more established, and better positioned. He works hard—sometimes twice as hard—just to be noticed. Yet he is often handed the routine, behind-the-scenes tasks. The kind that keep things running but never earn recognition. It can feel like running a race on a treadmill: lots of effort, little visible progress.

He carries that frustration home.

When he walks through the door, he doesn't always feel like a man who is winning. And when the car breaks down—their only vehicle, the one they depend on to get to and from work—it feels like yet another confirmation that he is falling behind.

To make matters more complicated, Jim sometimes feels unsupported at home. In his mind, he carries more than his share of the household responsibilities. Whether that perception is entirely accurate or not, it feels real to him. And when he senses even a hint of comparison between himself and his brother-in-law, it stings. Deeply.

Underneath it all is a deeper tension: fear about the future, frustration with the present, and the subtle strain that financial hardship can place on a marriage. They aren't just facing debt and a broken car. They are confronting disappointment, comparison, pride, and the quiet erosion of hope.

Will this be a season of growth or a place of defeat?

Suggestions for Inspiration by *Life Happens for Jim and Sue*

This situation offers rich material for a short story because it contains pressure, emotion, conflict, and an important question: *What happens to people when ordinary life becomes overwhelming?* Below are several ways you can draw inspiration from this scenario, along with examples to help shape a story.

1. Focus on one central conflict

A short story usually works best when it centers on one main problem rather than trying to tell everything at once.

2. Use everyday problems as the doorway to deeper emotions

The strongest stories are often not just about the event itself, but about what the event means emotionally.

For example:

- the broken car is not only a transportation problem
- the debt is not only a money problem
- asking parents for help is not only a practical decision

3. Choose a meaningful point of view

You should consider who tells the story. The same situation feels very different depending on the narrator.

4. Build the story around a single important scene

Many writers think they need a long timeline, but short stories often become stronger when built around one crucial scene.

- Jim and Sue arguing after the car breaks down
- Sue calling her mother for help, then hanging up before speaking
- Jim being passed over again at work on the same day the bills arrive
- a family dinner with Sue's sister and brother-in-law
- the couple sitting silently in the dark after the power bill warning arrives

5. Use small details to reveal bigger struggles

Specific details make a story feel alive. Instead of saying “they were poor” or “they were stressed,” you can show the reality through ordinary objects and actions. Useful details might include: a declined credit card at the grocery store,

6. Think about what each character wants in the moment

Stories move forward when characters want something.

7. Explore the question beneath the plot

This life situation suggests several deeper story questions. You can use one of these as the heart of the story:

- Can love survive repeated disappointment?
- What does financial stress do to a person's identity?
- How does pride keep people from accepting help?
- When does comparison begin to poison a relationship?
- Can a small act of kindness change the direction of a bad season?

Example:

A story might not be “about debt.” It might really be about whether Jim and Sue can still see each other clearly through fear and resentment.

That deeper question gives the story meaning.