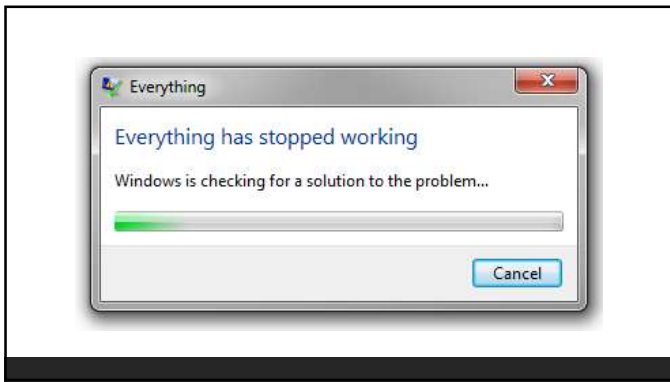




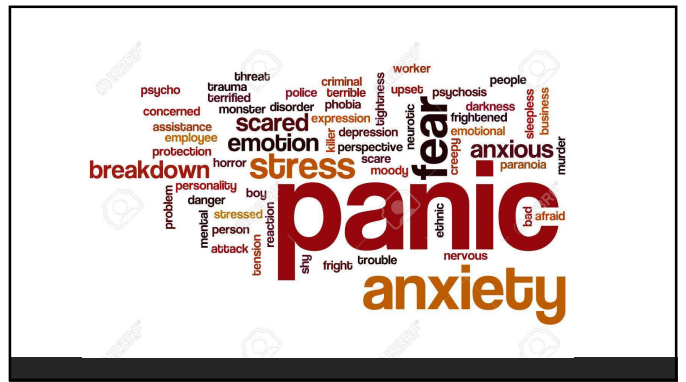
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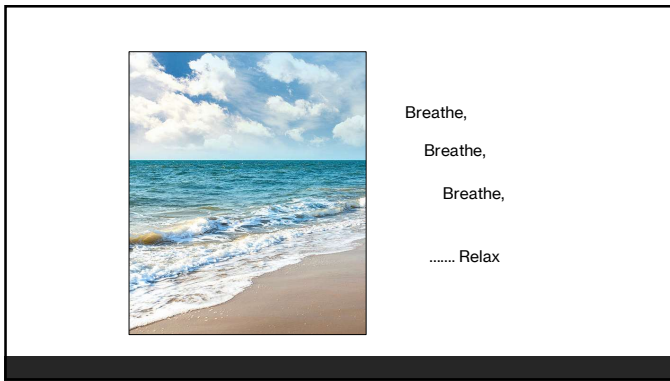
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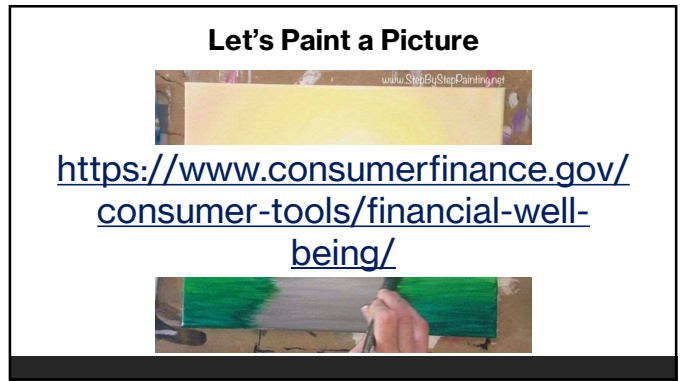
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6


Growth is painful.  
Change is painful.  
But nothing is as painful as staying somewhere you don't belong.

- Mandy Hale

COACH TIM

### Dangers of Being "Stuck"

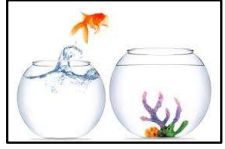
- Crazy spending/comfort spending
- Missed opportunities
- Deeper financial stress/hole



7

### Our Plan to Move Forward


- Putting Stress and Fear Where They Belong
- How to Move Forward
  - Changing Perspectives
  - Practicing Gratitude
  - Being Joyful
  - Making Resilience a Habit
- Getting Back to the Things We Love



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### Understanding Stress and Fear

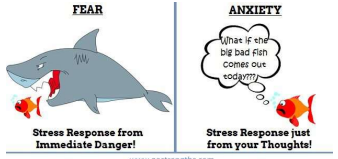
- The belief that demands are greater than abilities
- It may come from any situation or thought



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### Types of Stress

- Short-term
  - Immediate or perceived threat
- Long-term
  - Ongoing situations or thoughts



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### HOW STRESS AFFECTS THE BODY



**BRAIN**  
Difficulty concentrating, anxiety, depression, irritability, mood, mood lag

**CARDIOVASCULAR**  
higher cholesterol, high blood pressure, increased risk of heart attack and stroke

**JOINTS AND MUSCLES**  
increased inflammation, tension, aches and pains, muscle tightness

**IMMUNE SYSTEM**  
decreased immune function, lowered immune defenses, increased risk of becoming ill, increase in recovery time

**SKIN**  
hair loss, dull/brittle hair, brittle nails, dry skin, acne, delayed tissue repair

**GUT**  
nutrient absorption, diarrhea, constipation, indigestion, bloating, pain and discomfort

**REPRODUCTIVE SYSTEM**  
decreased hormone production, decrease in libido, increase in PMS symptoms

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### Symptoms of Stress

<p><b>PHYSICAL</b></p> <ul style="list-style-type: none"> <li>• Headaches or backaches</li> <li>• Muscle tension and stiffness</li> <li>• Upset stomach</li> <li>• Diarrhea or constipation</li> <li>• Nausea</li> <li>• Dizziness</li> <li>• Insomnia</li> <li>• Chest pain, rapid heartbeat</li> <li>• Weight gain or loss</li> <li>• Skin breakouts (acne, etc.)</li> <li>• Loss of sex drive</li> <li>• Frequent colds</li> </ul>	<p><b>COGNITIVE</b></p> <ul style="list-style-type: none"> <li>• Difficulty remembering things</li> <li>• Indecisiveness</li> <li>• Unable to concentrate</li> <li>• Trouble thinking clearly</li> <li>• Poor judgment</li> <li>• Negativity</li> <li>• Anxious or racing thoughts</li> <li>• Constant worrying</li> <li>• Inability to be objective</li> <li>• Fearful anticipation</li> </ul> <p><b>BEHAVIORAL</b></p> <ul style="list-style-type: none"> <li>• Procrastinating</li> <li>• Eating more or less</li> <li>• Sleeping too much or little</li> <li>• Developing nervous habits</li> <li>• Isolating yourself</li> </ul>	<p><b>EMOTIONAL</b></p> <ul style="list-style-type: none"> <li>• Moodiness</li> <li>• Agitation</li> <li>• Restlessness</li> <li>• Short temper</li> <li>• Irritability, impatience</li> <li>• Inability to relax</li> <li>• Feeling tense</li> <li>• Feeling overwhelmed</li> <li>• Feeling helpless, hopeless</li> <li>• Loneliness and isolation</li> <li>• Depression or unhappiness</li> </ul>
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### Sources of Stress

- External
  - Work
  - Family
  - Life changes
  - Unpredictable events
  - Social

- Internal
  - Expectations
  - Worry
  - Attitude
  - Behavior
  - Health

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### Evaluating Stress

- Ask yourself two questions
  - Is it important?
  - Can I control it?

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### Important and Controllable

- Alter
  - How can you change your situation to reduce stress?
- Avoid
  - How can you get away from or prevent stress?

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### Unimportant and/or Uncontrollable

- Accept
  - How can you accept things as they are and learn to live with the stress?
- Adapt
  - How can you change in order to live with the stress?

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### Alter

- Ask others to change and be willing to do the same
- Communicate feelings openly
- Take action
- State limits in advance

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### Avoid

- Plan ahead
- Take control
- Say no
- Shorten your task list

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### Accept

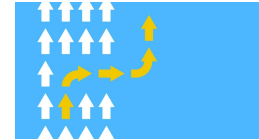
- Talk with someone
- Practice positive self-talk
- Learn from mistakes
- See stress as an opportunity



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### Adapt

- Adjust expectations
- Be grateful
- Use humor and laughter
- Be physically active
- Learn to relax



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### Choosing the Right Coping Strategy

- Choose realistic coping strategies
- Periodically evaluate effectiveness
- Replace ineffective strategies



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### Seek Professional Help

- If unable to manage stress on your own, consider seeking professional help



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### How to Move Forward

- Keep things in perspective
  - Will this make a difference next week or next month or next year?
  - Will getting upset solve anything?
  - Does it matter?
- Quit waiting for something better
- Reframe your language



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### ♪ ♪ Let it Go... Let It Go... Slam the Door... ♪ ♪ on Financial Stress

- Don't avoid your bills
- Make a plan
- Make a list of your stressors
- Adapt the plan
- Get another opinion
- Accept your limitations



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### Practice Gratitude

- Be actively grateful
- Get it out
  - What caused your stress
  - How you felt
  - How you acted in response
  - What you did to cope or feel better
  - Effectiveness of coping strategy

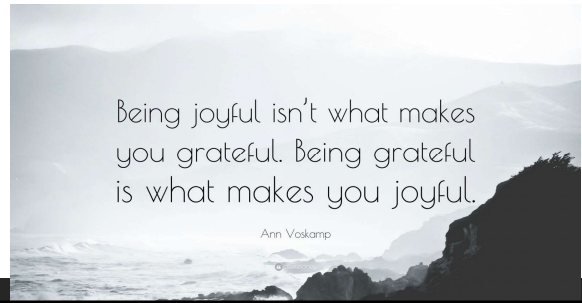


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### Be Joyful

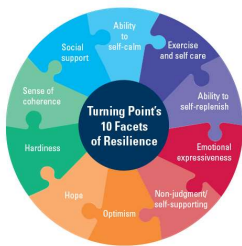
Being joyful isn't what makes you grateful. Being grateful is what makes you joyful.

Ann Voskamp



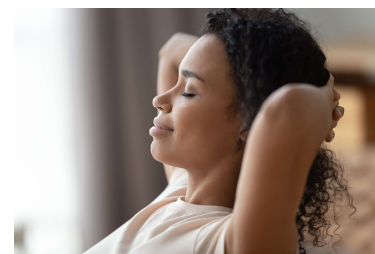
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### Make Resilience a Habit



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### Ability to Self-Calm



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### Self-Care



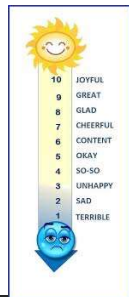
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### Self-Replenishment



30

### Emotional Expressiveness



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### Non-Judgmental and Self-Supporting



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### Optimism



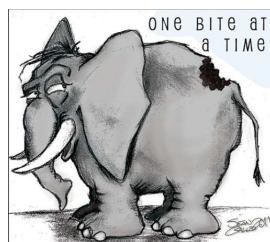
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### Hope



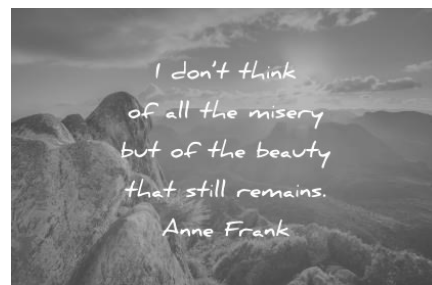
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### Hardiness



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### Sense of Coherence



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### Social Support



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Life is 10% what happens to you and 90% how you react to it.

Charles R. Swindoll

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### Getting Back to What We Love

I'll look back on this  
and smile  
because it was  
**LIFE**  
and I decided to  
live it

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Special Thanks for Resources Borrowed from Balanced Living curricula



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