

Stress and Finances



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HOW TO PREVENT AN ANXIETY ATTACK

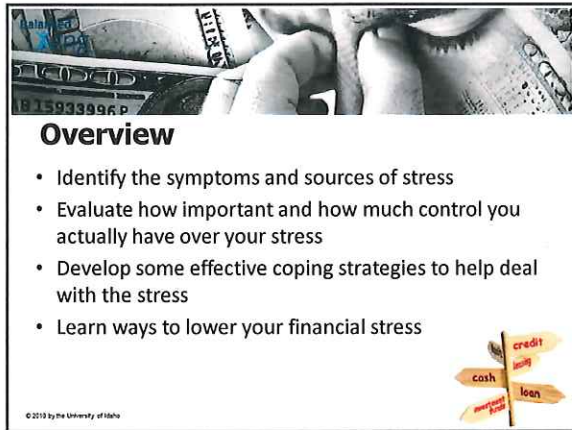
- Breathe deeply in through your nose and out through your mouth
- Slowly look around you and find...
- 5 things you can see
- 4 things you can touch
- 3 things you can hear
- 2 things you can smell (or 2 smells you like)
- 1 emotion you feel

This is called GROUNDING - it can help when you feel like you've gone too far in your head and lost all control of your surroundings.

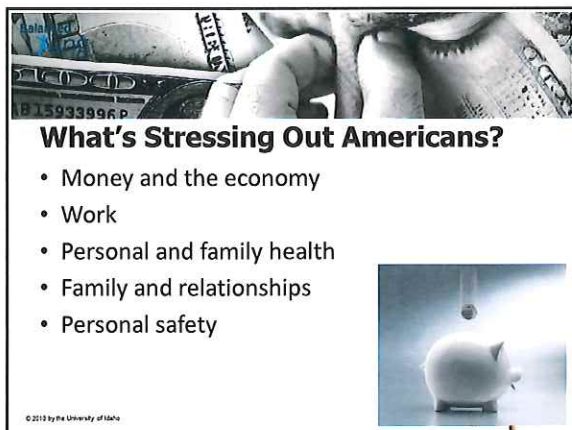
**Please share this, it could really help
someone in need!**




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Understanding Stress

- 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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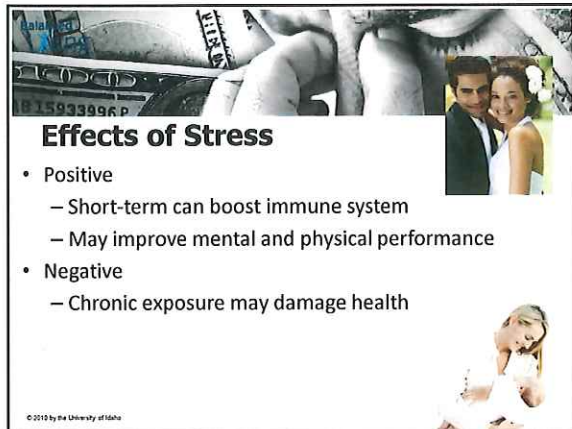
The Stress Response

- Stress causes your body to release hormones
 - Adrenaline
 - Cortisol



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Effects of Stress

- Positive
 - Short-term can boost immune system
 - May improve mental and physical performance
- Negative
 - Chronic exposure may damage health


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Symptoms of Stress

- Symptoms may be physical, emotional, behavioral, intellectual
- Nervous habits may appear
- Health problems may develop



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Sources of Stress

<ul style="list-style-type: none">• External<ul style="list-style-type: none">– Work– Family– Life changes– Unpredictable events– Social	<ul style="list-style-type: none">• Internal<ul style="list-style-type: none">– 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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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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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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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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Keep a Stress Journal

- 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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Seek Professional Help

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



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Ways to Lower Financial Stress

- Step back and take a breathe
 - Focus on what you have and not what you are lacking
 - Eliminate clutter
 - Take a walk and eat a good meal
- Talk it out
 - Communicate honestly
 - Develop financial goals as a family



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Ways to Lower Financial Stress

- Take action
 - Think positive - The best time to start is NOW
 - Acceptance – accept what you can and cannot control – it will all be okay!!!
- Identify your needs and your wants
- Finances are all about BEHAVIOR – change your attitude towards money




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Ways to Lower Financial Stress

- Create a LIVEABLE budget & stick with it
- Say "NOOOO More" to new debt... immediately
- Get in touch with your lenders
- Ask for help when you need it



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Summary

- Identify the symptoms and sources of stress
- Evaluate how important and how much control you actually have over your stress
- Develop some effective coping strategies to help deal with the stress
- Learn ways to lower your financial stress



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Handout 2-1: Symptoms of Stress

Below are some common warning symptoms of stress. Identify and circle the symptoms you experience when under stress.

PHYSICAL

- Headaches or backaches
- Muscle tension and stiffness
- Upset stomach
- Diarrhea or constipation
- Nausea
- Dizziness
- Insomnia
- Chest pain, rapid heartbeat
- Weight gain or loss
- Skin breakouts (acne, etc.)
- Loss of sex drive
- Frequent colds

EMOTIONAL

- Moodiness
- Agitation
- Restlessness
- Short temper
- Irritability, impatience
- Inability to relax
- Feeling tense
- Feeling overwhelmed
- Feeling helpless, hopeless
- Loneliness and isolation
- Depression or unhappiness

COGNITIVE

- Difficulty remembering things
- Indecisiveness
- Unable to concentrate
- Trouble thinking clearly
- Poor judgment
- Negativity
- Anxious or racing thoughts
- Constant worrying
- Inability to be objective
- Fearful anticipation

BEHAVIORAL

- Procrastinating
- Eating more or less
- Sleeping too much or little
- Developing nervous habits
- Isolating yourself
- Picking fights with others
- Using alcohol, cigarettes, or drugs to relax
- Teeth grinding or jaw clenching
- Overdoing activities
- Overreacting

The potential sources of stress are endless and highly individual. What causes one person stress may not cause stress in someone else. Sources of stress can be divided into two categories: external and internal. The following table lists some general sources of stress. Identify and list your sources of stress that lead to negative symptoms. Be specific. Evaluate each source of stress by checking the appropriate box if it is important and/or controllable. Evaluating your stress will help you to develop effective coping strategies

POTENTIAL SOURCES OF STRESS

External

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

Internal

- Expectations
- Worry
- Attitude
- Behavior
- Health

Your Sources of Stress	Important	Controllable
1.		
2.		
3.		
4.		
5.		

Coping Skills

 <p>Distraction</p>	<p>Conversation, listen to talk radio, read, do puzzles, TV, computer games, jigsaws, solve a problem, make a list, learn something new, cleaning & tidying, gardening, arts & crafts.</p>	<p>Pros</p> <p>Gives your heart & mind a break.</p> <p>Great for short term relief.</p> <p>Great to get through a crisis.</p>	<p>Cons</p> <p>Can't do it for too long. Doesn't resolve any underlying issues. Meds can make it hard to concentrate.</p>
 <p>Grounding</p>	<p>Use body & senses: smell fragrances, slowly taste food, notice the colours around you. Walk on the grass barefoot, squeeze clay or mud, do yoga, meditate, exercise.</p>	<p>Pros</p> <p>Helps slow or stop 'dissociation' (feeling numb, floaty or disconnected).</p> <p>Reduces physicality of anxiety.</p>	<p>Cons</p> <p>Sometimes it's better to stay a bit dissociated (that's how your mind protects you).</p>
 <p>Emotional Release</p>	<p>Yell, scream, run! Try a cold shower. Let yourself cry... and sob. Put on a funny DVD and let yourself laugh! Try boxing, popping balloons, or crank up some music & dance crazy!</p>	<p>Pros</p> <p>Great for anger and fear.</p> <p>Releases the pressure of overwhelming emotion.</p>	<p>Cons</p> <p>Hard to do in every situation. Feels odd. Some people might think you're acting 'crazier' (be selective with how & where you do this)</p>
 <p>Self Love</p>	<p>Massage hands with nice cream, manicure your nails, cook a special meal, clean your house (or just make your bed), bubble bath or long shower, brush hair, buy a small treat.</p>	<p>Pros</p> <p>Become your own best friend, your own support worker.</p> <p>Great for guilt or shame.</p> <p>You deserve it!</p>	<p>Cons</p> <p>Sometimes can feel really hard to do, or feel superficial (but it's not).</p>
 <p>Thought challenge</p>	<p>Write down negative thoughts then list all the reasons they may not be true. Imagine someone you love had these thoughts – what advice would you give them?</p>	<p>Pros</p> <p>Can help to shift long-term, negative thinking habits.</p> <p>Trying to be more logical can help reduce extreme emotion.</p>	<p>Cons</p> <p>The more emotional you feel, the harder this is to do. In particular, feelings of shame can make this very hard.</p>
 <p>Access your higher self</p>	<p>Help someone else, smile at strangers (see how many smiles you get back), pray, volunteer, do randomly kind things for others, pat dogs at the local park, join a cause</p>	<p>Pros</p> <p>Reminds us that everyone has value and that purpose can be found in small as well as large things.</p>	<p>Cons</p> <p>Don't get stuck trying to save everyone else and forget about you!</p>

My Thankful Journal

Example of
Daily Goal setting Journal

3 / 25 / 12

Daily goal: Today I will say hello
to as many people as I can

Daily affirmation: I am a friendly kid
who is kind to everyone I meet.

Journal:

My dad is coming to my baseball
game tonight

My mom made pancakes for me

I got an A on my math test

I completed my first chapter book

www.StressReleaseReminders.com



My Stress Journal

Date/Time	Stressful Event	On a scale from 0 to 10, how much stress did you feel at the time of the stressful event?	What symptoms did you feel?	What caused the event?	How did you react, and was it effective?	How could you have handled it more effectively?



Stress Journal

Date: _____ Time: _____

Stressful event: _____

Signs of stress/physical response: _____

Thoughts and feelings experienced with stressful event: _____

What I did that caused the symptoms to go away: _____

Comments on this experience: _____



Gratitude Journal



MORNING GRATITUDE PRAYER

Before you begin your day, list 10 things you're grateful for (big or small!)

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.
- 8.
- 9.
- 10.

WHAT I'M LEARNING FROM MY CHALLENGES

List 3 challenging situations, people, or other obstacles and what good thing you're learning from this challenge.

1.
I'm learning:
2.
I'm learning:
3.
I'm learning:

PEOPLE I'M THANKFUL FOR

List 5 people who made your life a little happier today. They could be friends, family, or even strangers!

- 1.
- 2.
- 3.
- 4.
- 5.

THE BEST PART OF MY DAY

Choose one moment of your day that made you happy and focus on it for 5 minutes before you go to sleep.



three things to be thankful for....

1

2

3

GOAL

Set a stress-management goal that will help balance your life.

Is your goal SMART?

S = Specific

M = Measurable

A = Achievable

R = Rewarding

T = Time-bound

Monitor your progress for a week. Did you reach your goal? Write down your thoughts about how to continue making progress in reaching your goal.
