

Handling Financial Stressors

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Whether we are gainfully employed or unable to find a job, driving a gas-guzzling car or an “efficient” one, watching the news regularly or avoiding it, most of us are painfully aware that our nation is in the midst of a financial crisis. Although some of us may try to forget, the constant political barrages from the media, the increased stress in every arena and the realities of daily life remind us continuously. This past week, in fact, I had a conversation with an 89-year-old woman who was experiencing flashbacks to the Great Depression due to the similarities it shares with the current recession. Regardless of age, however, many of us are experiencing the current state of affairs as a true crisis. In light of this crisis mode, I am hoping that the following tips provide some sustaining strategies for the days and weeks to come:

- Avoid too much exposure to the media, especially news-related media. The news is *always* slanted toward the negative, but during times of nationwide stress, that negativity increases even more dramatically. Research has shown that those who are exposed to more news programming tend to have a more negative outlook on life overall. Focus on pursuits that you consider more “positive” instead, and model this for your kids whenever possible.
- Seek support in your local community. churches, synagogues, mosques, neighborhood gatherings, recreation center classes or outings are just some examples of supportive groups in your community. During times of financial strain, it is very important to remain connected, in a positive way, with others. If you are fortunate enough to be experiencing minimal stress during this time, find ways that you can offer support to others.
- Volunteering is always a mutually beneficial way of connecting with community. During times of widespread stress, volunteering with the most vulnerable populations in the area becomes especially important. Reaching out to the senior population in your neighborhood through a program such as Adopt a Grandparent is one example.
- Seek professional support, whether through group, individual or family therapy. When stress is experienced across society, it impacts all systems within that society, even if those systems (families, schools, etc.) experience minimal direct impact. Although I

feel that therapy can be helpful at all times, it can become even more important during times of national anxiety.

- Activities found relaxing previously, should be continued, even when it's the last thing we feel like doing. So often, the thing that would be the most helpful to our discouraged mood (my example is running/exercise) is the thing we least feel like doing when we're feeling discouraged. Time for stress reduction should be even more adamantly defended during times of widespread stress.
- Meet with a financial counselor or advisor who can help you create a plan that will help you and your family gets through the crisis. Seeking this type of support can be helpful for everyone even after the financial crisis has passed.
- Remember that this situation is temporary. Although we don't know when the exact end will be, we can be assured that an upswing will occur.
- designed to maximize our enjoyment and respect of the season.

Take good care of yourselves, and don't forget to laugh.

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