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FREE ISSUE

March/April 2009

health
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Managing **Stress** During Financial Woes

Everyone knows someone who is facing financial stress, whether their home is facing foreclosure, their company is downsizing or school tuition is rising. Managing stress during these tough times can add responsibilities and pressures to families. Remember, everyone handles stress differently. What is stressful for one person may just be another challenge for someone else. It is important to be aware of what is causing the financial strain, recognize how it is impacting your family and devise an action plan.

It is healthy to have an open dialogue at home about how the economy affects your family and what modifications you may need to make to your lifestyle. Children are able to read into your feelings, so financial stress should be explained at an age-appropriate level. For example, a younger child may take it literally when you talk about losing your home. Be sure to use language that does not make your child

feel fearful or uncomfortable. Expose your child to the newspaper and television in moderation and talk about how the community and world are affected by the economic downturn. Point out that you are not alone. Instead of focusing on the negative, prioritize wants versus needs with your child. Fiscal

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responsibility can be taught by doing things together, like cutting coupons out of the newspaper, saving spare change, doing chores and collecting aluminum cans in exchange for cash.

Try to take things in stride and, "if you look at your budget and feel overwhelmed, look around and describe your environment with as many senses as you can," tells Dr. Laura Riss of Riss Counseling. Know when you need to take a break. You may find simple relaxation techniques to be reenergizing. "Take deeper, slower breaths to reduce stress and anxiety in the moment and make sure to designate time to have fun with your family; separate from the ordinary stresses of the day," adds Riss.

Dr. Kip Matthews, a psychologist at AK Counseling & Consulting, Inc. encourages Athens-area parents to take advantage of the T.I.M.E.L.Y. coping strategy. "Take a time out. Identify your stressors. Make a plan for how you are going to attack the stressors in your life. Encourage healthy coping strategies. Lean on others for help. Yield to those stressors that you do not have control over," advises Matthews. This may sound overwhelming, but it is important to set time aside to concentrate on what is going on in your life. When you look at each stressor individually, you will find that there are some that you can control. Make sure you adopt a healthy coping style like exercising, meditating or talking to friends if you feel comfortable. "Many more people play sports here and use prayer to cope compared to the rest of the country," tells Matthews. Steer clear of the urge to resort to avoidance or drinking as a way to escape the stress. Be thankful for your friends and family and

don't be afraid to turn to them. It's likely that they are experiencing financial stress, too. If you will feel more comfortable, consult a psychologist for support in planning to manage your stress positively. Most of all, admit which stressors are out of your control and try to ignore them.

Instead of focusing on the negative, try to maintain a positive outlook. "Create gratitude activities as a family that shift the focus from what you don't have to what you do have," recommends Staci Pfeiffer, EdS, LPC of the Banyan Tree Center. Concentrating on wellness can assist your improved mindset. When feeling stressed, it is easy to overlook your own personal needs and resort to poor health behavior. "As parents, it is important to model self-care through eating well, exercising, getting enough sleep and prioritizing recreation," says Pfeiffer.

If you continue to feel overwhelmed, it is encouraged to seek professional guidance. Take advantage of community resources like financial advisors, psychologists, religious leaders and physicians. Since financial stress can affect you mentally, physically, socially and emotionally, it is important to figure out which stress management strategies work best for you and your family. Do not allow finances to take a toll on your self-worth or the value of your family. Be sure you reinforce to your children that you love and support them regardless of your financial situation. You will find that you can continue to share good times and practice a healthy lifestyle without spending a lot of money. ■

Jamie Lober is a writer who strives to make a healthier Georgia by initiating meaningful conversation about health behavior and risks.

