

Stress and Resiliency in Tough Economic Times

Participant Packet

Solutions to Everyday Problems

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Stress and Resiliency in Tough Economic Times

OVERVIEW

We all know that stress can do harm to both our bodies and minds. Financial stress is extremely common right now and for many people, knowing how to manage stress is nearly as important as knowing how to manage their finances. In this seminar we will discuss how to build resiliency to economic stress.

Seminar Agenda:

- What is stress?
- Define Resiliency
- Economic Stress
- Talking about Finances
- How to Boost Resiliency
- Stress Reducing Techniques (time permitting)

Seminar Length: Approximately 1 hour

Stress Analysis

Take a few minutes to assess your stress level on the checklist on the next page. This is for your eyes only.

Check off any symptoms on the list below that you may be experiencing. If you have any of these warning signs, you need to identify your stressors and take steps to alleviate your stress.



- | | |
|---|---|
| <input type="checkbox"/> Change in sleeping patterns | <input type="checkbox"/> Letting little things bother you |
| <input type="checkbox"/> Unusual irritability | <input type="checkbox"/> Feeling drained and lethargic |
| <input type="checkbox"/> Feelings of anger and frustration | <input type="checkbox"/> Chronic backaches/headaches |
| <input type="checkbox"/> Depression | <input type="checkbox"/> Loss of fun at work or home |
| <input type="checkbox"/> Increased or loss of appetite | <input type="checkbox"/> Increased self-doubt |
| <input type="checkbox"/> Desire to drink or smoke | <input type="checkbox"/> Losing your temper more |
| <input type="checkbox"/> Tendency to blame mistakes on others | <input type="checkbox"/> Unable to express feelings |
| <input type="checkbox"/> Feeling overwhelmed and numb | <input type="checkbox"/> Feeling disappointed more often |
| <input type="checkbox"/> Trouble concentrating | <input type="checkbox"/> Frequent stomachaches |

If you are experiencing three or more of these symptoms, please consider contacting your Employee Assistance Program for counseling and support.


Types of Stress

Types of Stress

- **Eustress (positive stress)**
- **Distress (negative stress)**
 - Acute Stress
 - Chronic Stress



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Eustress is one of the helpful types of stress. Eustress can be applied to creative endeavors. For example, when a person needs some extra energy or creativity, eustress kicks in to bring them the inspiration they need. An athlete will experience the strength that comes from eustress right before they play a big game or enter a big competition. Because of the eustress, they immediately receive the strength that they need to perform.


Distress is one of the negative types of stress. This is one of the types of stress that the mind and body undergoes when the normal routine is constantly adjusted and altered. The mind is not comfortable with this routine, and craves the familiarity of a common routine. There are actually two types of distress: acute stress and chronic stress.

Stress Reactions

- **Fight, Flight or Freeze**
- **Negative effects on mental well-being, physical health and hormonal system**
- **Cortisol (stress hormone) can create both physical and emotional reactions**



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Your body cannot discern between truly life threatening stress and the mere trifles of daily life. All such events that elicit stress in our mind will set off a cascade of events that will physically manifest stress in the body using Cortisol, the stress hormone

Stress exerts its negative effects in three main areas of the body, mental well being physical health and hormonal system can all be affected by stress.

Managing Economic Stress

Money is on the minds of most Americans. In fact, according to the American Psychological Association's 2010 Stress in America survey, over three-quarters of Americans (76 percent) cite money as a significant cause of stress. And while the economy appears to be becoming healthier, personal financial problems still worry many Americans.

But, like most of our everyday stress, this extra tension can be managed. There are healthy strategies available for managing stress during any difficult financial time for you and your family.

The American Psychological Association offers these tips to help deal with your stress about money and the economy:

- **Pause but don't panic.** There are many negative stories in newspapers and on television about the state of the economy. Pay attention to what's happening around you, but refrain from getting caught up in doom-and-gloom hype, which can lead to high levels of anxiety and bad decision making. Avoid the tendency to overreact or to become passive. Remain calm and stay focused.
- **Identify your financial stressors and make a plan.** Take stock of your particular financial situation and what causes you stress. Write down specific ways you and your family can reduce expenses or manage your finances more efficiently. Then commit to a specific plan and review it regularly. Although this can be anxiety-provoking in the short term, putting things down on paper and committing to a plan can reduce stress. If you are having trouble paying bills or staying on top of debt, reach out for help by calling your bank, utilities or credit card company.
- **Recognize how you deal with stress related to money.** In tough economic times some people are more likely to relieve stress by turning to unhealthy activities like smoking, drinking, gambling or emotional eating. The strain can also lead to more conflict and arguments between partners. Be alert to these behaviors—if they are causing you trouble, consider seeking help from a psychologist or community mental health clinic before the problem gets worse.
- **Turn these challenging times into opportunities** for real growth and change. Times like this, while difficult, can offer opportunities to take stock of your current situation and make needed changes. Think of ways that these economic challenges can motivate you to find healthier ways to deal with stress. Try taking a walk—it's an inexpensive way to get good exercise. Having dinner at home with your family may not only save you money, but help bring you closer together. Consider learning a new skill. Take a course through your employer or look into low-cost resources in your community that can lead to a better job. The key is to use this time to think outside the box and try new ways of managing your life.
- **Ask for professional support.** Credit counseling services and financial planners are available to help you take control over your money situation. If you continue to be overwhelmed by the stress, you may want to talk with a psychologist who can help you address the emotions behind your financial worries, manage stress, and change unhealthy behaviors.

This tip sheet was made possible with help from APA member Nancy Molitor, PhD.

How to Make a Budget and Stick to It

If you want to keep your spending under control, it's essential that you make a budget. A budget allows you to get a handle on the flow of your money -- how much you make and how much you spend. With that information in hand, you can make intelligent choices about what to buy with your hard-earned cash.

Make a List of Your Expenses

The first step in making a realistic budget is figuring out where your money goes. To keep track, make an expense record.

Limitations of computer programs.

Unfortunately, most computer programs that track expenses only analyze your check or credit card payments -- they don't record your cash outlays.

Make your own expense record.

Rather than relying on a computer program, keep track of your expenses in a low-tech but comprehensive way: with some paper and a pen. Here's how:

1. Use one sheet of paper per week to record your expenses for two months. By doing this, you'll avoid creating a budget based on a week or a month of unusually high or low expenses.
2. Begin recording your expenses on the first day of a month.
3. Create seven columns on the page, one for each day of the week. Record the date at the top of each column.
4. Carry that sheet with you at all times.
5. Record every expense you pay by cash or cash equivalent -- check, ATM or debit card, or automatic bank withdrawal. When you make a payment on a credit card bill, list the items paid for.
6. At the end of the week, put away the sheet and take out another. Go back to Step 3.
7. At the end of the two months, list seasonal, annual, semi-annual, or quarterly expenses you incur but did not pay during your two-month recording period. The most common are property taxes, car registration and maintenance, magazine subscriptions, tax preparation fees, insurance payments, and seasonal expenses such as summer camp fees or holiday gifts.

Total Your Income

Your expenditures account for only half of the picture. You also need to add up your monthly income.

On a blank sheet of paper, list the jobs for which you receive a salary or wages. Then, list all self-employment for which you receive income, including farm income and sales commissions. Finally, list other sources of income, such as:

- bonus pay
- dividends and interest

- alimony or child support
- pension or retirement income, and
- public assistance.

Record net income.

Next to each source of income, list the net (after deductions) amount you receive each pay period. If you don't receive the same amount each period, average the last 12.

Next to each net amount, enter the period covered by the payment -- such as weekly, twice monthly (24 times a year), every other week (26 times a year), monthly, quarterly, or annually.

Determine monthly income

Finally, multiply the net amount by the number of pay periods to determine the monthly amount. For example, if you are paid twice a month, multiply the net amount by two. If you are paid every other week, multiply the amount by 26 (for the annual amount) and divide by 12.

When you are done, total up all the amounts. This is your total average monthly income.

Make Your Budget

After you keep track of your expenses and income for a few months, you're ready to create a budget. Your goals in making a budget are to:

- control your impulses to overspend, and
- start saving money.

To create your budget, follow these steps:

1. Determine the categories into which your expenses fall (see the chart below for suggested categories.) List your categories of expenses down the left side of a piece of paper (or Excel spreadsheet). Use as many sheets as you need to list all categories. These are your budget sheets.
2. On the sheets containing your list of categories, make 13 columns. Label the first one "projected" and the remaining 12 with the months of the year. Unless today is the first of the month, start with next month.
3. Using your total actual expenses for the two months you tracked and the other expenses you added, project your monthly expenses for the categories you've listed. (Make a note of when smaller expenses, such as magazine subscriptions, are due so you can adjust your budget for that month. These temporary adjustments make more sense than trying to save \$1.23 each month to cover an annual magazine subscription.)
4. Enter your projected monthly expenses into the "projected" column of your budget sheets.
5. Add up all projected monthly expenses and enter the total into a "Total Expenses" category at the bottom of the projected column.
6. Enter your projected monthly income below your total projected expenses.
7. Figure out the difference.

Decreasing Expenses

If your expenses exceed your income, you will have to cut expenses or increase your income. If finding more income is not realistic, focus on decreasing your expenses. The trick is doing this without depriving yourself of items or services you truly need.

Reduce the amount you spend in each category.

Review your expenses and look for categories you can comfortably reduce slightly. For example, let's say you need to cut \$175 from your budget. You had planned on spending \$100 a month on meals at restaurants, but are willing to decrease that to \$50, thereby saving \$50.

Preserve things you cannot live without.

Make a list of things you feel you can't live without, and whittle down your other expenses to accommodate them. For example, you may decide to give up most of your magazine and newspaper subscriptions because you know you'd go nuts if you couldn't go to the movies once a week. If you make room for at least some of the things you love most, you're much more likely to succeed at your plan.

Staying on Track

Don't think of your budget as etched in stone. If you do, and you spend more on an item than you've budgeted, you'll get frustrated and be more likely to scrap the budget altogether.

Review your budget and make adjustments.

Check your figures periodically. If you never have enough money to make ends meet, it's time to adjust some more. Or, if you constantly overspend in one area, change the projected amount for that category and trim the money from another category.

Consider larger financial changes.

If you continually come up short, you may need to consider some larger changes. For example, you might sell your newer car for an older used car to free yourself from car payments. As you make adjustments to your budget, give careful thought to your priorities. Think about what you value, and be honest with yourself.

Be willing to sacrifice.

You may have to sacrifice some things that feel important to you. But don't expect to stick to your budget if you take away all but the essentials. Be realistic.

Categories of Expenses

Home

rent/mortgage
property taxes
homeowner's insurance
homeowner's association
dues
telephone
gas & electric
water & sewer
cable Internet service
garbage
household supplies
house wares
furniture & appliances
cleaning
yard or pool care
snow removal
maintenance & repairs

Food

Groceries
breakfast out
lunch out
dinner out
coffee/tea
snacks

Clothing

clothes, shoes & accessories
laundry & dry cleaning
mending

Self Care

toiletries & cosmetics
haircuts
massage
health club membership
donations

Health Care

Insurance
Medications
Vitamins
Doctors
Dentist
Eye care
Therapy

Transportation

car payments
insurance
road service club
registration
gasoline
maintenance & repairs
parking & tolls
public transit & cabs
parking tickets

Entertainment

music
movies & rentals
concerts, theater & ballet
museums
sporting events
hobbies & lessons
club dues or membership
film development
books & magazines
newspapers
software & games

Dependent Care

child care
clothing
allowance
school expenses
toys & entertainment

Pet Care

Grooming
Vet
food, toys & supplies

Education

tuition or loan payments
books & supplies

Travel

Gifts & Cards

Personal Business

Supplies
Copying
Postage
bank & credit card fees
legal fees
accounting fees

Taxes

Insurance

Savings & Investments

Couples Talking about Finances

Couples talking about Finances

- **Keep your cool**
- **Soften your “start up”**
- **Don’t be a mind reader**
- **Think, then speak**
- **Repair before exiting**



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1. Keep your cool – One of the most important things to remember is that when your emotions are flying, be it anger, sadness, frustration – you cannot think as clearly. Take a minute or 2 to 10 to calm down. Then start to talk.
2. Soften your “start up.” Arguments often “start up” because someone makes a critical remark or talks in an angry tone. Try to bring up problems gently and without blame.
3. Don’t be a mind reader. Talk about your feelings – not what you think your partner is feeling. Start your sentence with the word “I” and focus on identifying what you are feeling and why.
4. Think – then speak. It’s common sense, but remember, once the words are out – YOU CANNOT TAKE THEM BACK. Remember the goal of the conversations is to solve the problem not to “win”
5. Repair before exiting. Bottom line here is don’t let the argument get out of control. Do something to end on a positive or at least neutral note. (so doing things like changing the topic to something completely unrelated, using humor or offering a positive comment, let your partner know you are on the same team. Finally, back down if it is needed – yes, sometimes it is much better to back off than to stand your ground.)

Strategies for Building Resistance

Strategies for Building Resilience

- **Make Connections**
- **Avoid seeing crises as insurmountable problems**
- **Accept that change is a part of living**
- **Move toward your goals**
- **Take decisive actions**
- **Keep things in perspective**
- **Maintain a hopeful outlook**
- **Take care of yourself**

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Make connections - family, friends, civic groups, faith-based organizations, other local groups

Avoid seeing crises as insurmountable problems - you can change how you interpret and respond to stressful events

Accept that change is a part of living - the only thing that is constant in life is change

Move toward your goals - do something regularly, even if it seems small, that enables you to move toward your goals.

Take decisive actions - rather than detaching completely and wishing problems and stresses would go away

Keep things in perspective - keep a long-term perspective; avoid blowing things out of proportion

Maintain a hopeful outlook - expect that good things will happen in your life; visualize what you want rather than worry about what you fear

Take care of yourself - pay attention to your own needs and feelings. Engage in activities you enjoy and find relaxing

Tips for Reducing Stress

- Exercise:** Enhances mood and blunts the stress response. 30 minutes a day can decrease the risk of cardiovascular and metabolic disease.
- Meditate:** Daily meditation of 15 to 30 minutes assists in maintaining personal balance and is health enhancing.
- Share your feelings:** Good friendships, social networks, and supportive communities can allay stressful situations. Providing support to others can also alleviate our stress.
- Be realistic:** If you're overwhelmed, learn to say NO. Ask for help and explain why you need to set limits. Be ready to compromise.
- Visualize:** Use your imagination and picture yourself handling stressful situations effectively. See the successful outcome. Use visualization also to create a mini-vacation, which can provide a break from daily stressors.
- Enjoy your hobbies:** Find outlets that delight you and take time on a regular basis to enjoy them.
- Live a healthy lifestyle:** Good nutrition is vital to your health and well being. Limit your alcohol and caffeine consumption, get adequate rest, and balance work and play.
- Be gentle with yourself and others:** Be careful of criticism and don't expect too much from yourself and others. Recognize your uniqueness and be willing to forgive yourself and others when errors occur.
- Personalize your workspace:** Family or vacation photographs may lift your spirits and make your work days easier.
- Use humor:** Finding the light side in a situation can brighten the day and lift the mood for you and those around you. Laughter releases the tension of pent up feelings and helps us to keep perspective. It also appears to reduce the stress hormone levels. During tragic events, laughter can help us endure emotional pain.

Breathing Exercise

Make yourself comfortable. Sit back in your chair, have your back straight but not stiff. Your head straight, resting on your shoulders. Feet planted firmly on the ground.

Allow your hands to be relaxed, in your lap, or resting gently, palms up, at your sides.

Take several long, slow, deep breaths, breathing in fully and exhaling slowly. As you exhale, blow as if you are blowing out a candle ...but slowly so the flame only flickers, but does not go out...

Allow your breath to find its own natural rhythm. Feel the cool air as it enters your nose...and the warm air as you exhale.

Let your eyes close, or simply leave them softly focused.

Become aware now of your stomach, as it expands on the in-breath and relaxes and let's go on the out-breath.

To help you with concentration, for the next breaths I would like you to count to five on the in-breath and say "Relax" to yourself as you slowly exhale.

When your mind wanders from your counting as you are distracted by sounds, or my voice, simply notice the distraction like clouds floating by and when you notice you are distracted; return to focus on the 'breathing'...

And now, bring your attention to the area of your body where you experience pain...tension...or tightness, and imagine that area of pain softening and releasing with time as you exhale.

And now allow your attention to return to your breath ...feeling the rise and fall of your abdomen ...now, include your entire body ...becoming aware of yourself sitting on the chair...opening your eyes and slowly becoming aware of other images in the room...

And now, stretch your arms out in front of you, feeling the life in your hands and arms; breathe deeply; release, and return fully alert and awake to the present moment.

Five Finger Exercise

The following exercise has been used very effectively for relaxation. Memorize the following steps, close your eyes, begin breathing slowly and deeply, relax your body and begin the visualization.

Touch your thumb to your index finger.

As you do so, go back to a time when your body felt healthy fatigue, when you had just engaged in an exhilarating physical activity. You might imagine that you had just played tennis, jogged, etc.

Touch your thumb to your middle finger.

As you do so, go back to a time when you had a loving experience. It may be sexual, it may be a warm embrace, or an intimate conversation.

Touch your thumb to your ring finger.

As you do so, go back to the nicest compliment you have ever received. Try to really accept it now. By accepting it, you are showing your high regard for the person who said it. You are really paying him or her a compliment.

Touch your thumb to your little finger.

As you do so, go back to the most beautiful place you have ever been. Dwell there for a while.

The five finger exercise takes less than five minutes, but it pays off with increased vitality, inner peace and self-esteem. It can be done at any time you feel tension.

Muscle Relaxation

Muscle Relaxation techniques, often combined with deep breathing, are simple to learn and very useful for getting to sleep. (In the beginning it is useful to have a friend or partner check for tension by lifting an arm and dropping it, the arm should fall freely). Practice makes the exercise much more effective and produces relaxation much more rapidly. Studies have reported beneficial effects on blood pressure in hypertensive patients who employ this technique.

- After lying down in a comfortable position without crossing the limbs, concentrate on each part of the body.
- Maintain a slow, deep breathing pattern throughout this exercise.
- Tense each muscle as tightly as possible for a count of five to ten and then release it completely.
- Experience the muscle as totally relaxed and lead heavy.
- Begin with the top of the head and progress downward to focus on all the muscles in the body.
- Be sure to include the forehead, ears, eyes, mouth, neck, shoulders, arms and hands, fingers, chest, belly, thighs, calves and feet.
- Once the external review is complete, imagine tensing and releasing internal muscles.

Meditation

Meditation is widely accepted in this country as a relaxation technique. The goal of all meditative procedures is to quiet the mind (essentially, to relax thought). Studies have suggested that regular meditation can benefit the heart and reduce blood pressure. Better research is needed to confirm such claims.

Try meditating for 5 minutes and building up to 20 minutes in the morning after awakening and then again in early evening before dinner. Even once a day is helpful. Note: Meditating before going to bed may cause some people to wake up in the middle of the night, alert and unable to return to sleep.

New practitioners should understand that it can be difficult to quiet the mind, and should not be discouraged by lack of immediate results.

A number of techniques are available. A few are discussed here.

Mindfulness Meditation - Mindfulness is a common practice that focuses on breathing. It employs the basic technique used in other forms of meditation.

- Sit upright with the spine straight, either cross-legged or sitting on a firm chair with both feet on the floor, uncrossed.
- With the eyes closed or gently looking a few feet ahead, observe the exhalation of the breath.
- As the mind wanders, one simply notes it as a fact and returns to the “out” breath. It may be helpful to imagine one’s thoughts as clouds dissipating away.

Transcendental Meditation (TM) uses a mantra (a word that has a specific chanting sound). The mediator repeats the words silently letting thoughts come and go. In one study, TM was as effective as exercise in elevating mood.

Mini-Meditation - The method involves heightening awareness of the immediate surrounding environment. Choose a routine activity when alone. For example:

- While washing dishes, concentrate on the feel of the water and dishes.
- Allow the mind to wander to any immediate sensory experience (sounds outside the window, smells from the stove, colors in the room).
- If the mind begins to think about the past or future, abstractions or worries, redirect it gently back.
- This redirection of brain activity from your thoughts and worries to your senses disrupts the stress response and prompts relaxation. It also helps promote an emotional and sensual appreciation of simple pleasures already present in a person’s life.

“Stop” Time Out

1. Pick a worrisome or negative thought to monitor and stop.
2. Tell yourself “STOP” sharply and convincingly.
3. Re-direct thoughts to the present moment sensation.
4. If at first you don’t succeed.....
5. If it works, keep using it!

ACTIVITY: Pair up with a partner. Spend a minute or two coming up with a worry or negative thought. The first person spends 30 seconds ruminating and repeating the negative thought in their mind. At which time, the other partner says STOP in a firm and convincing voice. Discuss the reaction. Switch roles and repeat the process.

If this doesn’t work for you, consider using worry postponement.

If the thought stopping method isn’t working for you, consider using worry postponement, i.e., give yourself permission to “worry” about your situation later. “I don’t have time to deal with this now. I’ll worry about it when I get home at 6:30 p.m. tonight.” You may find that by 6:30 p.m., it is no longer such a pressing issue or by giving yourself permission to worry, you may not worry as much or as long as you thought.

Six 60 Second Stress Reducers

1. Close your eyes and let your mind go blank
2. Try to remember all the ingredients of your favorite meal
3. Quietly hum the first nursery rhyme that comes to mind
4. Picture yourself starring in a movie, Who would be your co-star?
5. Try to recall the contents of your pockets or handbag. Write down as many of the items as you can.
6. Munch on a snack in small bites that you take precisely every 10 seconds

Seminar Evaluation Form

CONCERN: Employee Assistance Program

Please fill out and return to presenter or HR Representative. Your feedback is very important to us. Thank you!

Seminar Title Stress and Resiliency in Tough Economic Times Date _____

Company: _____ Presenter: _____

Regarding the Seminar	Excellent	Very Good	Good	Fair	Poor
1. How well were the seminar objectives met?					
2. Usefulness of seminar information?					
3. Length of seminar?					
4. Effectiveness of exercises?					
5. How would you rate this seminar overall?					

Regarding the Presenter	Excellent	Very Good	Good	Fair	Poor
1. Presentation skills?					
2. Ability to answer questions?					
3. Knowledge of subject?					
4. Use of time?					
5. Overall assessment of presenter?					

Additional Comments

1. What would you recommend to make this seminar more effective? _____

2. What part of the seminar did you find most helpful? _____

3. Additional comments/suggestions for speaker's improvement? _____

Thank you for your feedback.