



Stressed Out: **Coping with finance-related stress**

These days it's hard to avoid news of financial troubles. Every day, it seems we are bombarded by stories and statistics of the national economic crisis and, every day, the personal crises hit closer to home — or at home. Since stress can have devastating long-term consequences, it is imperative that we learn how to recognize and respond to unhealthy stress levels.

“Stress happens when we feel a loss of control and today's economy certainly does a lot to feed that feeling of helplessness,” explains Dr. Paola Melara De Sandre of The Wellness Group, an employee assistance program based in Southfield, Michigan. “And, while some stress is healthy and even needed to maintain productivity, our physical health can be seriously compromised by intense, long-term stress.”

Signs and Symptoms

De Sandre, a psychologist who specializes in helping people improve their stress management skills, says that the easiest physical indicators of long-term, potentially damaging stress include headaches, migraines, sleeplessness and a lowered libido. Behavioral changes are also typical of high stress levels and include an erratic temper, indecisiveness, increased substance usage, and clumsiness.

Deeper emotional indicators, which, according to De Sandre are more difficult to assess yourself include de-motivation, general anxiety, depression, and social withdrawal. And there are many more. DeSandre notes that these symptoms are only a sampling of the most common signs of unhealthy levels of stress.

Deal With It

“To manage unhealthy stress levels, you must first identify your immediate stressors,” says De Sandre. “Whether it's a foreclosure, job loss, or bankruptcy that created an unsettling change, it is important to go through the grieving process. Then, you need to create a course of action to help remedy the situation.”

It's a “take charge” attitude that will give you more control over both your challenges and the way you face them.

De Sandre points out that, while you may not be able to stop your employer from laying you off, you can take charge of keeping your attitude, your family and your body as strong as possible. It will help you achieve the resilience you need to hold up under pressure, meet challenges head on and enjoy a balanced life.

First, remember that you are not to blame for the nation's financial crisis. Many people are in similar situations and, hard as it is, they overcome their difficulties. Then, remind yourself that you are not alone. Finding support with friends, family, your GreenPath credit counselor, and others going through similar circumstances will help you find solutions and gradually eliminate the fear, anger and depression you may be feeling. Communicating about your feelings will also help affirm that these feelings are natural and temporary. That, alone, will be a big relief, but there is another bonus: those you talk to may actually be able to help.

Next, when working on solutions, give yourself a break. You don't have to change the whole world all at once. Take on one challenge at a time. If it's a temporary change (job loss) with a temporary solution (unemployment benefits or a temporary job far from your regular field), you may find the solution faster than you would have if you had tried to tackle everything at once. If it's a permanent change, you must accept it and move on. Some solutions take effort; others take time.

De Sandre recommends that people under stress keep themselves occupied, active and involved. If you've lost your job, don't use all the added time to think about your troubles. Instead, use it to plan your future.

Last, take care of your body and your mind. Learn how to relax and make empowering yourself the top priority. You do have some control over what happens next and even more control over the unwanted side effects of these very stressful situations. Take charge!