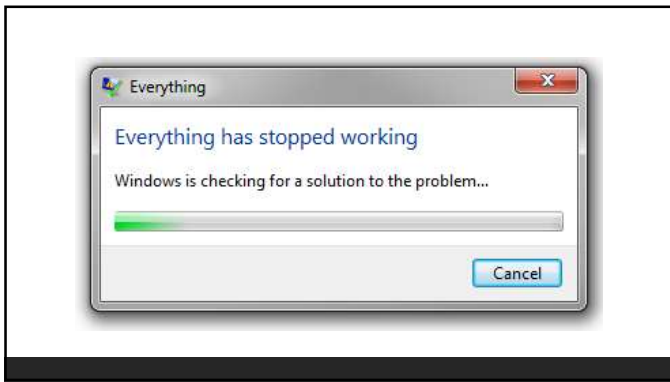




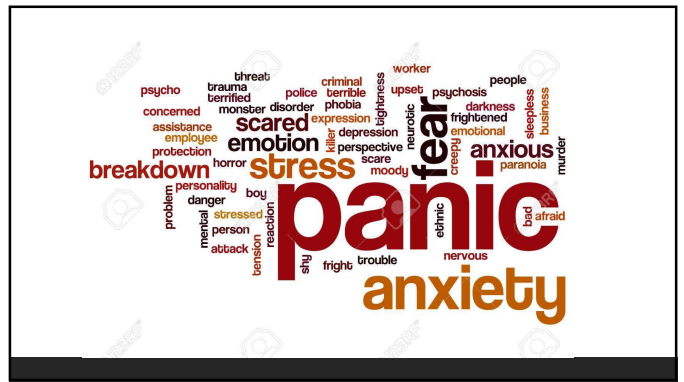
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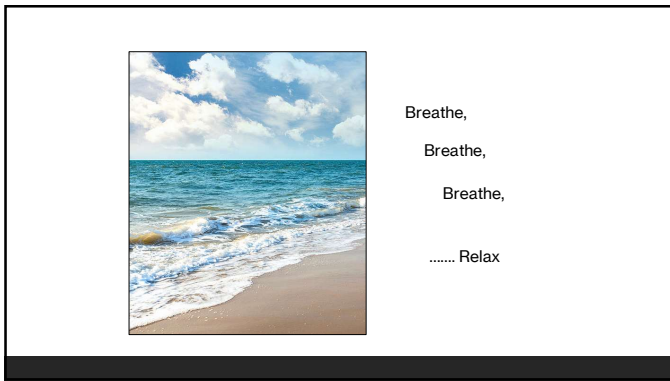
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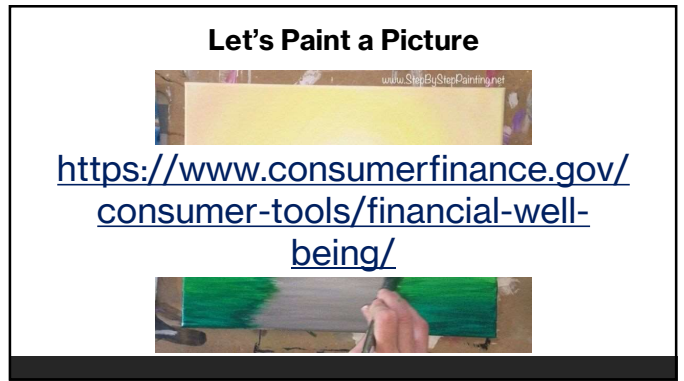
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6


Growth is painful.
Change is painful.
But nothing is as painful as staying somewhere you don't belong.

- Mandy Hale

COACH TIM

Dangers of Being "Stuck"

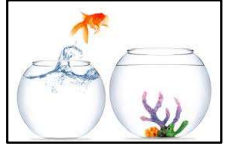
- Crazy spending/comfort spending
- Missed opportunities
- Deeper financial stress/hole



7

Our Plan to Move Forward


- Putting Stress and Fear Where They Belong
- How to Move Forward
 - Changing Perspectives
 - Practicing Gratitude
 - Being Joyful
 - Making Resilience a Habit
- Getting Back to the Things We Love



8

Understanding Stress and Fear

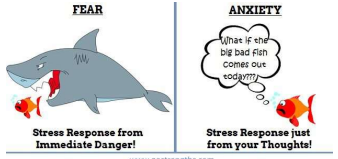
- The belief that demands are greater than abilities
- It may come from any situation or thought



9


Types of Stress

- Short-term
 - Immediate or perceived threat
- Long-term
 - Ongoing situations or thoughts



10

HOW STRESS AFFECTS THE BODY



BRAIN
Difficulty concentrating, anxiety, depression, irritability, mood, mood lag

CARDIOVASCULAR
higher cholesterol, high blood pressure, increased risk of heart attack and stroke

JOINTS AND MUSCLES
increased inflammation, tension, aches and pains, muscle tightness

IMMUNE SYSTEM
decreased immune function, lowered immune defenses, increased risk of becoming ill, increase in recovery time

SKIN
hair loss, dull/brittle hair, brittle nails, dry skin, acne, delayed tissue repair

GUT
nutrient absorption, diarrhea, constipation, indigestion, bloating, pain and discomfort

REPRODUCTIVE SYSTEM
decreased hormone production, decrease in libido, increase in PMS symptoms

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Symptoms of Stress

<p>PHYSICAL</p> <ul style="list-style-type: none"> • 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 	<p>COGNITIVE</p> <ul style="list-style-type: none"> • 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 <p>BEHAVIORAL</p> <ul style="list-style-type: none"> • 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 	<p>EMOTIONAL</p> <ul style="list-style-type: none"> • Moodiness • Agitation • Restlessness • Short temper • Irritability, impatience • Inability to relax • Feeling tense • Feeling overwhelmed • Feeling helpless, hopeless • Loneliness and isolation • Depression or unhappiness
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Sources of Stress

- External
 - Work
 - Family
 - Life changes
 - Unpredictable events
 - Social
- Internal
 - 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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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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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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Accept

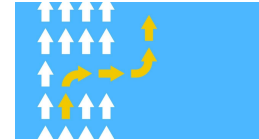
- Talk with someone
- Practice positive self-talk
- Learn from mistakes
- See stress as an opportunity



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Adapt

- Adjust expectations
- Be grateful
- Use humor and laughter
- Be physically active
- Learn to relax



20

Choosing the Right Coping Strategy

- Choose realistic coping strategies
- Periodically evaluate effectiveness
- Replace ineffective strategies



21

Seek Professional Help

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



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How to Move Forward

- Keep things in perspective
 - Will this make a difference next week or next month or next year?
 - Will getting upset solve anything?
 - Does it matter?
- Quit waiting for something better
- Reframe your language



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♪ ♪ Let it Go... Let It Go... Slam the Door... ♪ ♪ on Financial Stress

- Don't avoid your bills
- Make a plan
- Make a list of your stressors
- Adapt the plan
- Get another opinion
- Accept your limitations



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Practice Gratitude

- Be actively grateful
- Get it out
 - What caused your stress
 - How you felt
 - How you acted in response
 - What you did to cope or feel better
 - Effectiveness of coping strategy



25

Be Joyful

Being joyful isn't what makes you grateful. Being grateful is what makes you joyful.

Ann Voskamp

https://www.compassion.com/sponsor_a_child/difference-between-joy-and-happiness.htm



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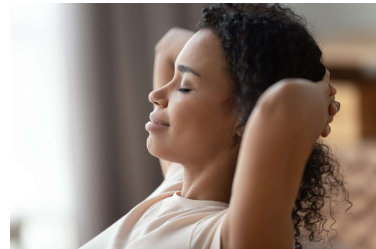
Make Resilience a Habit



<https://www.kansashealthsystem.com/news-room/blog/2020/04/10-facets-of-resilience>

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Ability to Self-Calm



28

Self-Care



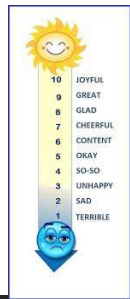
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Self-Replenishment



30

Emotional Expressiveness



31

Non-Judgmental and Self-Supporting



32

Optimism



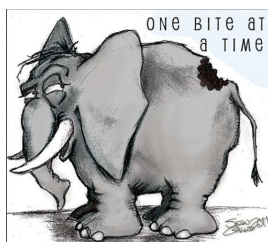
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Hope



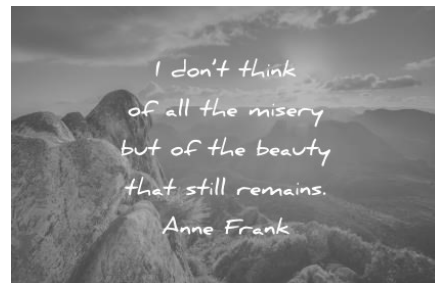
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Hardiness



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Sense of Coherence



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Social Support



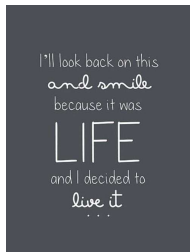
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Life is 10% what happens to you and 90% how you react to it.

Charles R. Swindoll

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Getting Back to What We Love



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Special Thanks for Resources Borrowed from Balanced Living curricula



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