



Managing Financial Anxiety

Sarah is a self-employed hair stylist who's watched her business decrease by 50 percent. She's cut expenses, but is stuck in a costly lease she can't afford. She's also worried about losing her home, and says her anxiety is "through the roof."

Frank and Marilyn have well-paid jobs, and she believes that they will weather the economic downturn. However, Frank is so afraid that one of them will lose their job that he has stopped paying anything but basic bills and recently yelled at Marilyn for going to the dentist.

If you have had to tighten your belt, like Sarah, it's normal to experience anxiety. And when you read every day about failing businesses and people losing their jobs, you can understand that Frank would fear losing theirs. Money is connected with security, a basic need. And when our basic needs are threatened, we feel alarmed.

Although uncomfortable, anxiety isn't all bad. Mild anxiety can actually motivate us to take positive action. Indeed, that seems to be its role. We can't let go of what's bothering us until we face the situation, and then we often find that the anxiety has lessened or gone away. But severe anxiety is different. It's debilitating. And when anxiety interferes in our lives it can be a disorder.

If you have these symptoms of anxiety disorder, you might want to seek professional help:

- worry, panic or fear that is extreme for the situation
- repeated thoughts or flashbacks of traumatic experiences
- nightmares, night terrors and insomnia
- cold or sweaty hands and/or feet
- shortness of breath
- heart palpitations

Use Anxiety Productively to Ease It

If your anxiety is mild or moderate, these strategies can help reduce it by using anxiety as a spur for action.

Face any money issues. Fighting yourself in a down economy adds insult to injury. Seek support and learning in therapy, Debtors Anonymous, and books such as *Get Out of Debt, Stay Out of Debt and Live Prosperously*, by Jerrold Mundis and *Your Money or Your Life*, by Joe Dominguez and Vicki Robin.

Acknowledge your role. If you made a questionable financial choice, blaming others or beating yourself up won't help. Understand why you made the choice. Do something about it, if you can, and then let it go. Forgive yourself.

Be proactive. You can't direct the economy, but you can gain a sense of control and reduce your anxiety by being more proactive around your finances. Face the reality of your situation and take appropriate steps, whether that's negotiating with creditors or leaseholders, reducing expenses or seeking other sources of income.

Don't cut to the bone. Eliminating all treats from your budget reintroduces scarcity into the equation, which can breed more anxiety. Learn to live *well* within your means by seeking pleasures you can afford.

Find the courage to face your anxieties and take the actions that present themselves. Sarah eventually negotiated with her leaseholder and moved to an affordable location he also owned. Frank is now exploring the root of his money issues, and he and Marilyn have added inexpensive pleasures to their lives. For more on managing financial anxiety, take a look at the Top 10 tips. *

10 Tips for Easing Money Worries

These tips can help create a sense of calm and well-being.

- 1. Give yourself a break.** It takes time to get used to diminished circumstances. Accept your feelings and talk to yourself in soothing ways.
- 2. Focus on the good.** When fear arises, remind yourself of the stability in your life: your savings, spouse's income, your own good health.
- 3. Exercise.** Physical activity can raise the mood and discharge anxious energy.
- 4. Try yoga and meditation.** Both have been proven to lower stress.
- 5. Spend time in hot water.** Warm baths and hot tubs can soothe the nervous system.
- 6. Talk to peaceful friends.** Talking to someone who doesn't react to your anxiety and who is in a different frame of mind can remind you that contentment is possible.
- 7. Find engaging sources of recreation.** A light-hearted or funny movie can shift your entire mood.
- 8. Seek out other sources of income.** Bringing in even small amounts of money, such as with consignment, can remind you that you are resourceful and that you will be okay.
- 9. Use your downtime from work.** Take a class, brush up your skills, pursue creative projects, or simply get more rest.
- 10. Plan for the future.** Deal with the realities of today, but keep making plans for the future. Assure yourself that things will get better. *

A Letter From The Associates



Most of us have been affected by the economic downturn. If you haven't lost your job or home, or tightened your belt, you surely know someone who has.

Even if you're doing well financially, when you hear about the struggles of others, it's normal to worry or feel anxiety about your own security. The cover article explores this issue of financial anxiety and offers several ways to use mild anxiety as a motivator for positive action. The Top 10 offers additional tips for coping with money worries.

Many people live with a voice in their heads that judges or criticizes their every move. That voice varies in its viciousness. Some people may find it a second-guessing kind of voice, while others may hear it urge suicide. The article on page 3 explores where this voice comes from and then offers several strategies for lessening its harmful impact and finding relief.

Also in this issue is a quiz that asks how well you are taking care of yourself (an important thing to do if you're under additional financial stress). And the article about what to do if your partner has "checked out" of your relationship underscores the value of reconnecting and mutually supporting one another.

Enjoy this issue of the newsletter. If you have questions about any of the articles or would like more copies, please don't hesitate to call.

May the coming season bring you peace of mind.

Are You Taking Good Care of Yourself?

With our busy lives, taking care of ourselves is more important than ever—yet it's often the last thing on our minds. We have to meet that deadline, use break time to run errands, accomplish all the items on our list. We all know the negative impact on our health that stress can have—so, let's find some balance. Take this self-quiz to see how well you are taking care of yourself.



True False

- 1. When I'm upset and/or feeling hopeless, I talk about the situation with a friend, family member or therapist. And if I need help, I ask for it.
- 2. I let go of the way things used to be. I accept the way things are.
- 3. Every day I do something physical even if it's just a walk around the block or a 15-minute workout.
- 4. I eat healthfully and take the time to enjoy my meals. I set aside work, driving and other activities while I eat.
- 5. I think positively. I view problems as opportunities and obstacles as challenges.
- 6. I can say no when I need or want to.
- 7. I remember to breathe.
- 8. If I'm experiencing physical symptoms, I go to the appropriate health care professional. I don't panic about the symptoms, and I don't deny them either.
- 9. I can settle for "good enough." I don't demand perfection in everything that I do.
- 10. I recognize the value of working in different gears. Some tasks require less effort. That saves energy for those times when I need to push myself.
- 11. I get enough sleep most nights.
- 12. I value my personal relationships and give them the time and energy they need and deserve.
- 13. I choose healthy ways to relieve stress. I don't rely on crutches such as smoking, drinking and overeating.
- 14. I recognize the importance of breaks during the day, as well as vacations.
- 15. I listen to and respect my feelings.

If you answered false to several of these, you may want to take an honest look at the impact your choices may be having. Please do not hesitate to call if you would like support in taking better care of yourself. *

Healing the Roots of Self-Hatred

The Critic is a common and unfortunate constant in our inner lives. This internalized voice assumes the tone and language of our mother, father, religion and/or society. After every step forward there it is, doubting or damning our choice.

But for many people, “critic” is much too mild a word. The voice they hear is relentless, a vicious screaming that cripples and controls. They might call their voice the “Self-Hater” or the “Killer Critic.”



Not everyone hears self-hatred as a voice in their heads. Sometimes, it’s a way of being that manifests in myriad forms, including:

- sabotaging healthy relationships or good jobs,
- attempting to prove worthiness by being perfect or through high achievement,
- being drawn again and again into abusive situations.

Where Does the Critic or Self-Hater Come From?

A Protector

In *Embracing Your Inner Critic*, Hal and Sidra Stone write that in order to protect us from the pain and shame of always being found “less than,” a voice develops within us “that echoes the concerns of our parents, our church or other people who were important to us in our early years.” That voice criticizes us before anyone else can.

Punishment

Cheri Huber, author of *There Is Nothing Wrong with You: Going Beyond Self-Hate*, sees the culprit in childrearing practices based on punishment. These practices, she says, teach us that we need to be punished in order to be good. Because we believe that punishment is the path to goodness, we continue to do it to ourselves as adults.

Internalized Shame

Internalized shame from having been molested, neglected or abused as a child can create the most vicious forms of self-hatred. David was molested by his mother and lived constantly with a voice in his head that told him he was unworthy of life. He used to silence that voice with alcohol and drugs. “Only when I was high,” he says, “did I have any peace.”

How Can I Get It to SHUT UP?

Understanding where the Critic originates is helpful, but then you have to ask, how can I get this voice to leave me alone? Many who have tried to argue or fight with or ignore it would attest to the futility of those tactics. Here, instead, are three strategies that have helped others.

Meditation. In *There Is Nothing Wrong with You* and its follow-up *When You’re Falling, Dive*, Huber lays out a process in which you learn to listen to and then disbelieve the voice—to unlearn the lie that something is wrong with you. When Crystal started listening with detachment, she was shocked to discover that her crushing voice thought it was helping her become a better person by screaming her “flaws.”

Therapy. Skilled facilitation can be crucial for healing the childhood traumas that often give rise to the Self-Hater. David went on an antidepressant and started therapy. He found relief and detachment from the voice and realized that his self-hating voice jump-started his depression and addictions. Through therapy, he’s gradually coming to accept himself just as he is. He still hears the voice, but it doesn’t drive him to despair.

Understanding the Message Below. Hal and Sidra Stone recommend dialoguing with your Inner Critic—with a therapist or in your journal—in order to understand what it is trying to communicate. Francis tried this approach in her journal, writing out each of their parts, as though they were having a conversation. She discovered that the voice that always called her stupid was afraid that if she made a mistake she would lose her job. She still hears the voice, but now considers it a call for help to which she responds with compassion and curiosity. When it starts calling her names, she asks what it is afraid of, thus defusing its previous

power over her and sometimes gaining useful information.

The goal in these strategies is not to silence the Critic or Self-Hater, but to transform it by disbelieving its slander, facing the traumas that



empower it and understanding what it really fears, as well as the needs from which it may spring. You may never silence the voice completely, but it is possible to lessen its impact, and find relief and healing. ✱

What to Do When Your Partner “Checks Out”

In the honeymoon phase of a relationship, a typical evening might look like this: you prepare dinner together or sit in a restaurant, discussing everything that happened during your day. You're not exactly joined at the hip, but you're equally fascinated to hear about each other's hobbies and pursuits. At the end of the date, you can't wait to see each other again.

Sue misses those long-ago days. More often than not, she comes home to find that Tom has already fixed himself a frozen dinner. He doesn't join her in the kitchen, ask her any questions about her day or talk to her about what's going on in his life. If she tries to start a conversation, his answers are short and his attention is divided between her and the TV or computer.

Andrew was thrilled when he and Ellen were expecting their first child, but once the baby came, he felt left out. Ellen was always tired

or preoccupied, and when they had any time together, there was distance between them that he didn't know how to address.

There could be many reasons why your partner has “checked out” of your relationship, including boredom, a major life event, heavy workload, exhaustion, illness, or even substance abuse, Internet or sex addiction.

Keep in mind that besides the effect those issues are having on you and your relationship, your partner is suffering as well. So before you jump to blame, accuse and demand, remember to understand, question and work together.

Addiction is a serious problem, and you should seek out specialized help to address it. But if other reasons are contributing to the distance in your relationship, consider these tactics:

Defend date night. Make sure that you have time alone together

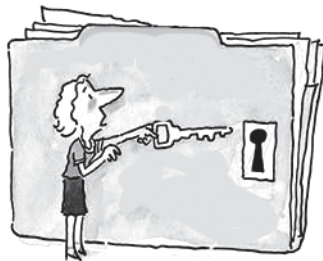
on a regular basis. Reinforce your commitment to each other by booking a babysitter, clearing your calendars and treating the date as a crucial appointment that you cannot miss.

Add some pizzazz. Skip the dinner and movie routine and do something unusual. Try salsa dancing or rock climbing, or something you've always longed to do. You'll help reignite the spark between you and your partner, and bring excitement back into the relationship.

Tackle something together. Complete home renovations you've been putting off or take a class together. You'll feel like a winning team, gratified by your accomplishment.

Spice it up solo. If your partner isn't willing to do any of those things, do them alone or with other friends. You'll fulfill your own needs, and your partner will see what he or she is missing and may just come around!

Honeymoons aren't meant to last forever. But bringing back into your relationship that oh-so-sweet spice and connection is worth the effort. ✧



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