



Managing Stress in Your Life

Noted researchers Richard Lazarus and Hans Selye stated, “Stress is the inability to cope with a perceived (real or imagined) threat to one’s mental, physical, emotional or spiritual well-being, resulting in a series of physical responses and changes.” Stress is your body’s response to any demand you need to adjust to, whether that demand brings pleasure or pain. Money and finances can produce a great deal of stress.

Good or Bad Stress?

Even when a situation is perceived as good (a job promotion) or bad (losing a job), the physical response is very similar. The body enters a state of physical readiness when you’re about to get the results of your loan application, or walk in late to an important meeting. Just as it does if you sense someone is following you in a dark parking lot late at night. This same stress response kicks in whether the threat is real or imaginary.

Why all the Stress?

If you watch an old TV show, or read an old newspaper from the 1960’s, you’d be hard-pressed to find any references to stress. The whole stress phenomenon is fairly new to our culture. However, the actual physical stimulation brought on by stress can be traced back to the Stone Age as a survival mechanism of the “fight or flight” response. This response developed primarily against threats of a physical nature. When we experience stress, our bodies instinctively prepare for immediate action by getting ready to attack in defense or run and escape the threat.

Stress in your life can either be negative or positive, destructive or beneficial, and your enemy or your ally. Research shows some degree of stress is important to staying healthy. Stress can serve as a positive motivator, inspiring you to new heights of accomplishment, and may be essen-

tial to optimal performance, like the thrill and inspiration of falling in love, starting a new company, or building a house. Many of these changes can bring both positive and negative stress.

Two Types of Negative Stress

The first type of negative distress is acute stress, which rapidly surfaces and is quite intense, but disappears quickly. For example, you’re cruising down the highway feeling happy and singing with the radio—suddenly a police car pulls behind you and signals you to pull over. Unsure of what’s wrong, your heart begins to race, your palms sweat, you try to get out your wallet and roll down the window simultaneously. When the officer says you were driving 6 miles over the limit, you’re surprised and struggle to speak clearly. However, after running a check on your license, he only issues you a warning. Shortly you’re back on the road, feeling relieved and even happy it was nothing more serious—soon you’re singing again. This is short-lived or acute stress.

Chronic stress may not appear to be as intense, but it can last unbearably long. For example if you have a great deal of credit card debt that only seems to grow despite your monthly payments. It can be a constant worry and undermines your feeling of safety and security. Chronic stress begins to affect your performance and decreases your efficiency. It’s the type of stress most associated with disease since the body is continually aroused for danger. Without effective management, it can greatly risk your health and happiness. ■

Your Body's Stress Response

Your response to stress can affect nearly every physical system in your body, so it will be ready to produce energy to move—the fight or flight response. Here are just a few of the body's reactions to stress:

1. Increased heart rate to pump more blood to the working muscles
2. Increased blood pressure to deliver more blood to working muscles
3. Breathing increases to supply muscles with oxygenated blood for energy
4. Widening of blood vessels of the arteries, particularly arms and legs
5. Increased blood sugar level for higher metabolism
6. Makes fat stores available as an energy source for prolonged activity
7. Increased muscular strength
8. Decreased blood flow from digestion to allow more blood for working muscles
9. Eye pupils enlarge to take in more light
10. Increased perspiration to cool you down when exerting energy

Unfortunately, all these physical responses to stress are quite ineffective when dealing with events that threaten your ego, finances, or emotional well-being. As a result, what was designed as a means of survival is now linked with the development of disease and illness claiming the lives of millions of people.

Stress Linked to Health

The National Center for Health Statistics in 2000, released a report show-

ing human stress is indeed a critical health factor. Research showed between 70 and 80 percent of all disease and illness is stress-related, such as coronary heart disease, cancer, kidney and liver disease, migraine headaches, infertility, ulcers, insomnia, and hypertension. All of these can be linked to "lifestyle diseases," or illnesses developing over a period of many years.

Before 1955, the leading cause of death was infectious diseases, (polio, rubella, tuberculosis, typhoid, etc.) Most of these have been eliminated or brought under control by vaccines. However, the era of higher technology and greater consumer products—designed to add more leisure time—instead has brought increased competition, and resulted in a shift from physical to more mental labor. Advances have made it possible to contact anyone, anywhere, anytime—meaning you can literally work 24 hours a day.

All this progress has resulted in an overload of unhealthy lifestyles. Coronary Heart disease is the most deadly lifestyle disease and the leading cause of death in the United States.

Now What?

Happily, lifestyle diseases for the most part are preventable or correctable by altering the habits and behavior that contribute to their development. Although stress may not be a direct cause of these illnesses, stress weakens the body's systems, which rapidly advances the disease process. And since it's virtually impossible to go through life without any stress—it's important to develop healthy coping strategies to deal with it.

Your Mailbox...

You walk to your mailbox. You can see it's over-flowing with several envelopes that look like bills. You literally begin to feel ill. There's a notice for a registered letter awaiting you at the Post Office, your bank statement and several overdue notices. As you walk back to your house you can feel your stress level rising, your palms are sweating, your heart beats quicker and your breathing faster. When you

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Keys to Managing Stress

You need to establish a balance between too little and too much stress. These steps can help guide you to manage your stress effectively.

- 1) Identify the stressors in your life—the situations and things that cause you to get off-balance.
- 2) Learn to recognize and understand your body's reaction to perceived stress. Then you'll be ready to determine what course of action to take.
- 3) Learn and practice various stress management strategies so you can successfully work toward resolving your stress, or using it to your advantage.
- 4) Keep up regular practice of physical exercise and relaxation techniques to maintain the balance of your physical body, mind, and spirit.
- 5) Periodically evaluate your stress levels and the effectiveness of your coping skills and relaxation techniques. Review what you've learned and continue to expand your skills to fit your changing lifestyle.

Now you're ready to discover more about the stressors in your life, particularly the ones arising from money and finances. ■

Creating a Stress Management System

Creating a Stress Management profile for your financial life can help you identify personal and financial stressors, which can guide you to find good ways to manage stress and achieve balance in your financial and personal life. The full test is available in Workbook 2: Improve Your Financial Life, from the Access Education Systems Financial Fitness Training Series on www.accesseducation.org.

Look over the following list of stress sources and identify whether the issue creates mild, moderate, or severe stress in your life. Take steps to reduce the level of anxiety for the worst areas. You can also find suggestions in the workbook.

Stressor No. 1 Financial Forms

Form-a-phobia! At sometime nearly everyone faces the need to fill out forms, like financial statements, loan and job applications, tax returns, and more. Even with the explosion of electronic communication, we're still constantly bombarded with questions to answer—whether it's on paper or online. You're faced with questions about your finances and the condition of your personal affairs. Some of these inquiries may bring stress into your life.

Stressor No. 2 Financial Self-confidence

People have varying degrees of self-confidence in financial affairs. Self-confidence allows you to move ahead, accept new assignments, challenges, and responsibilities. A lack of confidence may make you feel timid and unsure, unable to move forward while others seem to be flying down the highway. However, overconfidence can be like an accident waiting to happen.

Stressor No. 3 Peace and Harmony

People work comfortably in environments of varying degrees of disorder and contention. Finding yourself

in over your head, or bored beyond words, may cause you considerable discomfort or stress. You may become irritated or fearful. It might affect your ability to lead or follow within a group. It can have a definite affect on how you handle your financial affairs.

Stressor No. 4 Handling Discord

We accept that confrontations are an every-day fact of life. But handling them and settling disputes are not always easy. It often seems easier to hide from these kinds of pressures, hoping they'll just work themselves out. However, ignoring or postponing dealing with discord can create even more pressures and stress.

*“Nothing can
bring you peace
but yourself...
and the triumph
of principles.”*

~ Ralph Waldo Emerson

Stressor No. 5 Financial Discipline

In today's world it is often easier to avoid responsibilities and commitments. You can go out of town or not answer your telephone. Simply hiding from your creditors in the hustle and bustle of modern life, will sooner or later catch up to you. Avoidance greatly adds to your stress and won't resolve anything. Having discipline in your financial affairs is more cost effective and creates less stressful detours on the road to financial freedom.

Stressor No. 6 Maintaining Financial Records

This is a day of record-keeping. Government agencies, political and

social organizations, email and paper trails—everybody is keeping records. Often the complex record-keeping maze society has created can be very difficult for the naïve, unprepared, or intolerant.

Stressor No. 7 Pushing or Procrastinating

At home, in the workplace, or at play—there are pushers and procrastinators. Some people feel more likely to follow the advice, “Don't put off until tomorrow what you can do today.” Others have made a habit of avoiding responsibility an art form. Daily life is constantly changing. And changes require you to respond by acting or reacting. Stresses are created whether you are pushing or pulling. Consider these recommendations based on the results of Your Financial Stress Profile questionnaire.

Stressor No. 8 Feeling Secure

Security is the freedom from danger, risk, care, poverty, or destructive stress. You may look to many sources for security, but the ultimate source of security in your life is YOU. Your attitudes toward money, risk, and financial security largely determine the steps you take to care for yourself and those you love. You can school and mold your attitudes to better suit your environment through study and practice.

Stressor No. 9 Ambitions

Today's world is filled with pressures moving people toward change, growth, improvement, and progress. Widespread interest in self-improvement marks this age from every other age in the history of humankind. But these interests and pressures also bring stress and urgency to “get with the program.” And even stress from trying to “go your own way.”

Stressor No. 10 Making Purchases

“Born to shop!” Some people love to shop and consider it a form of rec-

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ARTICLES

TIPS & TRICKS

Creating a Stress Management System *(Continued from page 3)*

reational therapy. Others hate shopping or avoid it when possible. But everyone shops. The different ways people deal with shopping can make a big difference in the levels of stress they feel. Also, there is a big difference between “shopping” and “buying” that has to do with planning how to spend money and spending it.

Stressor No. 11 Accumulating Possessions

In this “throw away” society people often purchase things on impulse and find they’ve little use or need for them. They overbuy and own to excess, filling shelves and storage with possessions that make little or no contribution to their lives. Often their things become a source of clutter. Your attitudes toward accumulating and maintaining your possessions may be a source of stress in your life.

Stressor No. 12 Maintaining Your Possessions

Everyone’s lives are filled with things, and often your identity is tied to the things you own. Their condition or state of repair is directly related to the state of our mind, spirit, body, emotions, and finances and our level of stress. Your esteem may even be directly proportional to your value and conditions of your belongings.

Stressor No. 13 Making Decisions

Everything that happens in your life is preceded by a decision. It may have been your decision, or a decision made by someone or something else. Sometimes your only choice is to cautiously act on a current situation. Other times you’re free to act on your own desires. But the key to success and managing stress in your life is making wise decisions.

Stressor No. 14 Status

Status is your relative position or rank. Wherever there are groups of people, there will be status—whether you like it or not, or you recognize it or not. Sometimes status can be a function of appearances. But true status is a function of fact. It’s also a function of choice, conscious decision-making to be what we will be, or an unconscious decision, or decision by default.

So what do I do next?

Creating a stress management program is very individual. There’s no specific formula, only suggestions. The secret is to cultivate and utilize your own inner resources. Become more aware of your stressors, try new strategies to combat them, and use positive ways to cope with life’s challenges. Stress can be a valuable tool when you learn to manage it—the key is balance. ■

More information on creating a personal stress management system is available in Workbook 2 of the Access Education Systems Financial Fitness Training Series available online FREE.
www.accesseducation.org/workbooks.htm

Your Body’s Stress Response

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open your bank statement, you’re stunned! The charges for overdrawn checks total over a hundred dollars. The little bit of extra money you were counting on has been eaten up by fees and penalties. Suddenly the walk back to your house seems like an uphill journey of a hundred miles.

Good News!

There is a better journey for you to take. This Workbook helps you discover your personal financial stress management issues, and gives you insight and ideas to improve your attitude toward difficulties and how you handle stress. This process raises questions about money, your job, your circle of contacts, etc. You’ll gain a clearer understanding of how you relate to money, use time, make decisions, and deal with several areas of your life. You’ll also learn useful strategies to handle your stress and guide you further down the road to financial freedom. ■



Business Hours!

Monday-Friday: 7:00 a.m.-7:00 p.m.

Saturday: 8:00 a.m.-12:00 noon

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