

LEARN TO LIVE BULLETIN

Your guide in wellness & mental health

April is Stress Awareness Month

Financial stress is emotional tension that is specifically related to money.



Finances are one of the most common sources of stress. But even common financial stress can become problematic if it starts to disrupt your everyday life. If you find you can't focus on or enjoy other parts of your life because of your money-related stress, maybe it's time to do something about it.

First, it's helpful to know that when experiencing great stress, people often resort to one of two strategies that can backfire and make things worse:

- **Avoidance.** We may not know how to solve our problem or feel overwhelmed by the thought of it, so we do our best to forget about it. But instead of reducing the fear or resolving the problem, avoiding it actually keeps us stuck in the belief that we can't handle it. And the things we do to avoid the problem or fear, such as comfort eating or distractions like video games or gambling, can sometimes have further negative effects.
- **Worry.** While we often try to justify this action, worry is by definition *unproductive thinking* about something bad that might happen, or how bad a situation could turn out. Instead of actively addressing the problem or concern, we can spend much of our day ruminating about the future—picture our minds spinning round and round but never moving forward like a hamster on a wheel.

When we find ourselves avoiding or worrying excessively about financial concerns, we can use insights and strategies from Cognitive Behavioral Therapy (CBT) to help us shift into more productive patterns:

- **Face your fears.** Quite often, the best way to reduce our fear is to face it. Maybe you are experiencing a serious financial challenge or are worried about the possibility of one. Whether it's asking for help or doing some practical planning or research on your own, ditch avoidance or worry and take action—move toward and even *embrace* the temporary discomfort.
- **Ask for help.** Considering our situation from the perspective of another person (maybe even someone who's had success with a similar challenge) can reveal new, more productive ways of approaching the issue. If you're embarrassed or concerned about being judged negatively if you ask for help, consider facing that fear, too! Chances are, it won't be as dreadful as the worry thoughts are leading you to believe.
- **Schedule worry time.** Rather than letting worry distract you throughout your day, schedule 15-30 minutes specifically designated for worry. Then, when worry thoughts come up outside of that worry time, take a deep breath and bring yourself back to the present moment, setting the worry aside for your worry time.

Don't ignore high stress in your life, or feelings of sadness or emptiness, loss of interest in ordinary or pleasurable activities, or reduced energy. To gain a better sense of where you stand, Learn to Live offers a no cost personal assessment that's available immediately. Simply visit learntolive.com/partners or download our app using **MIIA** to access our mental health resources at no cost. Available for you and your family members, ages 13 and older.