



STRESS LESS QUEST

Week 4: Dealing with Financial Stress

Handling finances is one of the most common and stressful issues for adults. Mounting debt can lead to a life of stress and anxiety. Two of the most important tools in managing your money are:

- Knowing where your money is going
- Having a plan

Keep your receipts to monitor your spending habits, develop a long-term plan for your money, and utilize tips from professionals and those you trust to help you manage your financial stress.

Once you know where your money is going, figure out if you need to make any changes. Is a lot of your money going toward dining out? Do you always buy brand name when you could easily substitute store brands or cheaper versions? Some spending is necessary, but other spending may be causing stress in the long run.



Weekly Activity: Pledge

Evaluate your spending and decide where you need to make changes. Using the spaces provided, pledge to yourself to make the necessary changes to get yourself on a better financial path. Or, if you're already doing a great job, just pledge to keep up the good work!

I pledge to _____

I pledge to _____

I pledge to _____

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Stress Management Tip: Adapt to the Stressor

If you can't change the stressor, change yourself. You can adapt to stressful situations and regain your sense of control by changing your expectations and attitude.

- **Change your outlook.** Try to view stressful situations from a more positive perspective. Rather than getting mad about a traffic jam, look at it as an opportunity to have some downtime.
- **Look at the big picture.** Take perspective of the stressful situation. How important is it in the long run? Will it matter tomorrow? In a month? A year? Is it really worth getting upset over? If the answer is no, focus your time and energy somewhere else.
- **Adjust your standards.** Perfectionism is a major source of avoidable stress. Don't set yourself up for failure by demanding perfection. Set reasonable standards for yourself and others, and learn to be okay with "good enough."
- **Focus on the positive.** When stress is getting you down, take a moment to reflect on all the things you appreciate in your life, including your own positive qualities and gifts. This simple strategy can help you keep things in perspective.
- **Adjust your attitude.** How you think can have a profound effect on your emotional and physical well-being. If you see good things about yourself, you're more likely to feel good. The opposite is also true.
- **Rethink words such as "always," "never," "should," and "must."** These can be telltale marks of self-defeating thoughts.

Source: *HelpGuide.org*