

## Acknowledge Your Role

Facing questionable financial or business decisions will help you let go of anxiety around those decisions.

Recognize why you made the choice, make any necessary amends or corrections, and then move on.

## Focus On the Good

When fear arises, remind yourself of your assets; the stability in your life, your savings or solid business plan, your own good health. Calm your mind by appreciating any fortunate or favorable parts of your life.

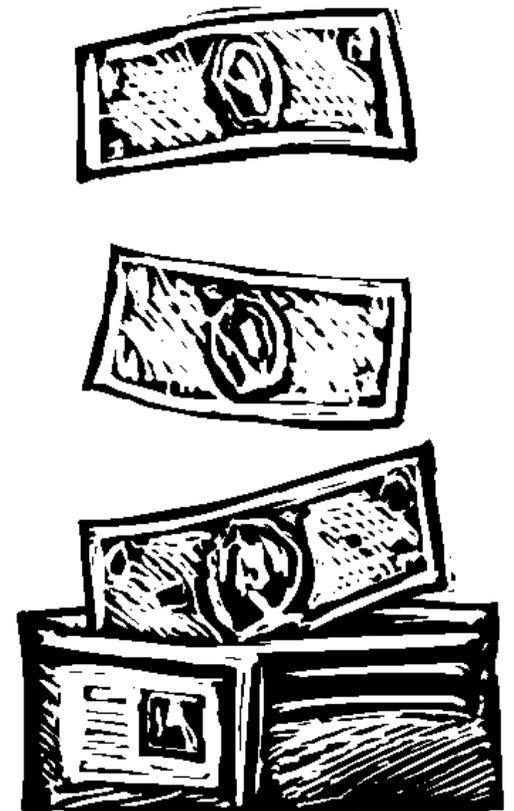
## Plan for the Future

Deal with the realities of today, but keep making plans for the future. By doing so you assure yourself that things will get better.

It's good to have money and the things that money can buy, but it's good to check up once in a while and make sure that you haven't lost the things that money can't buy. -George Porras Larimer

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# Money Worries Don't Have to Take Over Your Life



Over the past six months, Sarah has watched her business drop by 50%. She's cut expenses and feels trapped in a lifestyle she can't afford. She says her anxiety is "through the roof."

Frank and Marilyn's jobs pay well and she believes that they will weather the economic downturn. However Frank is so afraid one of them will lose their job that he stopped paying anything but basic bills and recently argued with Marilyn about her going to the dentist.

If you've had to tighten your belt, it's normal to experience anxiety. And when you read every day about failing businesses and people losing their jobs, you may fear losing yours.

Money is connected with security, a fundamental human need. When our basic needs are threatened, we feel alarmed and on edge.

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 a situation. Often the anxiety lessens or goes away once we just take some action.

Here are some strategies that can help reduce anxiety and money worries by using them as either a spur for action, for calming the nervous system, or both.

### Exercise

Physical activity can lighten your mood and discharge excess energy, plus it creates more of that helpful sensation of momentum and accomplishment. Even stretching or walking can be very beneficial and refreshing. No need to pay for a gym membership to enjoy moving your body.

### Soak in Hot Water



Warm baths and hot tubs soothe the nervous system. This is an affordable indulgence and yet gives a feeling of luxury and timelessness.

### Discover the Pleasures You Can Afford

When reducing expenses, don't cut to the bone.

Eliminating all treats can introduce even more scarcity and anxiety into your life. Learn to live well within your means by

seeking pleasures you can afford.



Potlucks, exchanging massage with a friend and visiting the library can all be enjoyable and rewarding.

### Find Engaging Recreation

A lighthearted or funny movie, spending time on a swing at the park or playing a board game with friends can shift your entire mood. Shared activities like making music or gardening are often more uplifting and bonding than the usual entertainments.

### Be Proactive

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

So face your anxieties, take reasonable actions and watch the effects. Sarah finally negotiated with her leaseholder and moved to an affordable location he also owned. To get those anxieties under control take Marilyn and Frank's example. Now they watch funny movies and take baths together, not only increasing their well-being but improving their marriage as well.