



**Wellness Program**

**6 Steps for Shrinking your Stress in a Shrinking Economy**



With the soaring fuel prices, job layoffs and a struggling economy, managing money for most families today is a challenge. But there are steps you can take to make the most of your valuable resources. Here are six steps to consider:

**Realize your relationship with money**

Money is as much about emotion as it is about math. People often make purchases when they feel like it, not because it's a necessity. They feel that new item will bring them joy, without pausing to assess if they really need it or if they can afford it. Advertisers are brilliant in marketing to our wants and desires. Millions are spent to lure us to the products' shininess, sleekness, beauty or power. Women especially are prone to spur-of-the-moment purchases, often intending to make a bad day better or to buy a reward. It's important to notice if your relationship with money is too directly entwined with your mood, rather than your budget. It can be costly!

**Forgive yourself from the past**

All people succumb to guilt for all sorts of reasons. Guilt is a very powerful emotion; it gets in our way and prevents us from moving forward. Many people use guilt inadvertently as a way to keep good things from happening, especially with changing poor financial habits. Everyone has made mistakes with their money. We can learn from our mistakes—bad investments, failure to save more and hasty spending decisions—because these are in the past. You can't move forward into wealth or happiness until you release yourself from past mistakes.

**Clear the clutter**

It's easy to get sucked into clutter and lose everything else along the way, including unpaid bills. Clutter keeps you distracted by taking up space and energy. We can't pay attention to what we want and need when we are in a chaotic environment. It is impossible to get organized when your physical space looks more like a disaster zone. Start removing clutter from a small space, preferably your favorite place in your home. Then clear an area you can designate as an office space to handle the family finances. Feel the freedom of clearing your clutter and your stress will begin to shrink!

**Admit your debt**

Once the clutter has cleared it is more difficult to deny the evidence of debt revealed on your desk. Being debt-free may not be possible immediately, but confronting it will move you in the right direction. Pretending it will somehow go away or doesn't exist just brings further debt and financial burdens. If you're married, it's important to be open and realistic about both assets and deficits between you. Involving children is a great teaching tool for money management as well.

**Get organized**

There are many ways to organize your finances today: from online systems, to personal banking assistance, to using financial planners. Or perhaps you prefer the old fashion pencil and paper plan. That's ok too. Whether it's keeping an index card in your wallet to track each expense or assigning a certain day of the week to catch up, it just matters that you develop a system that makes it easy for you in a way fits your lifestyle.

### **Partner with your paycheck**

You and your paycheck should be a dynamic team, with a plan and purpose for each month. See your paycheck as a valuable reward for your work. Honor it, value it and treat it with care. When you have that attitude, you are more likely to allocate each penny towards your necessary payments, rather than use it for random and reckless spending. Just as food is used for health purposes and should not be abused for emotional reasons, your income should not be taken for granted. Or soon you will wake up to the call of collection companies. Then, not only has your bank account suffered, but so has your health and your relationships with family and friends. Partner with your paycheck to make the most of your money and of your life!

If your life is in disarray from emotional spending or careless life decisions, contact a professional to guide you in a new direction.

Contact Centerstone at (615) 460- HELP (4357).

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### **About Centerstone**

Centerstone ([www.centerstone.org](http://www.centerstone.org)), a not-for-profit organization, is the nation's largest provider of community-based behavioral healthcare. With a history that spans over fifty years, Centerstone provides a full range of behavioral health and related educational services to more than 69,000 individuals of all ages and their families annually. Children, adolescents, adults, seniors, and families all receive help from a multitude of different programs in more than 120 facilities and 150 partnership locations in Tennessee and Indiana. Centerstone is accredited by the Commission on Accreditation of Rehabilitation Facilities (CARF) in Tennessee and The Joint Commission in Indiana. For more information about Centerstone, please call toll free at (888) 291-4357.

### **About Susan Gillpatrick, MEd, LPC, CTS**

Susan Gillpatrick, Centerstone Crisis Management Specialist, primarily works in the field with clients in critical incident response situations, and in Centerstone's wellness trainings and presentations. She is also responsible for planning and implementing marketing and growth strategies for Centerstone's Crisis Management Strategies.

In recent years, Ms. Gillpatrick worked for the Shelby County Government Victims Assistance Center in Memphis. There, she co-developed a model program for the state of Tennessee entitled, "Homicide Response." Her work in this area received the 2000 Achievement Award from the National Association of Counties.

Ms. Gillpatrick is a Licensed Professional Counselor, Certified Trauma Specialist, Certified Workplace Conflict Mediator, and Mental Health Service Provider in the state of Tennessee and a National Certified Counselor. She is also a member the American Counseling Association, the Association of Traumatic Stress Specialists, the Tennessee Mental Health Counseling Association, and the Middle Tennessee Employee Assistance Professionals Association. She is a frequent presenter at local and national conferences, and has had numerous articles published. She received her Master of Education degree in Human Development Counseling from Peabody College at Vanderbilt University.