



## Financial Stress? Economic Worries? Here's a Wealth of Quick-tips You Can "Take to the Bank" by award-winning author / stress-relief expert Susie Mantell

**As I wrote the following piece** in October 2008, stocks were free-falling, as people the world over grappled with financial stress, praying for volatile markets to find their way out of the doldrums. Whether you are one of those who made choices you now regret that have left you overextended or you have simply been trying to protect hard-earned savings for the future, we all need to take a deep breath and remain calm. This is easier said than done, but you will find many, many techniques here to help you in that effort.

**First, basics:** To ensure that you act in your own best interests, talk with knowledgeable, trustworthy financial advisers who understand your unique needs, short and long-term goals and risk tolerance. Become an informed investor, and take an active role in your family's financial safety. Make sure you understand your potential risks and rewards. If you do not understand them, then begin your learning curve today. Know your personal risk tolerance, and discuss those feelings with any partners. Any investment professional should ask you about risk tolerance and factor in the question: *"Would I sleep better if I do or don't do this?"*

**Stay informed, but not obsessed.** Don't monitor every fluctuation. Barring major events, it's probably sufficient to watch The News once or twice a day. Then, go do something productive or fascinating or funny and over which you actually have some degree of control.

**Below, I have compiled dozens of tips** to help reduce and release stress during times of economic uncertainty.

1. What skills or services can you barter? Offer a holiday gift-wrapping service for friends, help neighborhood kids with homework, swap professional services for meals at a local restaurant. (*Get creative. Creative energy has naturally soothing qualities.*) I recently heard of a woman who teaches aerobics in exchange for her gym membership.

2. Initiate an upbeat, reassuring family meeting to engage everyone in creating a realistic weekly Budget. Make it fun, emphasize that there is no need to worry, that families everywhere work together to ensure that a household has what it needs and everyone helps. Older children might pick up some yard work, babysitting or dog-walking. Post a wall chart of how each member cuts back on expenses in small, everyday ways. Reward kids who save family finances weekly with a picnic with Dad, a sleepover with Grandma, or a board games night with neighbors.

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3. Co-op cook: Bake two trays of lasagna, while a neighbor makes pots of chili for both families.
4. Carpool, carpool, carpool. Combine errands with neighbors.
5. Ration your passion for fancy coffees.
6. Clip coupons, and trade with friends. Note Specials & Double Coupon Days. Check store brands. Some are cheaper, some are not.
7. Cancel subscriptions to every publication you do not need.
8. Ask your bank about interest rates. I discovered a new offering that pays nearly 3 points higher than the old one. I would never have known, had I not asked.
9. Okay, I apologize in advance for this one. I heard it on a talk show and rolled my eyes, but it works: Fold toilet paper rather than wadding. (That sentence was not easy to write folks. But if it helps you, it was worth it. lol)
10. Ask phone and cable carriers to review your plan. I just saved \$17/mo. on one line, with a slight change.
11. Make brown-bagging fun. All family members take turns enclosing daily, fun surprise notes or drawings in everybody else's bag lunch.
12. Actively protect your identity and credit and that of aging loved ones who cannot protect themselves. Order all 3 credit reports. (Experian, Transunion, Equifax) Note: These 3 seldom match one another and often contain errors, but their resolution procedures work well. Review each with a fine-tooth comb, then call and resolve any errors. Cancel every inactive account. Repeat at least every 3 months. Sound stressful? Consider the alternative.
13. Reduce and release stress on a daily basis. Repetitive and obsessive thoughts takes a toll on physical and emotional health. Mental chatter? Head noise? Worries can gently and effectively be redirected by listening to soothing guided imagery meditation. [ Read about the exquisite, award-winning relaxation CD, "Your Present: A Half-Hour of Peace," by Susie Mantell.] <http://www.relaxintuit.com/cd.asp>
14. Look for online specials. Deal only with trustworthy sites.

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15. Make holiday gifts. Use your imagination. Last winter, a friend helped me organize photo albums. This year, another friend asked me to help her organize a home office. Great gifts, huh? Build, knit, sew, bake, do crafts.
  16. Wear more washables to reduce dry-cleaning costs.
  17. Patronize small businesses you really like, and ask how you can help keep their small business strong. Is there a barter that could help you both?
  18. Grocery shop with a list, and bypass junk food aisles. Try local farmers' markets to help you, and them.
  19. Cook. You remember cooking. :-) Get creative with healthy, affordable meals & snacks.
  20. Within the next 24 hours, plan three inexpensive recreational activities to enjoy this month, to refocus attention on joy and invest in your wellness.
  21. Start a family savings account for a vacation, TV or other long-term goal, to which each and every family member contributes.
  22. Have a friend in another state? Consider a house-swap vacation.
  23. Buy bulk. Split supplies with friends if necessary.
  24. Do what even 1st graders learn to do: "Reduce, Re-Use, Re-Cycle."
  25. Tired of perfectly good furniture? Hold a garage sale or swap-meet. Oprah once had two women on her show who swapped couches, and each was thrilled. Visit consignment shops to buy and sell.
  26. DVDs: Swap movies with friends or borrow from the library. Watch with neighbors and popcorn.
  27. Unplug appliances when not in use.
  28. Use debit, rather than credit, to eliminate the temptation to overspend.
  29. If you do charge, check your statement online daily, and pay bills on time to avoid interest charges.
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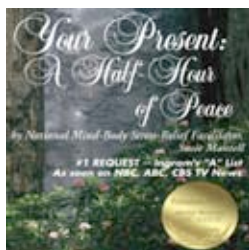


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30. Reduce the number of credit cards you own.
31. Save change every time you break a dollar, then cash it in for dollars.
32. Your grandfather was right: If you cannot afford it, you cannot buy it.
33. Making a large purchase? Pre-pay the bill to ensure that no interest accrues.
34. Check pricing on cleaning supplies, paper goods, etc. at discount stores.
35. Quit smoking. In addition to the danger, it is incredibly expensive.
36. Make saving automatic with auto-transfers.
37. When you dine out, reduce alcohol expense on your check.
38. Under stress, we can become vulnerable to addictive behaviors that put our safety or those we love at risk. Watch for any excesses. Immediately seek help from health professionals and/or the various 12 Step recovery programs. There are no dues or fees for the 12 Step programs, and meetings exist every day of the week worldwide, even on the telephone and online.

**Bonus:** Our thoughts and belief systems have power that can impact our health, mood, immune system, relationships and overall quality of life. Avoid negativity and project fear. Instead, do the foot-work you can, and visualize better times to come, in which we may see peace and prosperity throughout the world and the necessary restructuring of ways in which money is spent, borrowed and loaned by consumers, institutions and nations into an ethical and realistic paradigm.

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