

COPING WITH FINANCIAL STRESS

Tips for coping with financial stress

Get support from a family member or friend you feel comfortable talking to. Don't let yourself become isolated because you feel embarrassed, ashamed or guilty – there are many others in the same situation.

Identify the particular things causing you financial stress and make a plan. Write down ways you can reduce your expenses and plan a budget to stick to. Although this may cause anxiety at the time, putting things down on paper and making a commitment to a plan can reduce stress. You may need some financial advice if there are any big decisions to be made.

Focus on your relationships so that they are not adding more stress in your life. Financial stress often leads to more conflict and arguments between partners. Plan enjoyable things to do with your partner, and take time to listen and talk with each other. Find out what happens when you switch off the TV or internet!

Stay healthy by eating well, exercising and getting enough (but not too much) sleep. If you're having trouble sleeping, follow the rules for good sleep habits by taking time to wind down before going to bed, avoiding stimulating drinks and foods at night, and creating bedtime routines that prepare you for sleep.

Find low cost ways of having fun with friends and family like having a games night or organising a barbeque in the local park.

See the difficult financial times as an opportunity to reassess your priorities. Try to find ways of living well without spending so much, and rely less on gathering more possessions as a way of feeling good. You could reduce expenses and get fit at the same time by walking or cycling more than using your car. Or perhaps consider choosing simple gifts or something you could make instead of expensive presents for family and friends.

COPING WITH UNEMPLOYMENT

Tips for coping with unemployment

Look after yourself and keep busy

Stay healthy by eating good food, exercising and getting enough (but not too much) sleep. Get dressed each morning and try to have some routines for each day. Plan the night before what you will do the next day rather than waiting to see what happens.

Do things that make you feel useful

Activities that give you a sense of achievement and bring pleasure are important to have as a part of your daily routine. Set yourself small projects that you've been waiting to have time to do, or decide to learn a new skill. Now could be a good time to think of doing some voluntary work for an organisation you admire.

Nurture your relationships

Recognise signs that your stress might be spreading to others close to you. Plan some enjoyable things to do with your partner or children. Stay in touch with friends who give you energy and don't drag you down.

Take charge of your job searching

When you are ready to start looking for work, take control of your search for a new job. Treat the search as a job in itself, with set hours, a lunch break and a list of things you need to do. You might need to get some assistance with resume preparation or job-search skills.

Take control of your finances

Write down ways of reducing your expenses and plan a budget to stick to. You may need some financial advice for any big decisions that need to be made.

Still struggling?

Consider getting help to manage your stress and learn effective coping strategies from an APS psychologist. Speak to your GP about a referral, or use the APS Find a Psychologist Service by phone (1800 333 497) or internet (www.findapsychologist.org.au).

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