

# ***Tough Times & You***



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# ***Tough Times & You***

If you have a sudden income reduction:

- Do not panic!
- Do not blame yourself or others.
- See your situation as it is, not how you think it should be.
- Recognize life may be different for a time, but it can be temporary.



Don't let the situation overwhelm you, break it down into small steps—one step at a time!

# ***Communication***

Communication is a vital part of working through tough times. There may be several groups of people that you will need to communicate various messages to, during this time. These groups will probably include family, friends, creditors, potential employers, and a banker. The message will be a little different for each one, however, the important thing is that you are communicating with each group.

## ***Family Communication***

- Talk with Children
  - Identify things that will stay the same as well as things that will change.
  - Allow everyone to ask questions and assist with a plan to help. Older children may assist in prioritizing spending. This can be a learning opportunity for parents and children to discuss needs vs. wants. Using this as a learning tool may prove to be beneficial for your children as well.
- Keep the Communication Channels Open
  - Inform children's teachers.
  - Help children connect with other helpful, supportive adults.
  - Leave caring, affirmative notes for family members. (Tip: include a note in their lunch box.)
  - Do things together that don't require money.
  - Have regular family meetings.
  - Talk with children while driving.

# ***Fun Family Activities***



- Family Slumber Party
- Movie Night
- Stories around a Campfire
- Board Games
- Plant a Garden
- Visit a Local Museum
- Visit the Library
- Bike Ride
- Family Exercise
- Make Crafts Together



# ***Take Care of Yourself***

- In order to best take care of yourself and others:
  - Eat balanced meals
  - Exercise regularly
  - Get enough rest
- Find an approach to coping with stress that works for you:
  - Take a walk
  - Watch a movie
  - Take a long shower/bath
  - Work in the yard/garden
  - Be active
  - Listen to music
- Relaxation techniques
  - Breathe deep
  - Slow down your breathing rate (3 -6 breaths per minute)
  - Massage your neck muscles
  - Take a mental vacation



- Know your stress symptoms
  - Headaches
  - Dizziness
  - Face is hot/flushed
  - Teeth grinding
  - Overeating or loss of appetite
  - Nail biting
  - Nausea or Heartburn

When these symptoms begin, you need to begin taking care of yourself and utilizing a support system. Family and friends are a great support and can provide a listening ear, when you begin to feel the pressure/stress rising. Focus on the positive and remind yourself that this is temporary.

## **Resources**

“Control Stress” [www.ces.purdue.edu/extmedia/CFS-704-2](http://www.ces.purdue.edu/extmedia/CFS-704-2)

“Set Priorities for Spending” [www.ces.purdue.edu/extmedia/CFS-704-5](http://www.ces.purdue.edu/extmedia/CFS-704-5)

“Coping with Stress” [www.eXtension.org](http://www.eXtension.org)