

## Counselor Connection: October 2008

### Managing Financial Anxiety

You're receiving this email because of your interest in the counseling and consulting services of Marci Payne, Licensed Professional Counselor & Registered Play Therapist.

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### **Managing Financial Anxiety** **By Marci Payne , MA** **Licensed Professional Counselor**

In the current political election, some politicians are using fear and blame to get you to elect them to office. Can you tell the difference between politicians' (or reporters') anxiety and your own finances? Decide what information in the media is useful and what you want to ignore. Over-focusing on what politicians and corporations are going to do to help or hurt your family's financial status will lead to more anxiety. Be involved in the political process, yet don't ignore how you manage your own money.

Most couples and/ or individuals that come to my office with anxiety and/or conflict over money are either spending beyond their means or don't know the details of their financial reality. There are many ways to manage your worry about money matters. Some put pressure on their spouse to change or some avoid any talk of money. Is there any other way? Yes!

First, sort out anxiety and from your reality. Anxiety is anything that could happen. Reality is defined as what is (i.e., the facts). Do you want to make decisions based on what could be or what is? How much energy and time do you want to give your fear and worry? If you are looking for a new way, here are some steps to find out what works for you.

Know what your financial goals are. If married, what are your common goals? And, what are your individual goals? Can you make them both happen? (Examples: Get out of debt, Save for vacations/home repair/emergencies, Replace car, Retirement, etc.)

Develop a plan to make your goals happen. Find a system for defining how to live within what you make, so you can make your goals happen. Do you need to make more money? Spend less? If you spend it on paper first, you will have more choices. What

can you lower to make room for increase gas and grocery costs? Define for yourself what you are willing to do and what you are not.

Follow through with your plan. Identify what gets in the way of you spending within your means. Some possibilities are: anger at your spouse, worry about your child's happiness, spending money to feel better. Do you want to act based on how you feel in the situation or your long-term goals? The more you focus on managing your self, the less you will focus on trying to shape up someone else.

If you need help sorting out your thoughts from your feelings and/or marital conflict, that's what I'm here for. If you need practical guidance on money management, please investigate one of resources below. Don't let your anxiety be your master! You can adapt to what is and stand on your own feet financially.

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### **Money Management Resources:**

Dave Ramsey, Millionaire and Financial Educator (For more information on personal money management and debt elimination. Books, classes, & radio talk show on *Financial Peace*: [www.daveramsey.com](http://www.daveramsey.com))

Jeffrey Gaeth, Certified Financial Planner (Helping people with retirement, investment, tax, insurance and estate planning. For more information, [www.jeffgaeth.serep.com](http://www.jeffgaeth.serep.com) or 816-246-7486).

Quicken, Personal Finance Software (Tracks your money, savings goal, budget, etc.: [www.quicken.com](http://www.quicken.com))

### **Additional Information:**

*Social Emotional Process* (Essay on Social Regression, [www.thebowencenter.org/pages/conceptsep.html](http://www.thebowencenter.org/pages/conceptsep.html))

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