



THE SOCIETY FOR FINANCIAL AWARENESS

Stress and Your Health

WE WOULD LIKE TO WELCOME YOU TO TODAY'S WORKSHOP

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**THANK
YOU FOR
JOINING US!**

**OUR HOPE TODAY IS TO PROVIDE YOU WITH
SOME VALUABLE INFORMATION, HAVE SOME
FUN, AND ENJOY THIS NEXT HOUR.**

STRESS TEST

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The next slide has 2 identical dolphins in it. It was used in a case study on stress levels at the Mayo Clinic and later at Fletcher Medical Center in Burlington .

Look at both dolphins jumping out of the water. The dolphins are identical. A closely monitored, scientific study revealed that, in spite of the fact that the dolphins are identical, a person under stress will find many differences between the two dolphins .

The more differences a person finds, the more stress that person is experiencing. Look at the photograph and if you find more than one or two differences you may need to take a vacation.



Objectives:

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- Stress --- what is ?
- Causes of Stress
- Ways to deal with Stress
- Resources

Stressors:

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- **Personal**
- **Work**
- **Relationship**
- **Social**
- **Financial**
- **Clusters of Different Stress**



Signs of Stress

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- Sleepless Nights
- Eating Habits
- Physical Reactions
- Emotional Reactions

Managing Stress

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- **Assessment**
- **Focus on one problem or issue at a time**
- **Plan outline – Written**
- **Action**



Stress Statistics from American Psychological Association (APA)

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Whether you're stressed-out and looking for a way out, or simply curious about how stress may be affecting your life, you're not alone

- **Two thirds** of Americans say they are likely to seek help for stress. (APA Survey 2004)
- **54%** of Americans are concerned about the level of stress in their everyday lives. (APA Survey 2004)
- **44%** of 18- to 29- year olds, and **46%** of 30- to 49- year olds
- **47%** of parents with children under 18
- **40%** of women and **35%** of men
- **55%** of people who say they do not have enough time to do things they want to do*

Financial Stress

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- Budget
- Debt Management
- Savings Habits
- Goal Setting
 - Short
 - Mid
 - Long
- Getting Finances in Order
- Understand the Power of Time



Difficulty with America's Financial Downturn

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APA Poll:

- **50%** of Americans say that they are increasingly stressed about their ability to provide for their family's basic needs.
- **80%** of Americans stated that the economy is a significant cause of stress.
- **83%** of women are stressed about money vs. **78%** of men
- **87%** of women reported dramatic increases in stress associated with health problems affecting their families in relationship to the declining economy
- **73%** of Americans name money as the number one factor that affects their stress level. (APA Survey) *

Stress Health Problems

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- The vast majority of Americans are living with stress related health problems that could currently be the cause of or lead to the deterioration of your physical and mental well being. If you are one of those people that value family, long life, and your health over money, you may have another perspective after learning that not having control over your financial situation kills Americans every day.

How Do You Prepare for This Journey?

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Emergency Fund

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- Emergencies can happen to anyone anytime
- Don't be fooled into a false sense of security by a steady pay check
- We never know when:
 - A family member may pass away
 - Hospitalization-Medical issues
 - Will be “between jobs”

Quick Facts

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- Heart conditions over \$107 billion
 - Cancer nearly \$82 billion
- COPD/Asthma nearly \$64 billion
 - Diabetes over \$51 billion
- Hypertension nearly \$43 billion

Source – APA

That is why being prepared is crucial.

Beginning Your Fund

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- Requires time & commitment.
- Don't Procrastinate!
- Take Control
- Planning can be confusing
- There are many aspects to financial planning.

BE PREPARED

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- The impending retirement of baby boomers combined with longer life expectancies will place pressures on resources necessary to sustain the rising standard of living that Americans have come to expect.*
 - Personal savings rates are at historic lows, and will be insufficient to meet the future retirement needs of most Americans**

Source - Social Security Trustees Report Summary

Source - Administration on Aging

What YOU Can Do to Manage Your Stress

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According to APA, the health consequences of extreme stress are most severe when people ignore symptoms and fail to manage their stress well.





What to do now

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- **Act !**
- **Be honest to yourself**
- **Where would you like to be --- 1, 5, 10 or 20 years from now**
- **Seek Help – Find knowledgeable professionals that can help guide you**

Thank you for your time!

**Please complete your Program Evaluation.
We will be picking them up shortly.**

**Now would be a good time for me to answer
any particular questions you may have.**