

D Stress Management 2019 December

Free Yourself From Financial Stress

Your home, your work, and providing for your family are all affected by money. With more than three out of every four American families in debt, finances have become a leading source of stress in the United States. Financial stress can be especially difficult because it is connected to almost every other part of your life.

Ongoing stress due to finances can have detrimental effects on your health. During stressful situations, your body releases hormones that impact the way your body functions, such as raising your blood pressure and heart rate. If you're in debt or dealing with financial stresses day after day, your stress levels may start to build leading to physical and physiological changes in your body. These changes can lead to health issues such as hypertension, insomnia, and depression.

Follow the tips below to help improve your financial health.

- Cut up all your credit cards. If you must keep one, do not carry it with you.
- Organize all your financial records.
- Track your monthly spending and look for unnecessary expenses.
- Avoid late fees by paying your bills on time.
- If you can, make more than the minimum payment on your credit cards.
- Pay off debts with the highest interest rates first.
- Start a savings account and use that for unexpected expenses instead of a credit card.
- Make sure everyone in the family is on board with a financial plan.
- Consolidate higher interest credit card balances to one with a lower rate.



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31 Days of Saving

Dropping large amounts into your savings account at one time can put stress on you and your wallet. Try this! Deposit the amount listed on each date this month. Most of these amounts are less than the cost of your daily cup of coffee! It will be so easy to save money, you won't even know you're doing it.

1 Deposit: \$0.25	2 Deposit: \$0.50	3 Deposit: \$0.75	4 Deposit: \$1.00	5 Deposit: \$1.25	6 Deposit: \$1.50	7 Deposit: \$1.75 You've saved \$7.00 so far! Keep going!
8 Deposit: \$2.00	9 Deposit: \$2.25	10 Deposit: \$2.50	11 Deposit: \$2.75	12 Deposit: \$3.00	13 Deposit: \$3.25	14 Deposit: \$3.50
15 Deposit: \$3.75	16 Deposit: \$4.00	17 Deposit: \$4.25	18 Deposit: \$4.50	19 Deposit: \$4.75	20 Deposit: \$5.00	21 Deposit: \$5.25 You've saved \$57.00 so far! Keep going!
22 Deposit: \$5.50	23 Deposit: \$5.75	24 Deposit: \$6.00	25 Deposit: \$6.25	26 Deposit: \$6.50	27 Deposit: \$6.75	28 Deposit: \$7.00
29 Deposit: \$7.25	30 Deposit: \$7.50	31 Deposit: \$7.75	<p>Congratulations, you will start the new year with \$124 in your savings!</p> <p>Don't stop there! Go another round next month and watch those dollars continue to add up!</p>			