



**OVERCOMING  
FINANCIAL ANXIETY  
A WORKBOOK FOR THOSE WITH  
UNTAPPED POTENTIAL**

**ALICIA WATKINS, PHD, LCSW  
COACHINGWITHDRALICIA.COM**

**BOYCE WATKINS, PHD  
BOYCEWATKINS.COM**

**Welcome and Introduction .....3**

**Self-Assessment.....4**

    Anxiety Self-Test .....5

    Financial Anxiety Self-Test .....6

    Attachment Self-Test .....8

    Overall Stress Self-Test.....11

**Reflection..... 12**

    Emotion is Central to Healthy Financial Decisions ..... 13

    Adverse Childhood Experiences Survey.....16

    Your Money Timeline.....17

    Find Out Your Financial Wellbeing .....18

    Affirmations .....19

    Meditations .....22

**Solutions .....28**

    How to Free Yourself from Anxiety .....28

    10 Natural Ways to Reduce Anxiety .....29

    11 Powerful Ways to Overcome Fear and Anxiety .....30

    Action Strategies to Reduce Anxiety .....31

    Can Changing Your Diet Really Help Anxiety?.....32

    Discovering Your Self-Worth Despite Challenging Circumstances .....34

    14 Simple Ways to Add Happiness to Your Day.....35

**Financial Goals.....37**



# WELCOME AND INTRODUCTION

In the years I've been studying finance and spoken to thousands of people about the topic, I've noticed one common theme: Money is highly emotional. You can start by noticing how many hip-hop artists take on tag lines, like "Money Over Everything," or even get dollar signs tattooed on their bodies. Some of them wear diamonds in their teeth and love to rap about how much money they have in every other lyric. But hip-hop artists aren't the only ones who are obsessed with money: Much of our society has a deep emotional connection to commerce and finance. In fact, we sell ourselves into slavery over money, spending 100,000 of our waking hours on this earth serving a series of heartless corporations who take us away from our own children and stress us into an early grave.

This deep connection with money creates an even more profound question: What happens when our financial security is threatened? If your economic status is an important part of your identity, what happens when you lose your job, your wealth drops or you suddenly experience a decline in monetary assets? For some, the loss of net worth is a loss of self. For many of us, a lack of financial security is the key to deep insecurity. For men, it can mean no longer being an adequate provider. For women, it might mean experiencing the intense desperation of having to do whatever it takes to feed yourself and your children. These forms of anxiety aren't discussed very often, as we've grown accustomed to wearing masks in a society that doesn't encourage us to seek help. But the truth is that financial anxiety can be more intense than any other mental health issue we face in a complex society. Money is a life force we cannot ignore and losing our resources can turn a great day into a nightmare.

How you manage financial anxiety pays dividends in ways you can't even imagine. First off, you'll probably live longer, since your body won't be put through massive amounts of stress. Secondly, you'll understand how things ebb and flow in the world of investing. Just like the weather, there are good days with wealth and bad days. You can't appreciate the good if you don't experience the bad.

Talented therapists such as Dr Alicia Watkins are a godsend for those of us who come from families that are built on a foundation of intergenerational trauma. When I married her, I wasn't aware of all the benefits I would receive by sleeping next to a beautiful black woman who could give me the tools to heal from my own psychological pain.

It is also a myth that financial therapy is only for those who are suffering. It is for anyone who wants to find peace with the world and ways to enjoy the economic journey. It works for the rich, the poor and everyone in between. A wealthy person may find himself anxious over the thought of losing his money, the stress of complex business relationships, the economic struggles of divorce or the challenges of high expectations. A person in poverty has to deal with the stress of economic shame, paying the bills, providing for others, or the challenges of dealing with various forms of financial slavery in a capitalist society. It is very difficult to be poor in America, as we are taught that poverty is a form of weakness. At the same time, there is certainly value in learning the economic planning and training necessary to bring our families out of poverty. The point here is that all of us must find a way to cope with the madness around us. Dr Alicia is a person who can help you in this process. The answer is always out there somewhere. After you search the world for good answers, you must search within to find the best way to apply those solutions to your life. That's what this book will help you do and that's why I am proud to call Dr Alicia Watkins my wife.

-Boyce Watkins, PhD



## **SELF-ASSESSMENT**

Raising awareness is the most critical step in learning about yourself and how you operate when interacting with others. It is inevitable that you will have to deal with conflict and for many people this can make you feel a wide range of emotions. Your conflict resolutions skills relate to your own background and how you saw those in your family handle conflict with each other. To discover your own untapped potential, you must first discover and address any issues related to feelings of anxiety, financial anxiety, and stress.

Anxiety is often a result of fears that you may have about uncertain situations, places, and even people in your life. Most of the time, these fears are based on things that haven't happened yet. Maybe you worry if you'll do well in a job interview or whether a new colleague will like you. Those who haven't experienced anxiety may think it's foolish to worry about something that hasn't happened yet. But these feelings are very real. Experiencing anxiety occasionally is an aspect of the human condition. When you're overly focused on something that troubles you, you may find yourself dwelling on the situation.

Financial anxiety involves uneasy and unhealthy attitude toward your relationship with engaging and administering your own personal finances in an effective way. Thus, financial anxiety is a strong negative emotional response often associated with financial mismanagement as well as financial illiteracy. You can develop a pattern of anxious and adverse reaction when you need to deal with your personal finances. These feelings are typically rooted in early life and are related to significant childhood experiences.

Interpersonal interactions you experienced in your household has an impact on your ability to cope with the current stressors. If you felt valued and important to your primary caregiver who was available and responsive to your childhood needs, you have a secure attachment. If you had a caregiver that was rejecting to you or inconsistent in responding to your needs, you might have has an insecure attachment. Studies show that if you experienced any significant attachment disruptions, you can use money to compensate for the absence of an internalized secure bond. Thus, to buffer psychological pain you might use money to gain social approval, respect or attract attention.

To gain a better understanding of your own relationship with money, it is critical that you examine the extent to which you experience financial fear. Please complete the following self assessments for you to discover and eventually tap into your potential for optimum success. The self directed assessments tests your level of anxiety, financial anxiety, attachment styles, and overall stress.

-Alicia Watkins, PhD, LCSW, CCTP

# ANXIETY SELF-TEST

Over the last two weeks, how often have you been bothered by the following problems?  
Check all that apply to you.

- I feel rushed and pressured a lot.
  - I find it difficult to relax.
  - I have a paralyzing fear of specific things (bridges, heights, small spaces, spiders, etc.)
  - I often feel a sense of dread or impending doom.
  - I worry excessively.
  - I have difficulty being still – fidgeting, squirming,.
  - I have trouble falling asleep – can't turn my mind off.
  - I think about the same thing, over and over, ruminating about it.
  - I have difficulty concentrating due to obsessive thoughts.
  - I am hyper-vigilant – always waiting for something to happen.
  - I sometimes have shortness of breath or rapid heartbeat.
  - I am afraid to enter a room or interact with people.
  - I don't like to leave my home.
  - I have trouble making decisions for fear of making the wrong choice.
  - I feel nervous much of the time.
- Add up the number of statements that you checked above.

Score: \_\_\_\_\_/15

If you marked more than four of these statements, you may have anxiety. Some of these symptoms are

If you indicated any problems, how difficult have these made it for you to do your work, take care of things at home, or get along with other people?

---

---

---

---

---

---

---

## FINANCIAL ANXIETY SELF-TEST

	Never	Sometimes	Always
I find monitoring my bank account or credit card accounts very boring.	0	1	2
I prefer not to think about the state of my personal finances.	0	1	2
Thinking about my personal finances can make me feel guilty.	0	1	2
There's little point in saving money and being careful with it, because you could lose it all through no fault of your own.	0	1	2
Thinking about my personal finances can make me feel anxious.	0	1	2
I get myself into situations where I do not know where I'm going to get money to "bail" myself out.	0	1	2
Discussing my finances can make my heart race or make me feel stressed.	0	1	2
I do not make a big enough effort to understand my finances.	0	1	2
I would rather someone else who I trusted keep my finances organized.	0	1	2

*Add the score for each column*

+

+

---

Total Score (add your column scores) =

\*Note: If you scored higher than 10, you might have issues related to financial anxiety.

*Most people report that money is the number one source of stress. Think about your own finances. What has been your relationship with money?*

---

---

---

---

---

---

---

---

---

---

*How have you felt stress and tension related to money in your life? Where do you feel stress in your body? What are your coping skills when feeling stress?*

---

---

---

---

---

---

---

---

---

---

*Think back to when you were growing up, how was money discussed in your household? Or not discussed in your household? Do you have any painful memories related to finances? If so, what affect do you think this had on your current view of finances?*

---

---

---

---

---

---

---

---

---

---

# ATTACHMENT SELF-TEST

Record the number in the space provided below.

1  
Strongly  
Disagree

2  
Disagree

3  
Neutral

4  
Agree

5  
Strongly  
Agree

---

I find it difficult to allow myself to depend on others

\_\_\_\_\_

People are never there when you need them

\_\_\_\_\_

I am comfortable depending on others

\_\_\_\_\_

I know that others will be there when I need them

\_\_\_\_\_

I find it difficult to trust others completely

\_\_\_\_\_

I am not sure that I can always depend on others to be there when I need them

\_\_\_\_\_

I do not often worry about being abandoned

\_\_\_\_\_

I often worry that my partner does not really love me

\_\_\_\_\_

I find others are reluctant to get as close as I would like

\_\_\_\_\_

I often worry my partner will not want to stay with me

\_\_\_\_\_



1	2	3	4	5
Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree

---

I want to merge completely with another person \_\_\_\_\_

My desire to merge sometimes scares people away \_\_\_\_\_

I find it relatively easy to get close to others \_\_\_\_\_

I do not often worry about someone being close to others \_\_\_\_\_

I am somewhat uncomfortable being close to others \_\_\_\_\_

I am nervous when anyone gets too close \_\_\_\_\_

I am comfortable having others depend on me \_\_\_\_\_

Often, love partners want me to be more intimate than I feel comfortable being \_\_\_\_\_

---

*Add the sub scores for each column*

\_\_\_\_\_

A

\_\_\_\_\_

B

\_\_\_\_\_

C

\* Compare the three scores: Which category had the highest score? \_\_\_\_\_



# OVERALL STRESS SELF-TEST

Check any that apply:

- Difficulty sleeping
- Irritability/easily angered
- Relationship problems
- Impatience
- Increase in alcohol/drug use
- Changes in eating patterns – loss of appetite or overeating
- Racing thoughts
- Distracted/poor concentration
- Misplacing/losing things
- Cursing more than usual
- Slamming doors/drawers
- Forgetting things more than usual
- Tearful/crying more than usual
- Inability to relax
- Grinding teeth (day or night)
- Muscle tension, soreness, tightness
- Nail biting, lip biting, etc.
- Hair twirling/pulling
- Daydreaming
- Making careless mistakes
- Headaches and other pains
- Upset stomach, ulcers, IBS
- Excessive worrying, ruminating

## Scoring:

Count the number of check marks to determine your stress level.

- 5 or less                      Mild stress – try to take it easy.
- 6 – 10                         Moderate stress – you need to make some changes and learn stress management.
- 10 and above                You may be in the danger zone – talk to a medical provider ASAP.

**Exposure to stress can cause anxiety and depression, because the mind and body become overwhelmed by daily stressful events. Take a few moments to thinking about the main source of stress for you. Describe how this impacts your life.**

---

---

---

---

---

---

---



# REFLECTION

Please write the scores from your self-test below.

Anxiety: \_\_\_\_/15

Financial Anxiety: \_\_\_\_/18

Attachment:                 
                  A           B           C

Stress: \_\_\_\_/24

---

**What did you notice while you were completing the self-assessments?**

---

---

---

---

---

**How did it feel to complete the self-assessments?**

---

---

---

---

---

**What did you learn about yourself in completing the self-assessments?**

---

---

---

---

---

# EMOTION IS CENTRAL TO HEALTHY FINANCIAL DECISIONS

## Bowen's Differentiation of Self Inventory

These are statements concerning your thoughts and feelings about yourself and relationships with others. Please read each sentence carefully and decide how much the statement is generally true of you and on a (not at all) to (very) scale. Each item pertains to you, please answer the item according to your best guess about what your thoughts and feelings would be in that situation. Be sure to answer every item and try to be as honest and accurate as possible in your responses.

People have remarked that I'm overly emotional.	5	4	3	2	1
I have difficulty expressing my feelings to people I care for.	5	4	3	2	1
I often feel inhibited around my family.	5	4	3	2	1
I tend to remain pretty calm even under stress.	5	4	3	2	1
I'm likely to smooth over or settle conflicts between two people when I care about.	5	4	3	2	1
When someone close to me disappoints me, I withdraw from him or her for a time.	1	2	3	4	5
No matter what happened in my life, I know that I'll never lose my sense of who I am.	1	2	3	4	5
I tend to distance myself when people get too close to me.	5	4	3	2	1
It has been said (or could be said) of me that I am still very attached to my parent(s)	5	4	3	2	1
My partner could not tolerate it if I were to express to him or her my true feelings about some things.	5	4	3	2	1
Whenever there is a problem in my relationship, I'm anxious to get it settled right away.	5	4	3	2	1
At times my feelings get the best of me and I have trouble thinking clearly.	5	4	3	2	1
I'm often uncomfortable when people get too close to me.	5	4	3	2	1
It's important for me to keep in touch with my parents regularly.	5	4	3	2	1
There's no point in getting upset about things I cannot change.	1	2	3	4	5
I'm concerned about losing my independence in intimate relationships.	5	4	3	2	1
I'm overly sensitive to criticism.	5	4	3	2	1
When my partner is away for too long, I feel like I am missing a part of me.	5	4	3	2	1
I'm fairly self-accepting.	1	2	3	4	5
I often feel that my partner wants too much from me.	5	4	3	2	1
I try to live up to my parents' expectations.	5	4	3	2	1

If I have had an argument with my partner, I tend to think about it all day.	5	4	3	2	1
I am able to say no to others even when I feel pressured by them.	1	2	3	4	5
When one of my relationships becomes very intense, I feel the urge to run away from it.	5	4	3	2	1
Arguments with my parent(s) or sibling(s) can still make me feel awful.	5	4	3	2	1
If someone is upset with me, I can't seem to let it go easily.	5	4	3	2	1
I'm less concerned that others approve of me than I am about doing what I think is right.	1	2	3	4	5
I would never consider turning to any of my family members for emotional support.	5	4	3	2	1
I find myself thinking a lot about my relationship with my partner.	5	4	3	2	1
I'm very sensitive to being hurt by others.	5	4	3	2	1
My self-esteem really depends on how others think of me.	5	4	3	2	1
When I'm with my partner, I often feel smothered.	5	4	3	2	1
I worry about people close to me getting sick, hurt, or upset.	1	2	3	4	5
When things go wrong, talking about them usually makes it worse.	5	4	3	2	1
I feel things more intensely than others do.	1	2	3	4	5
I usually do what I believe is right regardless of what others say.	1	2	3	4	5
Our relationship might be better if my partner would give me the space I need.	1	2	3	4	5



Add up the numbers you circled for your final scale score (range 40 - 200): \_\_\_\_\_

## *Score Interpretation:*

### **0 - 50**

People in this range are guided more by what feels right and are very sensitive to disharmony. Their lives can be more functional except in times of stress. In the upper segment there's an awareness that feelings and moods should not dictate a life course. However, it is a struggle to stay on course when important others are mad or upset. More energy goes into relationships than into self-directed goals.

### **50 - 100**

People in this range are still guided more by what feels right and are very sensitive to disharmony. Their lives can be more functional except in times of stress. In the upper segment there is an awareness of principles and that feelings and moods should not dictate a life course. However, it is a struggle to stay on course when important others are mad or upset. More energy goes into relationships than into self-directed goals.

### **100 - 150**

People in this range still have a challenge to say what they think and feel to important others but they are willing to try. These people can adjust to changes in relationships without threatening others. In addition, they can derive satisfaction from both goals and relationships with others. These people know the importance of having open relationships with both the nuclear and extended

### **150 - 200**

People in this range can be defined as the most mature and autonomous whose families are also mature.

### *Note:*

People at the lower end of the scale have more anxiety and less interpersonal skills to deal with anxiety. They also tend to have more difficulty in relationships. People at the upper end of the scale know how to handle disagreements with others. They are more likely to have satisfied relationships.

Discuss any insights you obtained in how emotions play a part in your personal and professional life?

---

---

---

---

---

---

---

---

# ADVERSE CHILDHOOD EXPERIENCES SURVEY

## ACEs Self Assessment:

While you were growing up, during your first 18 years of life:

1. Did a parent or other adult in the household **often or very often**...  
Swear at you, insult you, put you down, or humiliate you?  
**or**  
Act in a way that made you afraid that you might be physically hurt?  
Yes                      No                      If yes enter 1 \_\_\_\_\_
  2. Did a parent or other adult in the household **often or very often**...  
Push, grab, slap, or throw something at you?  
**or**  
**Ever** hit you so hard that you had marks or were injured?  
Yes                      No                      If yes enter 1 \_\_\_\_\_
  3. Did an adult or person at least 5 years older than you **ever**...  
Touch or fondle you or have you touch their body in a sexual way?  
**or**  
Attempt or actually have oral, anal, or vaginal intercourse with you?  
Yes                      No                      If yes enter 1 \_\_\_\_\_
  4. Did you **often or very often** feel that ...  
No one in your family loved you or thought you were important or special?  
**or**  
Your family didn't look out for each other, feel close to each other, or support each other?  
Yes                      No                      If yes enter 1 \_\_\_\_\_
  5. Did you **often or very often** feel that ...  
You didn't have enough to eat, had to wear dirty clothes, and had no one to protect you?  
**or**  
Your parents were too drunk or high to take care of you or take you to the doctor if you needed it?  
Yes                      No                      If yes enter 1 \_\_\_\_\_
  6. Were your parents **ever** separated or divorced?  
Yes                      No                      If yes enter 1 \_\_\_\_\_
  7. Was your mother or stepmother:  
**Often or very often** pushed, grabbed, slapped, or had something thrown at her?  
**or**  
**Sometimes, often, or very often** kicked, bitten, hit with a fist, or hit with something hard?  
**or**  
**Ever** repeatedly hit at least a few minutes or threatened with a gun or knife?  
Yes                      No                      If yes enter 1 \_\_\_\_\_
  8. Did you live with anyone who was a problem drinker or alcoholic or who used street drugs?  
Yes                      No                      If yes enter 1 \_\_\_\_\_
  9. Was a household member depressed or mentally ill, or did a household member attempt suicide?  
Yes                      No                      If yes enter 1 \_\_\_\_\_
  10. Did a household member go to prison?  
Yes                      No                      If yes enter 1 \_\_\_\_\_
- Now add up your "Yes" answers: \_\_\_\_\_ This is your ACE Score.**

Money, as a complicated topic, creates discomfort. Your ACEs score may impact how financial decisions. How have your insights into your own previous painful experiences affect current financial behaviors?

---

---

---

---

---

---

---

---

---

---



# YOUR MONEY TIMELINE

Create a money timeline. Note the big and small money experiences in your past.

Current Age

Half way point in your life

Birth

(financial life for parents)

Reflect on how you felt in the notable financial moments in your life.

---

---

---

---

---

---

---

---

## FIND OUT YOUR FINANCIAL WELLBEING

Financial well-being is related to feelings of control over day-to-day, month-to-month finances. This involves the capacity to absorb a financial shock and being on track to meet financial goals. Having the financial freedom to make choices that allow for the enjoyment of life requires you to be in control of debt, bills, and with making ends meet.

Answer ten questions to measure your current financial well-being.

Part I: Read each statement below and indicate how well it describes you or your situation using the following response options. Write the number on the line in front of each statement that corresponds to your situation.

Completely 1	Very well 2	Somewhat 3	Very little 4	Not at all 5
-----------------	----------------	---------------	------------------	-----------------

\_\_\_\_\_ I could handle a major unexpected expense.

\_\_\_\_\_ I am securing my financial future.

\_\_\_\_\_ Because of my money situation, I feel like I will never have the things I want in life.  
(R: 1 = 5, 2 = 4, 3 = 3, 4 = 2, 5 = 1)

\_\_\_\_\_ I can enjoy life because of the way I'm managing my money.

\_\_\_\_\_ I am just getting by financially.

\_\_\_\_\_ I am concerned that the money I have or will save won't last.  
(R: 1 = 5, 2 = 4, 3 = 3, 4 = 2, 5 = 1)

Total Scale Score (Sum) = \_\_\_\_\_ [The lower the score the higher the financial well-being]

Part II: Read each statement below and indicate how well it describes you or your situation using the following response options. Write the number on the line in front of each statement that corresponds to your situation.

Always 1	Often 2	Sometimes 3	Rarely 4	Never 5
-------------	------------	----------------	-------------	------------

\_\_\_\_\_ I do NOT have money left over at the end of the month.

\_\_\_\_\_ Giving a gift for a wedding, birthday or other occasion would put a strain on my finances for the month.

\_\_\_\_\_ I am behind with my finances.

\_\_\_\_\_ My finances control my life.

Total Scale Score (Sum) = \_\_\_\_\_ [The higher the score the lower the financial well-being]

# AFFIRMATIONS

**Anxiety blocks my potential.** I achieve my greatest potential when I allow myself to have a clear mind. Removing anxious thoughts gives me the opportunity to focus on what is ahead.

Unexpected situations arise at work, but I avoid feeling uneasy about resolving them. I know that my experience is sound and serves as a guide for decision making. Embracing self-confidence relieves me of anxiety.

I constantly tell myself that I am capable. This mantra gives me a meaningful boost. **Staying calm gives me the mental clarity to figure out financial challenges.** Instead of feeling stressed about my expenses, I take frequent timeouts to breathe.

Acknowledging only what I am able to control takes my mind off what is out of my reach. **Each situation that burdens me lasts only for a time.** When I remind myself of that, I am more effective at finding solutions.

Dealing with contentious situations is easy for me because I choose to keep a level head. Comments and opinions that I dislike are beyond my control so I ignore them. When I take this approach, I am able to draw on my strengths and skill sets.

Today, I live a freer life when I rid myself of anxious thoughts. **My soul produces deep-rooted peace because I allow it to manifest positivity.** I am committed to rising to the occasion and offering my true potential at all times.

Self-Reflection Questions:

**What situations often cause me to become anxious?**

---

---

---

---

**How do my experiences impact my self-confidence?**

---

---

---

---

**When do I feel most confident about my potential?**

---

---

---

---

**Worries are easy for me to handle.**

There will always be worries in life. How I handle those worries is up to me, and I choose to handle them well.

Worries are easy for me to deal with because I know bothersome situations are only temporary. **Worries always pass so I allow them to float away.**

I am strong, brave, and able to dispel worries with a single thought. Instead of worrying over things, I make plans to overcome any challenges I see. **I move forward confidently, without fear or concern.** I know I can handle my life.

Anything that comes my way is okay, because I know I can deal with life. I accept the twists and turns that life gives me. I find ways to make lemons into lemonade, and use any worries to spur me forward rather than hinder me.

I make bold choices and take reasonable risks. I get ahead in life and accomplish my dreams and goals. **I refuse to be held back by fear.** Moving forward bravely is the only way to go and it is the way I choose to live my life.

I am comfortable with the way my life is working out. I know all things are for my ultimate good, even if they are scary at the time. I am brave and strong and I can conquer my worries each day.

**Today, I release all my fears and worries and accept only peace and joy.**

**Self-Reflection Questions:**

**How can I have fewer worries in my life?**

---

---

---

**What can I do to stay positive in any situation?**

---

---

---

**How can I encourage others to let go of their fears and worries?**

---

---

---

## **I release my worries.**

My worries about the future stare me in the face. My anxieties of the events of yesterday and what can happen tomorrow surround me. Though some of these concerns may be legitimate, I choose to live in the present and let go of these worries.

I remember that worrying is ineffective in controlling what can happen anyway. It is far better to spend my time and energy in seeking solutions for my challenges, or even an alternate path that allows me to avoid the obstacles altogether.

**I am a tower of power.** I decide to think positively about what lies ahead and throw the negative, self-critical talk to the side.

As I take a deep breath in, I inhale the good, and slowly breathe out all the negative.

I close my eyes and imagine my worries about past, present, and future events floating through the air away from me. I notice how funny it is that something so light that it can float in the air can weigh me down so much!

**Once my worries are gone, I see myself feeling light as a feather, and yet, as sturdy as a boulder.**

Today, I release my worries. I feel uplifted and confident about the future. I know that I am strong and capable of handling whatever comes my way.

### **Self-Reflection Questions:**

**What circumstances or situations have I been worried or anxious about lately?**

---

---

---

**How can I make a habit of releasing my worries on a daily basis?**

---

---

---

**What are some other ways in which I can practice relaxation to ease my stress?**

---

---

---

## **MEDITATIONS**

Mindfulness is a deterrent for anxiety. Learn to live mindfully by practicing the following.

1. There is no wrong way to do this: Just do it and know that everyone has wandering thoughts.
2. Begin your mindfulness practice by focusing on your breath, it will help ground you for the session.
3. Some people find it useful to use a mantra to focus on: That is a word or phrase that you say aloud and/or chant. It can be 'Om', something like 'Peace' 'Love' 'Calm' or anything you want. You can use an audio or video of guided meditation if that helps you stay focused.
4. When you find your mind wandering, and you will, simply return to observing your breath for a minute or so to get back into your practice. You might say aloud 'thinking' to label what occurred (your mind wandering to other things) without judging it as bad or good.
5. Observe: Your thoughts, feelings and sensations - this is the objective of mindfulness (though Buddhists would say there is no goal).
6. Release: Any thoughts, feelings or sensations without judgment – this is critical to get the benefits of mindfulness.
7. Label: Your thoughts, feelings and sensations, even the errant ones that occur when the mind wanders; this can be helpful in the 'observing and letting go' process.
8. The more you do this, the easier it becomes.
9. There are active forms of mindfulness for those who can benefit from something more involved, ie. mindful movement and mindful walking.
10. Begin by setting aside 5 minutes to practice mindfulness the first week, then increase it to 10 minutes and continue to increase your time every week or so until you are practicing 20 minutes. If you can't manage 20 minutes, do what works for you. Even 5 minutes

each day (or twice a day) will help you.

Conflict is difficult for many people. Those with anxiety may be prone to avoid conflict because it creates more anxiety or fear. Learning conflict resolution skills may help lower your anxiety.

1. **Prepare by getting clear about the problem.** Clarify your position by writing down talking points as reminders and to keep you focused.
2. **Practice your talking points with a friend or in the mirror.**
3. **Use deep breathing to control your anxiety prior to the meeting.** Take conscious breaths during the discussion.
4. **Be clear about your bottom line and the things you are willing to negotiate.** Understand that negotiation is part of the process and expect it.
5. **Look for points of agreement.** Find things that you agree on and talk about how to find a win-win solution that benefits everyone.
6. **Do your homework.** It helps to have a good idea of what the other person wants to strengthen your position in negotiations.
7. **Use assertive language.** “I want. . .” Or “I would like. . .” Ask what the other person wants, then work toward a solution that works for both of you.
8. **Ask for clarification or details about anything you are unclear on.**
9. **If you feel overwhelmed by the process, take a break.** Go to the restroom or get a drink and take some deep breaths.
10. **Give positive feedback.** Let the other person know that you see their point of view, or agree on certain key issues.
11. If you do not get the minimum you are asking for, suggest that you table the discussion for now and talk about it again later. **Don't give up or give in unless you are certain you have reached a stalemate.**

People respond differently to various activities. Some feel pleasant or refreshed, and others feel calm and relaxed after an activity like this one. Some people notice little change the first time, but with practice, their control increases - as well as the benefits. If you practice this activity, your relaxation should increase, and your anxiety will decrease.

- ▶ Forehead: Wrinkle your forehead, try to make your eyebrows touch your hairline for five seconds. Relax.
- ▶ Eyes and nose: Close your eyes as tightly as you can for five seconds. Relax.
- ▶ Lips, cheeks and jaw: Draw the centers of your mouth back and grimace for five seconds. Relax. Feel the warmth and calmness in your face.
- ▶ Hands: Extend your arms in front of you. Clench your fists tightly for five seconds. Relax. Feel the warmth and calmness in your hands.
- ▶ Forearms: Extend your arms out against an invisible wall and push forward with your hands for five seconds. Relax.
- ▶ Upper arms: Bend your elbows. Tense your biceps for five
- ▶ seconds. Relax. Feel the tension leave your arms.
- ▶ Shoulders: Shrug your shoulders up to your ears for five seconds. Relax.
- ▶ Back: Arch your back off the floor for five seconds. Relax. Feel the anxiety and tension disappearing.
- ▶ Stomach: Tighten your stomach muscles for five seconds. Relax.
- ▶ Hips and buttocks: Tighten your hip and buttock muscles for five seconds. Relax.
- ▶ Thighs: Tighten your thigh muscles by pressing your legs together as tightly as you can for five seconds. Relax.
- ▶ Feet: Bend your ankles toward your body as far as you can for five seconds. Relax.
- ▶ Toes: Curl your toes as tightly as you can for five seconds. Relax.

<b>Step 1</b>	Assume a comfortable position. You may lie down; loosen any tight clothing, close your eyes and be quiet.
<b>Step 2</b>	Assume a passive attitude. Focus on yourself and on achieving relaxation in specific body muscles. Tune out all other thoughts.
<b>Step 3</b>	Tense and relax each muscle group as follows:
<b>Step 4</b>	Focus on any muscles which may still be tense. If any muscle remains tense, tighten and relax that specific muscle three or four times.



## Step 5

Fix the feeling of relaxation in your mind. Resolve to repeat the process again.

### How Meditating Can Ease Anxiety

The fast-paced, hectic world we live in is fraught with situations that can cause us to feel an unhealthy amount of stress. This stress sometimes develops into, or manifests itself as, worries and fears, leading to feelings of anxiety. Have you fallen into this frustrating path?

If so, it's comforting to know that you can ease feelings of anxiety by understanding your worries and fears and taking action to get to the root of them. One of the prime natural methods to easing anxiety is the use of meditation.

Meditation is a basic self-help technique that can get you in better touch with yourself. It also relieves stress, relaxes your body, and calms your mind.

### Getting to the Root of Your Anxiety

Anxiety is a scary thing because it's your body's reaction to a fearful situation, except ***anxiety can form when there's no perceived threat***. You may even fall into a pattern where you're afraid of the fear itself, so you avoid situations that have brought out anxiety in the past.

However, you'll soon find that avoiding life does nothing to help you solve your challenges. You can enjoy much better results by figuring out the real causes of your feelings of anxiety. Participating in counseling or group therapy situations may help you understand these feelings. Another way to get to the root of your feelings is by practicing meditation.

### Starting Out With Meditation

There are different ways you can approach a meditative practice. You can start by just picking a time everyday when you can calmly be alone without distractions. Begin your meditation by taking deep breaths and focusing only on each breath as it goes in and out.

On a particularly stressful day, you might have more difficulty focusing on your breath. The thoughts of whatever is stressing you may keep getting in the way. When this happens, acknowledge the thought and then go back to concentrating on your breath. Eventually, you'll feel your mind grow calm.

As you calm your mind, begin purposefully taking notice of your thoughts. All you must do is notice them, and then return your attention to your breath again. If any thoughts make you uncomfortable or tense, relax your muscles and then focus on your breath again.

Try not to stress yourself out further by getting frustrated with the meditation process. As you continue to practice, ***it will get easier***, and you'll look forward to your relaxation sessions.

### Maintaining Your Practice

Meditating will help you become fully aware of the present moment. Remind yourself to spend a portion of every day in the present so you're not burdened by past and future stress. With regular practice, ***you'll be able to expand the amounts of time that you stay in the present***.

By continuing to meditate on a consistent basis, you'll begin to notice your true self. You can discover a lot about your life by maintaining awareness of the present moment. You'll also notice the way your body reacts to stress and anxiety and can take measures to counteract it.

### When Meditation Isn't Enough

Although meditating can go a long way toward easing your feelings of anxiety, sometimes meditation practice alone may not be your complete solution. In these situations, don't hesitate to ask for help. There are many treatment options that include other natural methods, counseling services, and even medications.

With meditation and other methods, if necessary, you can make your feelings of anxiety become a faint memory of the past. Be proactive about creating a life free from fears or worries, and start meditating today so you can look forward to a bright future!

## Using Prayer and Meditation to Calm Anxiety

If you feel anxious from time to time, that's completely normal. When anxiety becomes overwhelming, you may be tempted to seek solace in prescription medication, alcohol, or drugs. These methods, though, inherently bring problems of their own.

The good news is you can get through anxious moments on your own without mind-altering drugs. **Your worries can be transformed into peace with simple, natural strategies.** One of these techniques is using prayer and meditation.

## Which is Better: Prayer or Meditation?

The answer is simple: Use whichever you prefer. Some people have a close relationship with a higher power while others do not. No matter what your religious belief, you can conquer your anxiety through your thoughts and affirmations - no medication required!

If you like to pray, that's great. If you want to meditate instead, then do it! Whichever technique makes you feel the most comfortable is acceptable. This is about you getting better, and you know best what will make you feel at ease.

## How to Get Started

You can start on your path to an anxiety-free life right away and **it all starts with a deep breath.** Pull the air deep down into your diaphragm, and let it out slowly. Do this several times and you'll begin to feel calmer.

Are you breathing effectively? When you take in air, if only the top part of your lungs expands, your chest rises and falls. When you breathe the right way - the calming way - your *belly* rises and falls, not your upper chest, because your entire lungs are being filled with fresh air.

Avoid breathing from your upper chest only and you'll already be on the road to feeling calmer and less anxious. It's a simple thing to do and a great way to get started. The more you do it, the more it'll become automatic. Soon, you'll feel calmer without even thinking about your breathing anymore.

## Here are some other tips to help you feel calm while praying or meditating:

1. **Use your breathing like a mantra.** Inhale while you give yourself positive thoughts and feelings. Exhale anything negative you're thinking or feeling. Breathing is the rhythm of life. Use it to your advantage.
2. **Pray or meditate at the same time each day.** Spend a few minutes - it doesn't have to be a long time - in quiet reflection. Say good things to yourself. You can focus on your health, finances, family, or anything you want to make stronger. **Avoid negative thinking during this time.**
3. **Laugh.** Try saying "ho, ho, ho, he, he, he, ha, ha, ha" and other silly phrases out loud. When you do, you'll start to smile, then grin, and then laugh for real! And when you're laughing, you can't frown or feel

anxious!

4. **Pray or meditate with others.** Join a church, take up yoga, or find a support group for anxiety. Many others share your struggle, and you can feel better about yourself and more in-tune with others when you share your feelings.

### **Next Steps**

When you start your journey toward personal peace through prayer or meditation, *expect* to conquer your anxiety. However, avoid the trap of assuming you'll do it in one day, or even in one week. It took time to get where you are, and it'll take time to get back to where you want to be.

***The important thing is to take that first step and then enjoy and appreciate the journey.***

Every journey begins with that first step, and once you make it you'll be well on your way. Breathe. Laugh. Meditate or pray. Find time to think about and interact with others, rather than concentrating on your worries.

When you do these things, you'll become calmer and more focused. Most importantly, you'll be back to being happy again, and there's no greater gift you can give yourself than joy!



# SOLUTIONS

If you've had it with the stress and anxiety in your life, you can achieve peace, eliminate anxious thoughts and fears, and successfully overcome anxiety.

## HOW TO FREE YOURSELF FROM ANXIETY

Anxiety and worry can take over your life if you allow it to. Whether we like it or not, constant stress and worry can physically make us sick. The good news is that there are ways to help alleviate anxiety.

***The first step is to figure out exactly what you're stressing about.*** Is it something you can change? Is it something you have no control over? By determining the root of your anxiety, you can better understand how you can overcome it.

For example, if you're feeling anxious about losing your job, you have the capability to change this worry. You can work harder to prove that you're an indispensable part of the team or you can start searching for a new job. ***Taking action is the surest way to defeat anxiety.***

The truth is, there are plenty of situations in your life that you can change with some effort. For example, if you're concerned about your weight, the good news is that you can change it! You already know it takes a healthy diet coupled with regular exercise. Little by little, your weight will melt away and your health will improve.

By determining the root of your anxieties, and developing ways to turn them into something positive, you can often overcome them.

### **Here are some tips and techniques to help you manage your anxiety:**

1. **Know your anxieties.** Write down exactly what's causing your anxiety, then note down ways you can change the outcome. Knowing what you're up against is the key to feeling better about yourself and your current situation.
1. **Breathe.** Once you've pinpointed the things you need to change, sit back and take a breath. This form of relaxation can help you calm your racing heart and give you peace of mind.
  - Rapid breathing from anxiety can lead to a panic attack. Don't let it get that far. Breathe deeply and slowly as soon as you feel yourself become worried or anxious.
1. **Visualize.** Perhaps one of the most effective ways to overcome anxiety is the technique of visualization. Choose a quiet space in your home, light some candles, and close your eyes.

· Imagine yourself in your ideal situation. Feel how calm you are and visualize letting go of your worries. Think about how happy you'll be once your source of stress has been diminished. **Positive visualization can help you move toward the happier vision you've created in your mind.**

1. **Use positive affirmations.** When things get tough and you feel yourself losing control, repeat a positive statement over and over in your head. For example, if you're in need of a job, you can repeat something like: *"I am a valuable and hard working individual who is worthy of a fulfilling new opportunity!"*

· **Reaffirming positive thoughts repeatedly can help you believe that anything is possible.** The power of the mind is endless.

1. **Diet and exercise.** Eating a well-balanced diet and exercising can physically help you handle stress and anxiety. The stronger the body is, the stronger the mind is. It's a fact: if you abuse your body with junk foods or drugs and alcohol, your body and mind will react in a negative way.

· **Take good care of your body and it will help take care of your worries.**

1. **Seek support.** Talk to someone who has been in the same situation. Reaching out to friends and family or seeking professional help can do wonders to help you get rid of your anxiety.

· Once you've seen that someone else has gone through and overcome what you're experiencing, it gives you great hope that you, too, can do the same.

Anxieties are a part of everyday life. How you choose to manage them is what makes the difference. **Stop letting anxiety control you.** Take the reins and let anxiety and worries know that *you* are the one in the driver's seat of your life.

## 10 NATURAL WAYS TO REDUCE ANXIETY

Anxiety can take over your life without you really knowing it. It's important to stay in touch with your inner self to maintain balance and notice when there might be a problem.

If your anxiety is severe or causes you to panic, be sure to see a health professional. However, for day-to-day anxiety, **there are natural ways you can reduce anxiety by yourself.**

**Here are some herbs, tips, and techniques you can use to alleviate your anxiety:**

1. **Passionflower.** Passionflower is a popular herb that has been known to help reduce anxiety. For many, passionflower is as effective as some prescription drugs. **It also helps with insomnia since anxiety and insomnia often go hand in hand.**

1. Hypnosis can be a great way to relax and get in touch with your subconscious. Self-hypnosis enables you to perform techniques on yourself instead of requiring someone else's assistance.

1. Sometimes you may forget about the intense connection between how you feel and what you put into your body. Simply paying attention to getting a natural, well-balanced diet can help you reduce anxiety.

· **If eating right is difficult for you, be sure to take a multivitamin and avoid chemicals, processed foods, and caffeine when possible.**

1. A hectic schedule can cause anxiety. Perhaps it's time to drop some activities or manage your time in a more efficient fashion. Remember to schedule time for yourself to focus on activities that relax you.

1. St. John's Wort has been used as a supplement for centuries. It's a natural herb that can help with both depression and anxiety. It's best used for mild to moderate cases.
1. **Acupuncture.** Acupuncture is an ancient art that can reduce your anxiety by enabling you to feel calm and relaxed. It involves the use of thin needles that are used to relax your muscles.
1. If you feel that all you do is worry, it's time to pick a worry time. Choose a period of the day - maybe 5 to 6 PM - where you allow yourself to worry as much as you want. Worrying is simply not allowed or tolerated during the rest of the day.
  - Every time you feel worries arise during other times of the day, ***tell yourself that the worries have to wait for your worry time.*** You'll soon find that you won't really worry all that much during your worry time!
1. **Exercise.** Studies have shown that regular exercise can reduce anxiety. Exercise produces serotonin (the "*feel good*" hormone), relieves stress, increases oxygen levels throughout the body, and relaxes your muscles.
1. **Meditation.** Pick a time each day when you can meditate. Find a quiet, relaxing place and ***focus on your breathing while you relax.*** Next, immerse yourself in visualizing that you are living the life you desire. Meditation can relax, inspire, and motivate you.
1. **Valerian Root.** This is another natural anxiety herb. ***It's an excellent choice if you also have trouble sleeping.*** Valerian root can be taken as a tea or a capsule and should be taken approximately two hours before you go to bed.

Whether you choose a natural herb, activity, or life change to reduce your anxiety, you're making a good decision when you opt to go with a natural solution to your problem.

## **11 POWERFUL WAYS TO OVERCOME FEAR AND ANXIETY**

One of the curses of being able to think and reason is the ability to feel fear and anxiety, even when neither are warranted. ***Fear and anxiety can serve as helpful cues that there may be a situation that deserves caution, but after this is accomplished, they actually cause more harm than good.***

You create your own fear and anxiety. You can also create your own peace and serenity.

**Choose to minimize the effects of fear and anxiety in your life:**

1. **Breathing is the fastest way to derail fear and anxiety.** When faced with fearful thoughts or situations, we begin breathing quickly and shallowly. This begins a cascade of physiological events that result in feelings of fear and anxiety. ***It's possible to circumvent this process by breathing deeply and slowly.***
  - Try breathing quickly and shallowly for 60 seconds and see how you feel. Now try breathing slower and deeper. Notice the differences.
2. **Act normally.** Continue behaving as you would if there were nothing to fear. You can communicate to the fearful part of yourself that everything is okay. If you can act as if everything is fine, your brain will begin to believe it.

3. **Spend time with supportive friends and family.** A night on the town can work wonders to relieve stress and anxiety. A long, meaningful talk over a cup of coffee can be very beneficial.
4. **Have positive expectations.** Fear and anxiety are the result of expecting the worst. ***When you expect the best, you can't feel afraid.*** You'll feel excited instead.
5. **Start small.** Afraid of spiders? Look at photos of small, harmless spiders until you feel calm and relaxed.
6. **Let it go.** It's common for fear and anxiety in one part of your life to bleed over into other parts of your life. A rough morning meeting with the boss could ruin the rest of your day if you let it. Once the event is over, decide to let it go and move on.
7. **Sweat.** The chemicals that your body releases during times of fear and anxiety can last quite a while. One easy way to get rid of them is to exercise. ***Work up a sweat and watch your fear and anxiety melt away.*** This is also a much healthier way to deal with unpleasant feelings than drugs, alcohol, or overeating.
8. **Reward yourself.** After dealing successfully with a challenging situation, celebrate. This will help teach your brain that these stressful situations have a positive outcome. Buy yourself something small or do something enjoyable. Anything that puts you in a good mood is a good choice.
9. **Take action.** If you're worried, do something to resolve the source of your worry. By taking action, you're taking responsibility. You also become more focused on your plan, which takes your mind away from your worries. ***The more you do to resolve the situation, the less fear and anxiety you'll feel.***
10. **Distract yourself.** Sometimes there's nothing you can do about the situation. In those cases, distractions can provide relief. Ensure that your distractions are positive, such as reading something beneficial or getting some exercise. At the very least, avoid distractions that are unhealthy or lead to additional challenges.
11. **Use positive affirmations.** Keep your mind focused on positive thoughts by saying positive things to yourself. How you talk to yourself affects your mood and experience.

Fear and anxiety can be crippling if allowed to go too far. There are many techniques for minimizing these negative emotions. ***Those that feel fear and anxiety on a regular basis are experts at generating these feelings.***

Become an expert at generating feelings of peace and comfort, instead. It just takes practice.

## **ACTION STRATEGIES TO REDUCE ANXIETY**

Are you seeking a solution for your anxiety? Perhaps you've found yourself spending lots of time sitting around and worrying, only to end up having more anxiety over your anxiety!

***The only way to help the situation is to take action.*** You don't need to resort to anything drastic, but if you take action even in small steps it could make all the difference.

**Here are some action strategies for reducing your anxiety:**

1. A biofeedback device will show you the subtle things your body does when it gets anxious. It will record your actions, such as increased heart rate, perspiration, temperature, and strained muscles. These are things you don't normally notice.
  2. When the biofeedback device gives you these readings, you get to know your body better and you're then more able to counteract these symptoms and relax.
  3. **Talk with friends.** Feeling anxious also usually makes you feel quite alone. One way to combat this is to ***remain open about your feelings and communicate with other people***. Make time for your friends or family.
  4. You know yourself best and will be able to tell if you're having mild anxiety problems or severely life-altering issues. If your anxiety is showing an interference with your daily life, seek the advice of a healthcare professional.
1. **Meditate.** Meditation is certainly an action strategy even though it seems like quite the opposite. ***Your choice to be inactive is an action in itself***. Try to meditate by taking deep breaths in and out. Doing so will relax all of your muscles in the process and your problems will begin to fade away.
1. Start an exercise routine. Exercise gets the endorphins pumping and will actually relax you. When you engage in regular exercise you get your body into a healthy rhythm. You'll have a built-in break from anxious situations when you make time for exercise.
1. Starting a journal can be a real stress reliever. It's like you have a secret friend to vent to whenever you want. In addition to reducing anxiety, starting a journal might also be beneficial for you because it will help you preserve good memories, too.
1. Putting healthy foods into your body can help reduce anxiety. Analyze your current diet and pinpoint the items that might need to go. Enjoy the less healthy items in moderation while you increase your intake of the nutritious foods your body craves. Also, you may want to consider taking a multivitamin.
1. **Drink water.** This one sounds simple enough, right? ***The truth is that water has some amazing healing powers***. Be sure to get at least 8 glasses of clear fluids each day.
1. Play a sport or start a garden. Not only will you get some much-needed fresh air, but also you'll relieve stress while taking your mind off of your problems.

## Reducing Anxiety

The truth is there are many things you can do to actively reduce your anxiety. Make a list of the things you find relaxing and make sure that you allow yourself some time each day to do one of them.

***Focus on gaining better control of your mind.*** Don't let your thoughts run away with you. Instead, give yourself some time to unwind in the evenings. Most important of all, don't be too hard on yourself. Everyone deals with anxiety at some time or another, but you can use these tips to keep it under control.

## Can Changing Your Diet Really Help Anxiety?

Did you know that your diet can affect anxiety levels? If you're tired of only using medications for your anxiety, consider how you can incorporate lifestyle changes such as diet modifications to help. As with any change you may be considering, talk to your doctor ahead of time about any concerns you may have.



## Try these diet strategies to help lessen anxiety symptoms:

- 1. Eliminate alcohol.** Although there is a belief that alcohol can relax the body, it can be harmful for those with anxiety.
  - Alcohol affects the body in many ways, including making you more dehydrated. It can also affect hormone levels and other things that can lead to anxiety.
  - If you drink too much, you may not be eating enough food. Alcohol has a lot of calories and carbohydrates, but they're not healthy. Not getting the right nutrition can hurt your entire body and increase anxiety. Avoid using alcohol as a substitute for lunch or dinner.
  - **Experts point out that the toxins in alcohol can increase anxiety attacks.**
- 2. Watch out for caffeine.** It may not be easy to stop your coffee habit, and mornings may be more difficult. However, eliminating caffeine can help reduce anxiety.
  - Too much coffee can act like a stimulant for anxiety.
  - Coffee can increase your heartbeat and make you feel as if you're having a panic attack.
  - Caffeine is addictive, so you may have trouble eliminating it at first. Pay attention to the hidden sources of caffeine such as dark chocolate and other products.
- 3. Beware of refined sugars.** Refined sugars can make anxiety worse, and these sugars are hiding in many of the foods you may eat.
  - These types of sugars are included in a variety of products. Carefully read labels to ensure that there are no refined sugars.
  - Sugar acts like a stimulant, so your anxiety symptoms can increase.
  - **Refined sugars can be in many things that you might not even suspect**, including bagels, cereals, oatmeal, crackers, and other products. Even canned vegetables may have unnecessary added sugar.
- 4. Get enough B vitamins.** Research shows that a lack of B vitamins in your body can contribute to anxiety. Pay attention to how many B vitamins are in your diet.
  - It's easy to get a deficiency of these vitamins, so try to eat more legumes, meats, eggs, rice, leafy greens, and other sources of these nutrients.
  - Consider eating more asparagus and avocado. Studies have revealed that these two vegetables can lessen the symptoms of depression and anxiety. Avocado has B vitamins and asparagus has folic acid.
- 5. Look for your own triggers and eliminate them.** You may have specific foods that trigger anxiety, so it's important to determine which foods can negatively affect you in this way.

- **In some cases, the anxiety-triggering foods or beverages are linked to traumatic events.** A difficult memory can rise to the surface after eating or drinking them, causing anxiety.
- In other cases, food intolerances and allergies may cause anxiety. There are reports that show some people react to dairy, and it can mimic some of the symptoms of anxiety.
- **Many of the common triggers include dairy, gluten, processed foods, soda, and fried foods.**
- Keep a food journal and track how you feel after eating dairy, fried foods, or other things you suspect may be triggers. Make a note about your emotional well-being before and after eating each item. This will help narrow down the list and make it easier to see what food should go.

The food that enters your body can affect more than just the scale. It can also affect anxiety levels. Pay attention to what you eat each day and keep track of anxiety symptoms that manifest themselves after you eat certain foods.

## **DISCOVERING YOUR SELF-WORTH DESPITE CHALLENGING CIRCUMSTANCES**

Does life seem to be a struggle for you? Do you feel overwhelmed and frustrated much of the time? Do you wish you could experience something better? Fortunately, you *can* enjoy the exciting life you deserve.

Success is available to you despite challenging circumstances. It's important to remember, also, that your self-worth is *not* defined by your circumstances.

***What holds you back?*** Take some time today to question the beliefs you hold that limit your potential. If you look at a challenging circumstance as a wall that's impossible to climb, you need a fresh perspective. ***Within you is everything you need to thrive and excel.*** The more you question the validity of your limiting beliefs, the more success you'll experience in your life.

Think of a circumstance in your life that you believe is preventing you from something you want. Write it down, then get ready to challenge that limiting belief. If you do, you'll begin to move toward the success you deserve.

**Use these strategies to maintain a positive self-worth, regardless of your circumstances:**

- 1. Find the cause.** What is the cause of the circumstance in your life? Sometimes, limiting beliefs can serve as warning signs that help you avoid danger. What can you learn from this so you avoid triggering a similar situation in the future?
  - If the cause of your situation is unclear, ask friends and family for their input. Others see your life from a different perspective, and their input can be valuable in determining the root of your difficulty.
- 2. Get past the blame game.** You can often be your own worst critic. Fortunately, negative self-talk often has very little basis in reality. ***Choose to replace the doubts of your inner critic with more productive thinking.***
  - Once a negative thought has taught you its intended lesson, it has served its purpose. If you choose to hold onto those negative thoughts, they will begin to form a negative self-image in your mind. This unbalanced view of your talents and strengths holds you back.

- **Instead of dwelling on negative thoughts about your circumstances, learn the lesson and resolve to move on.** Find out what you can do differently to avoid a repeat of your present situation. Then, when negative thoughts enter your mind, choose to replace your self-talk with productive thoughts instead.
3. **Cut yourself some slack.** Recognize that you're human. Everyone makes mistakes, but your attitude determines your altitude in life. You *are* valuable regardless of your present predicament. You *are* worthwhile even when you slip up or falter. Your circumstances simply provide feedback and an opportunity to learn and grow.
  4. **Make the most of it.** When you recognize that you're valuable despite your circumstances, you'll begin to make the most of every opportunity. ***Stumbling blocks you face can become stepping stones to the success you deserve, simply by changing what you focus on.***
    - Instead of feeling helpless, ask yourself: "What's great about this?" Every situation provides something of value if you look for it.
  5. **Ask for help.** Loved ones and friends often see strengths in you that go without notice. Ask them what they believe your strengths are. This is where your self-worth is found. Everyone has something of value to contribute.
    - ***Once you recognize your unique talents, gifts, and abilities, you'll see life in a whole new way.*** You'll seek opportunities to use your talents to bless others. You'll gain confidence that comes from conquering challenges that once made you cringe.
    - Instead of allowing your circumstances to dictate who you are, you'll make the rules!
  6. **Live one day at a time.** Despite your best efforts, some days simply provide one frustration after another. When this happens, you have a choice. You can let your circumstances defeat you, or you can choose a more positive perspective.

Resolve today to find your strengths, learn from your difficult circumstances, and experience the joy you were created to experience. Instead of tying your self-worth to your circumstances, choose to see things as they really are. You were created with unique talents and gifts. When you find those gifts within yourself and put them to use, you'll know how valuable you truly are.

## 14 SIMPLE WAYS TO ADD HAPPINESS TO YOUR DAY

Every day has its ups and downs, but sometimes you might find more downs than ups! Rather than waiting around for things to change, ***you can make an active effort to add a little happiness to your day.***

Sometimes you may need to make a big effort, but most of the time all you have to do is something subtle and simple to completely change how your day turns out.

**Here are some easy ways to add happiness to your day:**

1. **Watch a movie.** Curl up with a big bucket of popcorn and your favorite movie. Leave all your worries behind you as you engage in an activity that you're sure to love.
2. **Watch your kids or loved ones.** Instead of focusing on yourself, take some time to place your attention on the people you love. Simply observe them and ***think about how much you appreciate the fact that they're in your life.***

3. **Call your best friend.** A phone call with a close friend is a great way to pass some time in a way that is comfortable and familiar to you. You can think about old times or enjoy planning something fun for the future.
4. **Go out for ice cream.** While it's not a good idea to indulge all the time, it's definitely okay once in a while. Grab your favorite treat whether it's ice cream, a smoothie, or even Starbucks.
5. **Enjoy nature.** Take in nature by watching the world around you. You can do this by going on a nature hike or even just observing the beauty of the stars at night.
6. **Take a hot bath.** This is a great way to bring happiness to your day, especially if you've found the day stressful. **Light some scented candles** to include the benefits of aromatherapy to the relaxing warmth of the bath.
7. **Play a sport.** Gather your friends and have a friendly competition. Sports are a fun way to get some exercise and relieve stress.
8. **Take a nap.** An afternoon nap may be just what you're looking for. **Even 15 minutes of shut-eye can help you feel more energized and happy.**
9. **Snuggle with your partner.** Take the time to appreciate your partner and snuggle up for some couple-time. It's a great way to reconnect, especially if you've been really busy.
10. **Be lazy.** Sometimes you might not feel as happy as you'd like because you expect too much from yourself. Take some time to simply be lazy, with no responsibilities, and give yourself time to recoup.
11. **Listen to your favorite song.** Your favorite song is bound to brighten up your day. Bring out your iPod or music player and start cranking up the tunes.
12. **Make casual conversation.** Strike up some lively conversations with strangers. If you're friendly and happy towards them, they'll likely be the same to you.
13. **Be thankful.** Reflect on all the things that you're grateful for in your life and write them down. You might be surprised at how long your list is! **Sometimes changing your focus to what's going right in your life is all you need to turn that frown upside down.**
14. **Enjoy time with your pets.** Pets are part of the family too. Snuggle up with your pet for some quality time together.

Always remember that the list is endless when it comes to ways to brighten your day. Be creative and try new activities that you might like. Most importantly, **seek a way to enjoy each moment**, and your life will be filled with new happiness.



# FINANCIAL GOALS

## How to Set Financial Goals and Achieve Them

### 1) Establish financial awareness

- a. How much debt do you have?
- b. What assets do you have?
- c. What are your income level and streams? (Teammates, etc)
- d. What are your expenses?
- e. What are your income generating opportunities?
- f. What expenses can be cut?

### 2) Make a Plan

- a. What's your five year economic goal? Your 10 year goal? Your generational objective?
- b. How are you going to Increased income?
- c. How are you going to increase your number of revenue streams?
- d. How are you going to reduce your expenses?
- e. Debt reduction plan
- f. Asset acquisition plan
- g. Human capital and productivity plan

### 3) Work the plan

- a. Daily execution of goals set in Step #2 – Wealth is an accumulation process
- b. Pay the high interest debt off first
- c. Acquire assets that are going to increase in value
- d. Reaffirm your 5 year plan daily and get back on track if necessary
- e. Work regularly toward networking and human capital accumulation

### 4) Protect the Outcomes

- a. Make a proper estate plan
- b. Ensure that you have proper insurance
- c. Maintain a diversified portfolio
- d. Train your successors to manage the empire after you're gone