

Things to do

Prioritize and plan

- Take a look at the state of your finances. One great way to do this is to keep a daily budget and review it after 2 weeks. Ask yourself what is essential and what can be trimmed? You might be surprised at where you find some extra money!

Communicate!

- Talk to your family about what's going on. Include your children. When everyone is on the same page, anxieties and fears diminish.

Face your fears

- Instead of letting the bills pile up or letting the phone ring endlessly, face the situation and get information. Knowing the facts, makes it easier to move forward. Don't be scared to ask for help. Often companies are willing to talk about a payment plan!

Things to do

Remind yourself and others that this is a stressful time and that engaging in healthy behaviors can help.

- Eating well and getting enough rest becomes even more important at time of high stress. Exercise and limiting the use of alcohol or other substances to cope with negative feelings can decrease the extra tension that often goes along with economic uncertainty.

Remember that extra support and guidance are available.

- Contact PERS for more individualized information or for additional support. We can help.

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Room 224, DiLorenzo TRICARE Health Clinic
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Common Reactions to Financial Stress



Pentagon Employee Referral Service

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In today's economy, financial woes are a constant source of tension. According to the American Psychological Association's 2010 Stress in America survey, 76% cite money as a significant cause of stress. When you add financial stress to the growing list of other factors that concern us, you might start to experience some symptoms that weren't there before. These symptoms can include:

Emotional

- Shock
- Sadness and despair
- Irritability and resentment
- Guilt
- Anxiety
- Helpless and overwhelmed
- Mood swings, emotional roller coaster
- Loneliness
- Apathy, lack of pleasure in anything
- Agitation
- Trouble concentrating
- Memory loss



Physical/Behavioral

- Stomach
- Weight loss
- Feelings of fatigue/exhaustion
- Headaches
- Chest pain/tightness/difficulty breathing
- Dry mouth
- Insomnia
- Sleeping too much
- Muscle tension
- Frequent illness
- Increase in substance abuse
- Procrastination
- Physical violence

When to Seek Professional Help

Stressors can impact us during all parts of a crisis situation. Usually this symptoms will be present for a week or two and subside after that. Or, we learn to adapt and use our coping mechanisms to deal with the situation. However, sometimes, our coping mechanisms stop working and the issue lasts longer than we anticipated. Take a quick inventory and ask yourself:

- Have I been experiencing these symptoms for longer than 30 days?
- Are my symptoms interfering with my ability to function at work and at home?
- Am I using alcohol or drugs to self-medicate?

If you answered yes to any of the above, consider reaching out to someone for help. You could talk to a friend, a family member, a spiritual or religious advisor, and/or staff at the EAP.