

The Power of You

BY EILEEN L. BERMAN



For the last few months,

I have discussed how to manage to survive these uncertain times. Themes such as self-empowerment and summoning group support stretch beyond the predicament of unemployment.

I discussed the power of words and the need to have a support system if you find yourself struggling with anxiety. To conclude this series, I am addressing, as promised in my last article, the need to make certain lifestyle changes in order to lower stress. For the sake of brevity, it all boils down to the power of *you*. This translates into actions you – not others – must exert in order to diminish your anxiety and feel optimistic about the future. Regardless of whether or not you have lost your job or feel in danger of finding yourself unemployed, the economy is such that it might behoove most of us to consider changing some of our habits.

Modifying your lifestyle has to do with looking at your present way of living through a different lens: the lens of the possibility of reduced income or the necessity of making a career change. To do so, you and your family might consider taking concrete and specific steps to change your current lifestyle in order to give you greater peace of mind.

The first thing you have to do is take a financial accounting of how you live. How much money is coming in monthly and how much money is going out monthly and yearly? This exercise gives the family a clear picture of exactly what you are dealing with and what each member of the family has to do to in order to reduce costs and

give yourself a greater cushion in the event your job or your industry goes belly-up.

If you have no specific budget, then now is the time to make one. A budget is the route to cutting costs and in any time of uncertainty that is the first thing you need to do. The first step is to determine what your present fixed costs are: light, heat, water, telephone, cable, Internet, mortgage or rent. Other fixed costs may include prescription medicines, loans and additional costs specific to your family situation.

Once you calculate your present monthly expenditures, you need to determine what you can either live without or reduce in order to lower this figure. Do you have cell phones? Do you maintain the cheapest plan that will work for you? Do your children have cell phones? Perhaps you might want to consider encouraging them to pay some portion of this cost. This might entail getting a part-time job or doing without certain luxuries in order to become more responsible in the affairs of the household.

What about the Internet? Do you need the fastest service or can you get along with a slower one that would reduce your monthly cost? And what about cable television? While you may be reluctant to give up all your cable stations, “basic” service is much cheaper and you might consider how many channels you use anyway.

All your costs need to be looked at in the same manner. Can you negotiate a lower interest rate on your mortgage? If you use oil for heating, can you find a lower cost per gallon by calling all the local firms in your area and compare prices?

While all these bills may seem incidental, they are not. Lumping them together and multiplying by 12, you will be amazed at how much they are costing you annually.

It is very important that you put away a certain percentage of your income in the event of an emergency. Experts suggest you keep six months of your living expenses in an account that you do not touch. This will give you peace of mind in the event something unexpected happens, which requires money beyond your monthly allowance.

In planning for the future while associated with an industry that you think is precarious, you may consider acquiring new skills. Learning something new can be extremely rewarding. It’s always best to contemplate these possibilities while you are feeling financially secure.

While these are only a few suggestions to regain or retain control of your life, I am sure you can think of many other ways to reduce your anxiety in stressful times. By enlisting the support of your family and involving each of them, this becomes a “family” project and will have a powerful effect in bonding together the children and parents working toward a common and stated goal.

This approach helps you turn danger into opportunity by enlisting the power of you!

Modifying your lifestyle necessitates looking at your present way of living through a different lens.

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