

Keeping the Lid On Financial Stress

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10 Signs that Financial Stress is getting out of hand:

1. Finding it nearly impossible to meet basic commitments; living from one paycheck to the next.
2. Being confused about your financial circumstances, unaware of monthly expenses, account balances, and other financial obligations.
3. Being in a constant financial crisis, such as bouncing checks, making only the minimum payment each month on a credit card, and using one credit card to pay another.
4. Having a pattern of taking personal risks, such as by letting health and car insurance coverage lapse because you lack money.
5. Buying things compulsively - even when you don't need them - because they are bargains, buying on impulse, and buying things only to leave them in your drawer or closet unused.
6. Expecting yourself to buy everything your children want because you never had those things yourself as a child.
7. Worrying constantly about your bills.
8. Developing physical symptoms, such as headaches and ulcers, as a result of money worries.
9. Arguing frequently with your partner about money and spending.
10. Avoiding any discussion of finances because of the anxiety it causes you.

Source: <http://www.nku.edu/~hcp/FINANCIAL%20STRES.htm>

Of course, these days all we hear about in the news is the Housing and Mortgage crisis. If you are having trouble paying your mortgage, Liz Pulliam Weston, the financial columnist says, "Check your options, get help, be realistic – and most of all, don't dawdle." Please check out her article for lots of helpful suggestions: ***Facing Foreclosure? 9 Options***

<http://articles.moneycentral.msn.com/Banking/HomeFinancing/FacingForeclosure9Options.aspx>

Another good resource about foreclosure is ***About Foreclosure: A Homeowner's Guide To What It Is, How It Works, And Options You May Have.***

http://www.larcc.org/pamphlets/housing/about_foreclosure.htm#Top%20of%20page

Connecticut's residents who are facing foreclosure on their homes may call **Mortgage Foreclosure Assistance Hotline (877) 472-8313** toll-free and receive advice and guidance regarding their mortgage problems. The free hotline will be open Monday-Friday, 8:00 a.m. to 5:00 p.m.

Call Solutions EAP at 1-800-526-3485 for assistance for all of life's challenges.

It's free, confidential and open to your family members.

Check us out on-line at www.solutions-eap.com