



Balancing Life's Transitions Through Help, Hope and Healing

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Strong Families in Weak Economic Times A Three-Part Formula for Success

LINCOLN, Neb. – Thursday, January 8, 2009 – Whether it's the result of a lost job, run-amuck holiday spending, in-over-your-head debt from poor choices, or simply fear of what's ahead in this struggling economy, financial stress creates a ripple affect in families.

“In times like these, we tend to take our stress out on those closest to us and either act out in hurtful ways or turn away from one another,” said Mary Spitsnogle, MS, marriage and family counselor with Red Tent Counseling. “It's a volatile situation because there can be as many emotions piling up as there are bills – feelings of anger, fear, frustration, insecurity and depression,”

Instead of snapping at or avoiding the ones you love most, bring the family together to face the problem head on, she said.

“It not only helps strengthen relationships, but teaches children valuable lessons about team work, money management and overcoming adversity,” said Spitsnogle.

Spitsnogle suggests a three-part formula for strengthening families in weak economic times, and open, honest communication is the first step.

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- Call a family meeting to talk about your fears and concerns, and then brainstorm solutions and ways to support each other. Let everyone speak freely and listen without judgment.

“Review the monthly budget and contribute ideas on how to reach savings goals – cut back on eating out, entertainment, or clothing, for example,” said Spitsnogle. “Are there ways to save on utilities or can working teenagers pitch in to pay part of a bill? Can you forgo cable television for a time and instead swap movies with friends or neighbors?”

The second step is creating an action plan and putting it in writing.

- To be accountable, you must put your goals in writing and set milestones along the way. Schedule regular meetings (weekly is best) to assess achievements and failures; don’t be afraid to revise the plan as you go. New habits take six to eight weeks to form, so encourage patience.

“Assign specific tasks to each family member so everyone feels involved and valued,” she said.

And finally, make the process fun. If it’s not fun, you’re less likely to follow through.

- Be creative. Consider a motto or a jingle for your plan and give rewards for reaching certain milestones. Write your goals on a plastic tablecloth, on the wall with washable markers or a poster board. Make a picture collage; a simple notebook will do, too.

If financial problems result in overwhelming feelings of anger, anxiety or depression, it may be time to seek outside help from a trusted friend, doctor, pastor or professional counselor.

“No situation is hopeless,” said Spitsnogle. “Find someone who can help put the situation in perspective, offer solutions and set you on the path to achieving realistic goals.”

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(Continued: “Three-Part Formula in Action” Follows)

Strengthening Families in Weak Economic Times:
Three-part Formula in Action (synopsis of actual family scenario):

Financial Stress: Paul and Karen have two children, Hannah and Maddie. Karen has chosen to stay home with her children for two years while her husband continues with his full-time job. The tough economic times forced her back to work. The family wants to save money, so that in a year Karen be at home full time.

Three-part Plan

Communication:

The family shares fears. Karen fears she will never get to be home with her girls and will always have to work. Paul feels pressure and burden to be a sole provider but wants to please his wife. Hannah fears she will be in afterschool care forever and she hates it. Maddie is afraid she won't get to be in gymnastics because there is no one to take her.

The family brainstorms solutions, agreeing to save money so Mom can be home. Suggestions include: forego the housekeeper and lawn care worker to save \$500.00 a month, Karen can work part time, Maddie can get rides to and from gymnastics with the coach, and Paul can work part time from home so Hannah does not have to go to afterschool care.

Action Plan: The family puts its plan in writing and schedules meetings the last Friday of each month. They agree to save 35 percent of monthly income to prepare for Karen's leave of absence, and keep the hired help as no one has extra time. Paul will work from home on Tuesday and Thursday afternoons, which will allow him to take Maddie to and from gymnastics. Hannah will not have to go to afterschool care these two days.

Karen's mother volunteered to meet the girls after school on Monday, Wednesday and Friday. This cuts the afterschool bill and Hannah gets to be at home. The money that went to childcare will go directly to savings.

Paul and Karen agree to go on a date once a week, using coupons when possible, and call on parents for free babysitting. They both agree to drink water in restaurants to lower the bill.

As a family they agreed to put off summer vacations for two years, setting a goal to go on a Disney cruise in three years.

Be Creative: The family writes a jingle, "We are a great family. We love to be together. If we save the green we will have a happy scene." Hannah makes a collage of their planned Disney vacation to hang in the kitchen as a constant reminder of their goal, and draws a picture of Mommy at home. The family celebrates goals each month with homemade sundaes after supper.