

Managing Tough Times

Money is on the minds of nearly every American. Fortunately, there are some strategies that have helped people through tough times before that might also help today. Whether it is your first experience with tough times, or you have been there before, you may feel a sense of loss that extends well beyond loss in income or lifestyle. There are things we can control. Our attitude and behavior are two.

Dealing with feelings is one of the first steps. Importantly, it maintains emotional and physical health. Uncertainty can keep us from making thoughtful decisions, but it doesn't have to. Prioritize what is important to you and focus on that. Simplify as much as possible and don't expect that you can do everything you want to at this time. Our goals and aspirations, give us something to work toward and look forward to. Staying physically active is important. Maybe it means walking outdoors, better yet find someone to walk with you.

Iowa State University Extension recommends individuals and families work toward developing five characteristics that enhance your personal resilience.

- ❖ **Positive** individuals focus on the “half-full” part of the glass (strengths) rather than the “half-empty” part (negatives).
- ❖ **Organized** individuals set priorities, but when necessary, renegotiate them during change.
- ❖ **Flexible** individuals are open to different options when faced with uncertainty.
- ❖ **Focused** individuals determine where they are headed and stick to their goals.
- ❖ **Proactive** individuals work with change rather than defend against it.

For more information on managing tough times, ask your county extension office for the publications “Managing Tough Times” series of three handouts or check out resources on the Iowa State University web site: <http://www.extension.iastate.edu/>