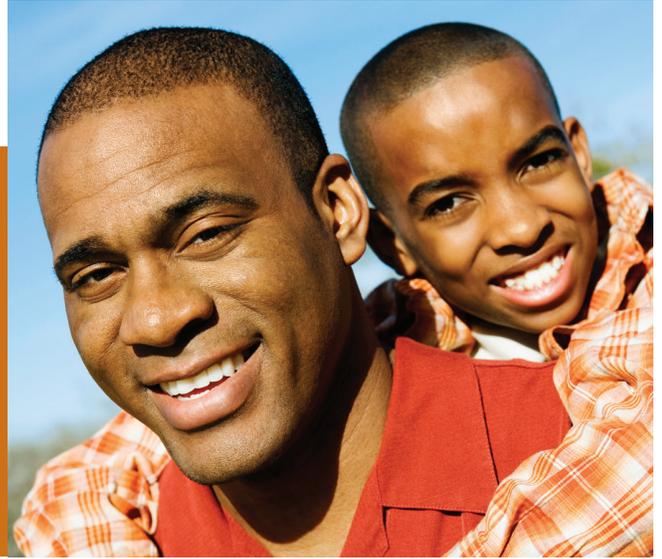


STRESS

Taking Charge

Using what you have to get what you want

It's Tuesday and, as usual, the five-member Harmon family is overbooked. Tom, a plumbing contractor, will meet a client at 6 p.m. Susan, who works at the local community college, will help with registration for evening classes. Both hope to be at the opening tip-off of 17-year-old Jeb's 7:30 p.m. basketball game. Leigh, their 15-year-old, will play alto sax in the pep band. Earlier that day Tom attended 12-year-old Peter's middle school science fair.



Stress can sometimes be traced to a single overwhelming event: a job loss, family change, or natural disaster. Much stress, however, creeps up gradually as people try to cram more activities into their lives or make their dollars stretch too far.

Knowing how to manage resources.

Successful managers set priorities, deal with unexpected events, assess resources, plan carefully, and carry out and evaluate the plan. They also are able to deal with unexpected events. You can apply these management skills within the family, but they are not a cure-all for being overcommitted. To stretch your resources, you need to make deliberate choices.

Setting priorities

Family members must talk openly with each other about what is important to them. Discuss where you want to be in the next year, the next five years, and even the next 20 years. Those short- and long-term objectives are your individual and family goals. Use your time, money, and energy to help you reach them.

Discussions need to focus on what your whole family wants, as well as what individual family members want. Individual desires should overlap with family goals. Without some overlap, managing resources will be difficult, and can lead to family conflict.

Dealing with unexpected events

Unexpected events usually require using resources that are earmarked for something else. You might accidentally sit on your glasses, find out your car needs new tires, or your house needs a new roof. Responding to such situations uses time, money, and energy.

Planning for interruptions by having savings or insurance can prepare a family to handle these events while continuing to work toward its goals.

Assessing resources

When planning how to reach a goal, start by assessing available resources. This includes human resources like knowledge, skills, and energy, and material resources such as money and goods. Time often is considered a resource, but it really is not. Rather, time is needed to use all other resources.

Think about how to assess family resources. What special knowledge and skills does each family member contribute? It may help if some family members develop more knowledge or skills as resources to meet family goals.



The lack of time is a common complaint of busy families. Yet everyone has 24 hours each day. Time is spent like money; time spent for one activity is not available for another activity.

Time and money provide convenient ways to estimate the use of other resources. How long will it take a family member to change the oil and filter in the car (to use his or her human resources, along with tools, an oil filter, and a supply of fresh oil)? What is the value of that person's time compared to the time of a garage mechanic? Comparing such alternatives can help you decide how to meet demands.

Planning

To plan, decide:

- on a specific goal
- the steps you take to reach your goal
- the order in which you take the steps
- how to judge if you've reached your goal

Begin with a clear idea of the desired outcome and the available resources. Be realistic about what you can and cannot accomplish, and be flexible.

A budget is a written plan of how you'll spend your money. Plans do not always need to be written but planning needs to take place; avoid letting things just happen.

Carrying out and evaluating the plan

Once a plan is in place, find out how well the plan is working and make adjustments as needed. If something did or did not work well, identify why. Were the plans detailed or vague? Did family members communicate, or did only one person have the responsibility to accomplish the task? Were allowances made for unexpected events? Answering such questions helps families develop skills that will help the next family plan go smoother.

When you need to change how you manage your resources

Sometimes a family's situation changes: a new baby, a job change, a child's entry into high school. At other times life may seem to be out of control. You may not have enough time or money for everything. Examine how you manage resources. Pinpoint areas where change can occur within two broad categories: increase your resources and decrease your demands.

Increase resources. Focus on ways to use family members' skills, knowledge, and energy to increase material resources that will help meet family goals. Identify ways to add income through applying for a higher paying job or a second job, working longer hours, or starting a small business. To make money go further, use smart shopping skills or develop the skills needed to do things yourself rather than hiring someone else to do them. Consider preparing more food at home instead of eating out as often or doing your own home maintenance and repairs.

Reduce demands. Delay some goals until a later date. Choose less expensive options, such as clothes from a second hand store. Limit activities to those most important to do now. Learn to say no. Let your family's priorities be your guide.

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