

DCC DOLLARS & \$ENSE

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Retail therapy When the going gets tough, go shopping?

Special points of interest:

- Spending, stress, and the correlation between them.
- What is Stress?
- Useful resources for learning about the cause and prevention of Stress.

We all understand that financial problems can create stress, but were you aware that stress can cause financial problems?

The average person assumes that the signs of stress are only physical. Headache upset stomach; sleep disturbances are

not the only indicators that we are stressed out. Emotional signs range from depression, anger, forgetfulness, loss of concentration and the inability to make decisions. When you pile on the stress from the outside world, family, and finances many of us are living on a tight rope. The end result of stress that is not resolved, or balanced is the onset of unwanted behaviors. Compulsive spending or what some may call "Retail Therapy" is often the behavior that is the result of stress.

The more we spend the deeper in debt we go, the deeper in debt we go the more stressed we are, the more stressed we are the more we need to shop. Does this sound familiar to you? Many people trying

to manage financial problems are not aware of how unmanaged stress is often a key component in creating the problem.

The moment we enter the mall we are looking for "something" to make us feel better. After all what is the big deal, the new shirt will make me feel better, now.

The truth is the new shirt will put me further in debt and in the end, create more stress. Awareness of our stress is the first step to changing our current behavior patterns. The good news is that the "tools" needed to manage stress are free. The simplest things can help manage stress and compulsive spending. Taking a deep breath, drinking a glass of water or a cup of tea are two things that you can do to disengage the stress immediately. Going for a walk, meditation, talking to someone are just a few suggestions that can help you find balance and prevent financial chaos.

This article has been written by Anne M. Farrell PHD, board-member of Delray Credit Counseling Corp.

WHAT IS STRESS?

ww.reutershealth.com

The stress response of the body is somewhat like an airplane readying for take-off. Virtually all systems (eg, the heart and blood vessels, the immune system, the lungs, the digestive system, the sensory organs, and brain) are modified to meet the perceived danger.

People can experience either external or internal stressors.

External and Internal Stressors

- External stressors include adverse physical conditions (such as pain or hot or cold temperatures) or stressful psychological environments (such as poor working conditions or abusive relationships). Humans, like animals, can experience external stressors.
- Internal stressors can also be physical (infections, inflammation) or psychological. An example of an internal psychological stressor is intense worry about a harmful event that may or may not occur. As far as anyone can tell, internal psychological stressors are rare or absent in most animals except humans.

Helpful Links

Job Stress, Stress Reduction Strategies, Stress Management Techniques, and other useful topics discussed at www.stress.org

The Medical Basis of Stress, Depression, Anxiety, Sleep Problems, and Drug Use
www.teachhealth.com

This site helps you deal with job-related stress. Here, you will find self-help and support to overcome stress in a range of situations:

<http://www.mindtools.com/smpage.html>

National Institute of Health
<http://www.nlm.nih.gov/medlineplus/stress.html#nlmniresources>

Ways to Cope with Stress
<http://familydoctor.org/167.xml>

Thoughts to Reduce Stress
<http://stressrelease.com/strssbus.html>

Sales Tax Holiday

Several states are offering a “Sales Tax Holiday” on back-school merchandise, waiving sales tax on clothing items, as well as supplies. Please visit www.taxadmin.org/fta/rate/sales_holiday.html for information on your state. The states participating are listed below:

North & South Carolina, Georgia, Massachusetts, Missouri, Iowa, Texas, Florida, New Mexico, Connecticut, District of Columbia and New York.