

Tips For Dealing With Financial Uncertainty

(NAPSA)—The recent crisis in the U.S. banking industry and the turbulence on Wall Street have many Americans worried about their financial futures. People are dealing with foreclosures, loss of savings and potential joblessness. In short, these are stressful times.

This stress can affect your relationships and even your health. Thankfully, there are ways to deal with stress in times of uncertainty, according to LifeSynch (formerly branded as Corphealth), an expert in health and productivity and a Humana subsidiary.

Don't Let Stresses Accumulate

“Whatever you do, don't let these stresses accumulate because they can be dangerous,” said Dr. Ken Hopper, LifeSynch's chief medical officer. “If stress happens too often or lasts too long, it can have bad effects, including headaches, upset stomach, back pain, trouble sleeping and even weakening your immune system, which makes it harder to fight off disease.”

LifeSynch, which manages employee assistance programs (EAP) across the country, offers the following tips for maintaining a healthy outlook in times of financial crisis.

- If news about the economy makes you worry, limit your exposure. During a market downturn, it may seem as if every newspaper and broadcast is telling about the falling market and what it might mean for the future. If you find that this kind of news makes you feel nervous, try to limit how much financial news you read, listen to or watch.

- Focus on what you can control. Shift your focus from the economic climate to those areas where you have control. Find ways to cut your spending, talk with family members about smarter ways to spend and save, and get



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together with friends and neighbors to discuss strategies, such as carpooling and clothing swaps.

- Learn ways to cope with anxiety and stress. It's important to learn some techniques that will help you relax during times of stress. These could include yoga, deep-breathing exercises or simply increasing the amount of sleep and physical exercise you get. It doesn't matter what you do to relax. What's important is that you find something that works for you.

- Avoid making any sudden financial moves based on fear or stress. Be sure to get expert advice before making any decisions, such as selling your home, borrowing from your 401(k) or changing investment options in your retirement savings plan. An expert can help you determine when the time is right to make a big financial move as well as help you understand the importance of sticking to a long-term plan.

- Try to remember all the other forms of wealth you have in

your life. Focus on relationships with your friends and family, your emotional and physical well-being and other positive things in your life, instead of worrying about your financial situation.

- Try to focus on living one day at a time instead of worrying about what may happen in the future. Many people find that making a conscious effort to focus on the “here and now” instead of thinking about the future can help calm financial fears.

- Don't be afraid to ask for help. A professional consultant may be able to help you handle the stress that comes with economic uncertainty. This help doesn't have to be costly, either. Many employers offer an employee assistance program (EAP) as part of their health care benefits. EAP services are generally free, available around the clock and always confidential.

To Learn More

For more information about the EAP programs, visit www.lifesynch.com/eap.