STRESS MANAGEMENT

Training for Employees at BYU–Idaho

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last rev. 2/2010
INTRODUCTION

Stress is a fact of life. No one escapes it. Some hate stress. Some put up with it. Some thrive on it. To some degree we all have positive and negative experiences with it. At times we are stimulated by pressure and challenge. At other times we feel overwhelmed and dread the hours or days that we must struggle.

“Stress management” is a concept which indicates that stress must be governed or “managed.” Life, with its increasing opportunities and demands, will present us with thousands and thousands of occasions to be challenged and stimulated, or to be overwhelmed. How we govern our lives will determine, to a large extent, whether we live life energized or filled with dread.

The intent of this workbook is to teach certain principles that are at the heart and core of managing stress, or in other words, managing and governing one’s resources, one’s life; not to provide a list of short-term techniques for relieving stress.

DEFINITION OF “STRESS”

We have all heard someone say: “I’m stressed out.” And chances are we have all said it ourselves. When we talk of being “stressed out,” what exactly are we talking about? What is “stress”? Use the chart below to write some of your ideas.

<table>
<thead>
<tr>
<th>Synonyms of “stress”</th>
<th>Antonyms of “stress”</th>
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<tbody>
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QUOTE

“Hard work never killed anybody.”

Signed,

some dead guy
PROBLEMS ASSOCIATED WITH HIGH STRESS

Physical

• Gastrointestinal problems
• Muscle tension
• Headaches
• Fatigue – Low energy
• Insomnia
• Depressed immunity

Emotional

• Anxiety, nervousness
• Depression
• Irritability
• Anger
• Fatigue – Emotional lows

Social

• Impatience
• Contention
• Withdrawal

STEP ONE: RECOGNIZE WHEN YOU ARE OVERLY STRESSED

If stress is to be managed it is important to recognize when you are reaching your limit and decide to do something about it. Many people operate under extremely high amounts of stress and never recognize it. They continue to push themselves too hard and “live for the weekends.” Others may simply live in denial. Overall, people generally underestimate its extent in their lives and its effects.

Some of the warning signs that you are overly stressed may include:

• Fatigue
• Digestive problems
• Headaches
• Muscle tension
• Mood problems
• Anxiety
**STEP TWO: IDENTIFYING THE SOURCE OF YOUR STRESS**

Identifying the source(s) of your stress is essential if you are to succeed in managing or even eliminating your stressors. Identifying the source(s) of your stress will take some thoughtful analysis and, most likely, some courage.

**A. Environmental Influences**

Keep in mind, people have different attributes (personality characteristics, traits, strengths, and weaknesses) and will therefore have different challenges. The development of these attributes are influenced (not “determined”) by a number of different things. These may include:

- **Physical Environment** (genetics/biology)
- **Social Environment** (family, friends, community)
- **Spiritual Environment** (characteristics of one’s spirit being)
- **Agency** (one’s ability to choose)

The environment (biologically, socially, etc.) that you inherit at birth does not determine your overall success in life. *How you react* to the environment and the problems that are given to you does.

**B. Working Toward Improvement**

Many people believe that God has a magic wand that he can wave over us and solve all of our problems. Others believe that God is a master puppeteer who controls every aspect of our lives. In reality, while God is omnipotent and can do much to aid and assist us, he has given us our freedom. He allows us to think, move, and be responsible for the decisions that we make. Overall, we can wish, plead, and even manipulate, but eventually, if we are going to improve our situation we must use our good sense, and the promptings of heaven, and do something to change our situation.

In the end, wishful thinking is not very productive. In essence, you can spend all day reading, but things will remain relatively the same (and may even get worse) if you never get around to confronting the obstacles before you and doing something about them.

Finally, remember, change takes time, courage, and consistent effort. Develop the courage to change the false beliefs and unhealthy thought patterns that cause you to act in unproductive, unhealthy, and unhappy ways. Develop the courage to confront the problems in your life. It may be uncomfortable for a time, but remember, after the storm comes the sunshine. Overall, be patient and continue to work to modify the situations in your life.
C. Causes of Stress  
(This is not a comprehensive list.)

- **Interpersonal Communications**
  - Consider your own weakness in this area (to often we blame others).
  - Consider the effects of other people’s interpersonal communication weaknesses upon you and what you can do about them.

- **Finances**
  - Societal pressures can affect personal economics.
  - Consider the manner in which you manage your finances, i.e. do you live within your means?

- **Negative Thinking Patterns**
  - **Victimization** (allowing outside sources [people or circumstances] to control your life).
  - **Perfectionism** (feeling that you have to be perfect to be of worth; feeling that you must respond to every stimulus, i.e. to “do it all.”).
  - **People-Pleasing** (basing your self-concept and behavior on everyone else’s opinion of you; includes a fear of disappointing people or having people angry with you).
  - **Controlling** (feeling a need to control everyone and everything to avoid pain and discomfort).
  - **Unrealistic Expectations** (consistently expecting more that you are able to achieve).
  - **Low Self-Concept** (thoughts of incompetence, unworthiness, and self-loathing).

D. Analysis: Questions to Ask Yourself

- What is “stressing me out”? Why?
- Is this a one-time problem situation or does this happen on a regular basis?
- Is this problem short-term or long-term?
- Is there a more deep-seated issue or problem at work?
- How can I resolve this issue? What are my obstacles?
STEP THREE: MANAGE YOUR STRESS

Short-Term, Immediate Techniques

• Take a walk.
• Listen to some music that calms you.
• Talk to a friend about your stressful situation.
• Spend time in nature.
• Take a nap.
• Exercise.

Long-Term, Ongoing Techniques

• Get adequate rest on a regular basis.
• Get proper nutrition.
• Exercise regularly.
• Set and enforce personal boundaries.
• Recognize your limitations and learn to say “no” as you reach them.
• Change negative thinking patterns.
• Engage in wholesome recreational activities on a regular basis.
• Establish some daily “me” time.
• Simplify your life.

QUOTES FROM BRIGHAM YOUNG

Instead of doing two days’ work in one day, wisdom would dictate to [the Saints], that if they desire long life and good health, they must, after sufficient exertion, allow the body to rest before it is entirely exhausted. When exhausted, some argue that they need stimulants in the shape of tea, coffee, spirituous liquors, tobacco, or some of those narcotic substances which are often taken to goad on the lagging powers to greater exertions. But instead of these kind of stimulants they should recruit by rest. Work less, wear less, eat less, and we shall be a great deal wiser, healthier, and wealthier people than by taking the course we now do. (Discourses of Brigham Young, pg. 187)

Be careful of your bodies; be prudent in laying out your energies, for when you are old you will need the strength and power you are now wasting. Preserve your lives. Until you know and practice this, you are not thoroughly good soldiers nor wise stewards. (Discourses of Brigham Young, pg. 193)
**Resources (Books)**

**Victimization**

- **Who’s to Blame** *(by Carmen Berry)*

**Perfectionism**

- **Believing Christ** *(by Stephen Robinson)*
- **Never Good Enough** *(by Monica Basco)*
- **When Is Enough Enough?** *(by Laurie Ashner)*
- **Within Reach** *(by Robert Millet)*

**People-Pleasing**

- **How to Say No without Feeling Guilty** *(by Patti Breitman)*
- **The Disease to Please** *(by Harriet Braiker)*

**Controlling**

- **If You Had Controlling Parents** *(by Dan Neuharth)*
- **The Control Freak** *(by Les Parrott)*

**Low Self-Concept**

- **Self-Esteem** *(by Matthew McKay and Patrick Fanning)*

**Conflict Resolution**

- **Difficult Conversations** *(by Douglas Stone, et al)*
- **The Power of Positive Confrontation** *(by Barbara Pachter)*

**Other**

- **Boundaries: Where You End and I Begin** *(by Anne Katherine)*
- **How to Stop Worrying and Start Living** *(by Dale Carnegie)*
- **Spiritual Roots of Human Relations** *(by Stephen Covey)*
- **The Highly Sensitive Person** *(by Elaine Aron)*
- **The Mind-Body Prescription** *(by John Sarno)*
**“STRESS MANAGEMENT RATING SCALE”**


Rates the probability of an individual suffering serious illness within the next two years of his or her life.

<table>
<thead>
<tr>
<th>Life Event</th>
<th>Score</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Death of a spouse or partner</td>
<td>100</td>
<td></td>
</tr>
<tr>
<td>Divorce or break-up with long-term partner</td>
<td>73</td>
<td></td>
</tr>
<tr>
<td>Marital separation</td>
<td>65</td>
<td></td>
</tr>
<tr>
<td>Jail term</td>
<td>63</td>
<td></td>
</tr>
<tr>
<td>Death of a close family member</td>
<td>63</td>
<td></td>
</tr>
<tr>
<td>Major personal injury or illness</td>
<td>53</td>
<td></td>
</tr>
<tr>
<td>Marriage or begin living with partner</td>
<td>50</td>
<td></td>
</tr>
<tr>
<td>Fired from job</td>
<td>47</td>
<td></td>
</tr>
<tr>
<td>Marital reconciliation (or partner reconciliation)</td>
<td>45</td>
<td></td>
</tr>
<tr>
<td>Retirement</td>
<td>45</td>
<td></td>
</tr>
<tr>
<td>Change in health of family member</td>
<td>44</td>
<td></td>
</tr>
<tr>
<td>Pregnancy</td>
<td>40</td>
<td></td>
</tr>
<tr>
<td>Sex difficulties</td>
<td>39</td>
<td></td>
</tr>
<tr>
<td>Gain of new family member</td>
<td>39</td>
<td></td>
</tr>
<tr>
<td>Major business readjustment</td>
<td>39</td>
<td></td>
</tr>
<tr>
<td>Major change in financial state</td>
<td>38</td>
<td></td>
</tr>
<tr>
<td>Death of a close friend</td>
<td>37</td>
<td></td>
</tr>
<tr>
<td>Change to different line of work</td>
<td>36</td>
<td></td>
</tr>
<tr>
<td>Change in number of arguments with spouse or partner</td>
<td>35</td>
<td></td>
</tr>
<tr>
<td>Taking out a substantial mortgage or loan</td>
<td>31</td>
<td></td>
</tr>
<tr>
<td>Foreclosure of mortgage or loan</td>
<td>30</td>
<td></td>
</tr>
<tr>
<td>Major change in responsibilities at work</td>
<td>29</td>
<td></td>
</tr>
<tr>
<td>Son or daughter leaving home</td>
<td>29</td>
<td></td>
</tr>
<tr>
<td>Trouble with in-laws or partner’s parents or friends</td>
<td>29</td>
<td></td>
</tr>
<tr>
<td>Event</td>
<td>Score</td>
<td></td>
</tr>
<tr>
<td>----------------------------------------------------------------------</td>
<td>-------</td>
<td></td>
</tr>
<tr>
<td>Outstanding personal achievement</td>
<td>28</td>
<td></td>
</tr>
<tr>
<td>Spouse or partner begins or stops work or school</td>
<td>26</td>
<td></td>
</tr>
<tr>
<td>Begin or end formal schooling</td>
<td>26</td>
<td></td>
</tr>
<tr>
<td>Major change in living conditions</td>
<td>25</td>
<td></td>
</tr>
<tr>
<td>Revision of personal habits</td>
<td>24</td>
<td></td>
</tr>
<tr>
<td>Trouble with boss or teacher</td>
<td>23</td>
<td></td>
</tr>
<tr>
<td>Change in work or school hours or conditions</td>
<td>20</td>
<td></td>
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<tr>
<td>Change in residence</td>
<td>20</td>
<td></td>
</tr>
<tr>
<td>Change in schools</td>
<td>20</td>
<td></td>
</tr>
<tr>
<td>Major change in recreation patterns</td>
<td>19</td>
<td></td>
</tr>
<tr>
<td>Major change in church activities</td>
<td>19</td>
<td></td>
</tr>
<tr>
<td>Major change in social activities</td>
<td>18</td>
<td></td>
</tr>
<tr>
<td>Taking out a loan for a lesser purchase</td>
<td>17</td>
<td></td>
</tr>
<tr>
<td>Major change in sleeping patterns</td>
<td>16</td>
<td></td>
</tr>
<tr>
<td>Major change in number of family get-togethers</td>
<td>15</td>
<td></td>
</tr>
<tr>
<td>Major change in eating habits</td>
<td>15</td>
<td></td>
</tr>
<tr>
<td>Vacation</td>
<td>13</td>
<td></td>
</tr>
<tr>
<td>Christmas</td>
<td>12</td>
<td></td>
</tr>
<tr>
<td>Minor violations of the law</td>
<td>11</td>
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</table>

**TOTAL __________

**KEY:**

Probability of suffering serious illness within two years.

<table>
<thead>
<tr>
<th>Score</th>
<th>Probability</th>
</tr>
</thead>
<tbody>
<tr>
<td>300+</td>
<td>80%</td>
</tr>
<tr>
<td>150-300</td>
<td>51%</td>
</tr>
<tr>
<td>150 or less</td>
<td>37%</td>
</tr>
</tbody>
</table>
“CHECKLIST OF COGNITIVE DISTORTIONS”

1. All-or-Nothing Thinking
   ▶️ You look at things in absolute, black-and-white categories.

2. Over Generalization
   ▶️ You view a negative event as a never-ending pattern of defeat.

3. Mental Filter
   ▶️ You dwell on the negatives.

4. Discounting the Positives
   ▶️ You insist that your accomplishments or positive qualities don’t count.

5. Jumping to Conclusions
   ▶️ Mind-reading: you assume that people are reacting negatively to you when there’s no definite evidence.
   ▶️ Fortune-telling: you arbitrarily predict that things will turn out badly.

6. Magnification or Minimization
   ▶️ You blow things way out of proportion or you shrink their importance.

7. Emotional Reasoning
   ▶️ You reason from how you feel: “I feel like an idiot, so I really must be one.”

8. “Should Statements”
   ▶️ You criticize yourself (or other people) with “shoulds,” “oughts,” “musts,” and “have tos.”

9. Labeling
   ▶️ Instead of saying “I made a mistake,” you tell yourself, “I’m a jerk,” or “a fool,” or “a loser.”

10. Personalization and Blame
    ▶️ You blame yourself for something you weren’t entirely responsible for, or you blame other people and deny your role in the problem.
Upsetting Statements

- It probably won’t work out.
- I “should” not feel this way.
- I “should” do… or You “should”…
- You must do things my way.
- You should just know…
- A perfect student is…
- A perfect mother (or father) is…
- At least if I worry it means that I care.
- I am not good enough at anything I do.
- Things never work out for me.
- I am just not a likable person.
- I never do anything right.
- I can’t make it through this.
- It will be horrible if I don’t make that goal.
- If others disagree with me then I must be wrong.
- Everything depends on me.
- If the Lord really cared about me he would…
- If others don’t agree with me then I must be wrong or they must not like me.
- Everyone can see right through me and knows all my thoughts.
- I would not be upset if you just…
- I will never get it done on time.
- I am not as smart or attractive as…
- I never have anything good happen to me.
- I can’t let them down.
- I must show I am happy at all times.
- If only…
- This should not happen to me.
- If I don’t worry something bad will happen.
- I always mess up.
- Everyone else can do it. What is my problem?
- I am never good enough.
- Nothing good ever happens to me.
- I must be a failure.
Calming Statements

- It is not worth getting upset over.
- Something bad could happen, but most likely won’t.
- I can handle this situation.
- Somehow things will work out.
- I can’t control others, but I can control how I react to the situation at hand.
- What a great opportunity to learn from this situation to help me be a better person.
- I am capable. I create my own happiness.
- I’ll survive and get through this.
- Five years from now, who will care?
- Step by step, line upon line.
- I’ll keep working on it.
- What is the worst thing that could happen?
- Typically the worst thing doesn’t happen.
- Let me put this into an eternal perspective.
- This is a good opportunity for me to grow and learn new things about myself.
- I would have liked to have done better, but at least I tried.
- There will be/can be a next time.
- No one can be loved by everyone.
- Worrying won’t help solve the problem.
- There is always next time.
- I can’t do anything about it now.
- It’s okay to not be perfect at everything I do.
- It is okay to make mistakes.
- I am a kind, caring, lovable, capable, intelligent, and beautiful person.
- Something else is bound to work.
- I hope it happens but I am not going to expect it to happen.
- It is okay to feel differently than someone else.
- I am learning to value myself.
- I can be more effective if I remain calm and objective about the situation.
- At least I am giving this a good effort.
- I’ll compare myself with myself rather than against others.
- I am learning and am a work in progress.
- I don’t have to do everything at once.
- It is okay to say “no.”
- I am still a good person.
- I am going to make it through this.
- If you don’t succeed, try, try, again (or try something else).
- My best is good enough. I am good enough.
- I am learning that I have much to offer.
- I prefer… I would like… I want… I hope…
Can’t find an hour to yourself? Here’s how to reclaim 365 of them, or more than 2 extra weeks a year – just for you

Switching off her laser pointer, the time management consultant my company had hired suggested that those of us gathered around the table put down our pencil, sit comfortably with both feet flat on the floor, and close our eyes.

“I want you to picture the one thing in the world you’d like to do if you had more time,” she said. Without thought, I instantly pictured walking through the woods with my dog, an intrepid West Highland white terrier named Bert. Bert and I had become inseparable.

“Now visualize yourself doing that one thing every single day of your life,” the consultant continued.

“Use your mind’s eye to notice the colors around you. Breathe in the richness of any odors. Put out your hand, and feel the surfaces around you. Now slowly open your eyes.”

The consultant smiled, looked directly at me, and asked, “Now how are you gonna make it happen?”

Why We Don’t Have Time to Play

As every woman knows, there’s already not enough time in a day... It’s not that we don’t know how to manage our time or set goals or prioritize. We do. So what’s keeping us from finding 1 little hour a day for ourselves? See if any of these scenarios seem familiar.

Has anyone seen my mind? You’re so stressed out that you can’t focus on what you’re doing. So you end up wasting time looking for lost keys, stray children, and whatever was in your hand the last time you looked.

I could do what I wanted if I knew what I wanted to do. You’re so busy running from home to work to dry cleaner to school to work to home that you simply haven’t taken the time to figure out what you’d do if you had any free time.

I don’t have time for me because it’s all used up by you. You’re afraid that if you take time for yourself, you won’t be able to do all the things you expect of yourself. You’re afraid you won’t be perfect....
Oh, no, I’m never too busy to help you reorganize your life – even if it means I don’t have one. You suffer from what Los Angeles psychologist Harriet Braiker, PhD, calls “the disease to please. People pleasers just can’t say no. As a result, their time is filled with compulsively meeting the needs of others. They expect to make time for themselves after they’ve taken care of everybody else, but the reality is that they never get to themselves.”

Clear the Decks

Stress, perfectionism, people pleasing, and the demands of life in the 21st century are pretty big obstacles to overcome on your own. That’s why Prevention asked a team of experts to help us deal with them and, in the process, get back 1 hour a day from our crazy life to spend on ourselves. We wanted just 1 hour to soak in the tub, hang out with friends, read a novel, ... or – like me – walk the dog in the woods.

Give the following suggestions a try. By this time next year, you’ll have gotten back a whopping 15 days in which to do whatever you please.

Analyze your time wasters. Everybody has a time waster that’s all their own. The key is to figure out what yours is, and then refuse to make it a recurring appointment in your date book.

For example, if you’re always rummaging around trying to find objects, then you need to get rid of the clutter and get organized – even if it means hiring someone to help you.

Stop saying yes. “Learning to say no is probably the one key skill to overcoming people pleasing,” says Dr. Braiker. If you have trouble doing it, try to buy a little time before responding. Answer every request with “Let me think about that and check my schedule.” It’ll get you out of a lot.

Don’t take the detours. Run through today’s schedule, and list all the things that distracted you from doing what you really intended to do, says Chicago therapist Maryann Troiani, PhD, author of Spontaneous Optimism: Proven Strategies for Health, Prosperity & Happiness (Castlegate, 1998). Maybe there was a television program you never meant to watch or a link to a Web site you never intended to visit – especially not at 1:00 a.m. Resolve not to let yourself get sucked in again.

Bring technology under control. “So many professional people start checking their voice mail Sunday night,” says Dr. Troiani. Or they read their e-mail to find out what to expect the next day. That not only robs you of downtime, she points out, but it cuts into the quality of time you spend with others. Use technology to make your work life easier – not expand it into a 24-hour day.
Be ruthless. “Make a list of everything you do for a month,” says Dr. Braiker, who is also the author of *The Disease to Please* (McGraw-Hill, 2001). Then assign 10% of everything on the list to someone else to do. Ask yourself “Is there anything on the list that gives you pleasure or creates meaning in your life? Keep that too. Anything that stresses you out should be a top choice for delegating. Just don’t be fussy about how others do the tasks that you relinquish, cautions Dr. Braiker. “You can’t get time back unless you realize that it’s more important for somebody else to do the job than it is for the job to be done exactly your way.”

Get rid of emotional vampires. “We want cheerleaders in our life,” says Dr. Troiani. “We don’t want those drainers and complainers who take up all our time and suck us dry. Complainers usually have one issue that they repeat 10 times. So when a complainer starts in, listen once, and say, ‘I hear you. Now what are you going to do about it?’” Help them brainstorm if you’d like. But if they don’t start coming up with solutions, dump them where they stand....

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**Quiz: Can You Say No?**

Read the statements below, and decide whether or not each applies to your way of thinking. If you agree or mostly agree, circle T for true. If you disagree or mostly disagree, circle F for false.

1. I can’t really take the time to relax until I finish all the things I have to do.  (T or F)
2. It is very difficult for me to turn down a request from a friend, family member, or coworker. (T or F)
3. My sense of identity is based on what I do for other people. (T or F)
4. I very seldom say no to anyone who needs my help or wants me to do them a favor. (T or F)
5. On a daily basis, I almost never really feel satisfied with how much I have accomplished. (T or F)
6. I am often so depleted by taking care of others that I have no time or energy left to enjoy my own life. (T or F)
7. I would feel guilty if I took time to relax or just to do something pleasurable for myself. (T or F)
8. I believe that nobody would really care about me if I stopped doing all the things I now do for others. (T or F)
9. I almost never ask anybody to do things for me. (T or F)
10. I often say yes when I would like to say no to requests from others. (T or F)
SCORING: Total the number of times you circled T to determine your overall score. If your score is between 7 and 10, you place a higher priority on pleasing others than on trying to take care of yourself. You just don’t say no. If your score is between 4 and 6, you should keep a careful watch to make certain you don’t lose your footing on the slippery slope of niceness. You are not saying no to others often or selectively enough. If your score is 3 or less, you’ve already figured out some of the solutions to becoming a recovered people pleaser. Build on your strengths to say no, and keep your own needs in balance with those of others.

(Excerpted from The Disease to Please: Curing the People-Pleasing Syndrome, by Harriet B. Braiker, PhD. Copyright 2001 by Harriet B. Braiker, PhD. Reprinted by permission of the McGraw-Hill Companies. Available wherever books are sold or by calling (800) 262-4729.)
“STRESS MANAGEMENT IDEAS”

(Reference: Kristin Erickson, BYU–Idaho, Adapted from “101 Stress Management Ideas”)

- Deal with the cause of the stress. Ask yourself: What is the real or underlying issue at hand?
- Live within your stress tolerance range.
- Realize that you cannot do everything. Realize that you cannot please everyone.
- Avoid saying “I should” or “I have to.” Instead say: “I would like to” or “I prefer....”
- Realize that you cannot change others. (Not only is this controlling but it takes away another’s personal agency.)
- Make realistic goals for yourself. Unrealistic goals cause unnecessary stress.
- Avoid unrealistic expectations of yourself or others.
- Face your fears. It might be helpful to write them down then address them one by one.
- Decide not to let the negative mood of others affect you in an adverse way. (Avoid taking on their “baggage.”)
- Don’t take on more than you can handle. Along with that, learn that it is okay to say “no.”
- Learn to be assertive (instead of being passive, aggressive, or passive-aggressive).
- Avoid dwelling in the past.
- Take life one step at a time. There can be many steps between point A and point B.
- Take a vacation. (There is nothing like a good relaxing vacation.)
- Improve your communication skills.
- Forgive. (Forgiveness is a powerful tool for freeing yourself from heavy burdens.)
- Allow time for yourself each day to relax and do something that you enjoy.
- Learn to delegate. You don’t have to do things by yourself all the time.
- Learn better organizational skills.
- Don’t play the “victim” role. Take responsibility for your personal happiness and avoid placing blame on others as to why you are not happy.
- Accept where you are at this phase of your life. Let Christ and the atonement make up for where you fall short.
- Read the scriptures. (Study how Christ solved problems.)
- Learn to express your wants and needs. (Example: “I really would like it if...”)
- Let go of perfectionist tendencies.
- Increase your sense of personal control. (Find healthy ways to feel more in control of your life.)
- Go for a walk. Take a nap. Go out to eat with friends. Watch a funny movie.
- Learn to trust.
- Be aware that some things will take time to resolve. Be patient with the process.
- Work through past emotional “baggage.”
- Create your own personal sanctuary where you can for peace and rest.
- Love yourself. Love others. Look for the good in yourself. Look for the good in others.
- Talk to your bishop, Relief Society or Elders Quorum president, home teachers or visiting teachers. Personal counseling with a professional counselor might also be helpful.
- Live within your means and avoid debt if possible.
## BUDGET WORKSHEET

### MONTH ____________________________

<table>
<thead>
<tr>
<th><strong>Net Income (after taxes and deductions)</strong></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Salary (1).</td>
<td>$_____</td>
</tr>
<tr>
<td>Salary (2).</td>
<td>$_____</td>
</tr>
<tr>
<td>Salary (spouse).</td>
<td>$_____</td>
</tr>
<tr>
<td>Other (interest, etc.).</td>
<td>$_____</td>
</tr>
<tr>
<td><strong>TOTAL NET INCOME</strong></td>
<td>$_____</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Expenses</strong></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Entertainment.</td>
<td>$_____</td>
</tr>
<tr>
<td>Food and Personal Care (misc.).</td>
<td>$_____</td>
</tr>
<tr>
<td>Housing.</td>
<td>$_____</td>
</tr>
<tr>
<td>Insurance (health).</td>
<td>$_____</td>
</tr>
<tr>
<td>Insurance (car).</td>
<td>$_____</td>
</tr>
<tr>
<td>Loan (car).</td>
<td>$_____</td>
</tr>
<tr>
<td>Loan (credit card).</td>
<td>$_____</td>
</tr>
<tr>
<td>Loan (other).</td>
<td>$_____</td>
</tr>
<tr>
<td>Medical (doctor bills, medicines).</td>
<td>$_____</td>
</tr>
<tr>
<td>Other.</td>
<td>$_____</td>
</tr>
<tr>
<td>Savings (clothing, vacations, b-days, auto repairs).</td>
<td>$_____</td>
</tr>
<tr>
<td>Tithes and Offerings.</td>
<td>$_____</td>
</tr>
<tr>
<td>Transportation (gasoline).</td>
<td>$_____</td>
</tr>
<tr>
<td>Utilities (gas).</td>
<td>$_____</td>
</tr>
<tr>
<td>Utilities (electricity).</td>
<td>$_____</td>
</tr>
<tr>
<td>Utilities (water, sewer, trash).</td>
<td>$_____</td>
</tr>
<tr>
<td>Utilities (telephone).</td>
<td>$_____</td>
</tr>
<tr>
<td><strong>TOTAL EXPENSES</strong></td>
<td>$_____</td>
</tr>
</tbody>
</table>
When I was a youngster in the ‘40s, I was blessed with the opportunity to spend every summer on my uncle’s farm in Michigan. It had a big, white farmhouse and red painted out buildings. One of my favorite spots was the front porch. It was the place where the family made closure on the day. The porch faced the west and after supper, I sat on the swing or in a rocking chair and watched the sun go down.

This porch provided a place where everyone slowed down at the end of the day. It was here that we heard the family stories about Uncle Dick and Joe. It was in this space that I first came to revere the life around me. The rhythm of the day was moving toward an end. The sounds of the frogs in spring or the crickets in the summer provided a symphony of sound as nature said its goodnight. In the twilight of evening, as youngsters we played games in front of the porch as the family elders looked on.

When it got dark, we came up and sat on their laps and listened to their conversation. And, if we were lucky, Dad would tell stories of his childhood growing up in the mountains of West Virginia. Sometimes he would make up stories that would scare us and make it hard to sleep that night. That front porch provided a special place of connection.

Often when we sat on that porch, we would hear a car coming down the gravel road from miles away. As the car passed, the driver would beep his horn or wave in recognition. Often it was a friend or relative who would stop to catch up on the news of the day.

The porch provided a safe place where we could connect with ourselves, with one another, with the Earth and its rhythm. The porch provided a connection point with our neighbors. When you were on the porch, anyone passing by knew they could stop. When you were on the porch, you were available to the life passing by. I yearn for a home with a front porch.

Today, our lives are moving too fast. Today, we don’t have time to use a porch. Homes today are not even built with a front porch. We may have decks in back, but that is for privacy. Today, when we approach the homes of others, it’s often with speed. We rush in and out of one another’s lives, often without connecting. Very little time is given to the ritual of closing a day. We often run at a blinding pace in our canyons of loneliness, almost fearful of making connections. We spend hours distracting ourselves with visual images of TV stories without revering our own stories.

I yearn for a home with a front porch. The front porch that I experienced as a young boy provided a “sacred space” in my life. When I let myself get in touch with this period in my life, I become aware of what a great gift that porch was.