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Surviving Tough Times in 2009

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Another year has passed and we are well into 2009 with the inauguration of a new president who just inherited a sour economy, two wars, a huge government deficit, a failed financial system and a broken health care system. With more business failures, job losses and home foreclosures looming every day, the American Family is more stressed than ever. Now is the time to have a heart-to-heart talk with your spouse to review your family goals and plan a workable budget. This is also a good time to talk to children about the necessity of looking at spending patterns. As we enter one of the worst recessions on record, it will be more important to stick to a monthly budget, eliminate credit card debt and save money for the tough months ahead.

January is a good time to renew the financial goals for your marriage and family. With Valentine's Day coming up February 14 is the perfect time to lavish positive attention on your spouse. Remind each other of your vows to stick it out "for better or worse, in sickness and health, 'til death do us part." Tough times will pass, but the relationship and love that you invest in each other will last as long as you both shall live.

To help you get through "tough times", consider these thoughts:

1. Take time to listen to each other! Set aside some time each day with a cup of coffee and hear the concerns expressed by your spouse.
2. Spend time with your children by monitoring their homework, attending their school functions, coaching their team, taking them to church or the synagogue, and listening to their concerns.
3. If you have suffered the loss of a job, apply for unemployment and community resources such as food stamps and low-rent housing (if eligible), and contact your creditors for an extension to pay your bills.
4. If you are job hunting, network with people you know who will help you. It is nonproductive staying at home searching for a job and sending your resume' on the internet. After obtaining some leads, apply in person at each company's Human Resource Office. Or, apply for a temporary job to get you in the loop.
5. If you have some money, enroll in a community college course to upgrade your current skills or learn a new skill that will make you more marketable. If you don't have money for a course, contact the financial aid department at the community college for a scholarship or loan.
6. If you are faced with the possible loss of your home, do everything you can to avoid a foreclosure. The mortgage lending companies really don't want you to default, and they may have a special program to help you. Stay in contact with your lender and ask for an extension or if you are eligible for a program.
7. Review your monthly spending patterns and see where you can cut expenses. Are you eating out too much? Could you take your lunch to work? Are you taking advantage of sales for necessary items? Are you regulating the thermostat and turning out lights when you leave the house? Are you spending too much money on clothing and personal grooming? Can you do your own housework and mowing?
8. Stay healthy with regular exercise, nutritious meals and get enough sleep—that goes for everyone in the family! Wellness checkups with your family doctor and dentist will prevent serious health problems.

If you or anyone in your family needs counseling for a career change or personal counseling to address losses or changes in your life, check out our web site at www.texasicounselors.com. Our rates are affordable.