Healthy Debt Stress Management

With fuel and food prices on the rise and the economic crunch targeting more of us, money has become a leading source of stress for Americans. In studies by the American Psychological Association, an increasing proportion of respondents cite money as a significant source of stress in their lives. An AP-AOL poll revealed that debt-related stress was 14% higher in 2008 than in 2004. The following demonstrates how high levels of debt-stress can affect one's health:

- 51% of those who have high levels of debt-stress suffer muscle tension in their back
- 44% have migraines and headaches
- 29% suffer from severe anxiety
- 27% have ulcers or other digestive problems
- 23% go through severe depression
- 6% have had a heart attack

(Source: AP-AOL HEALTH POLL)

This survey revealed that debt-stress can lead to serious injury and health problems if not managed appropriately. Let's look at a few ways you can manage your financial stress so you can raise your chances of living a healthy life both physically and financially.

Recognize the problem exists. Knowing you suffer from debt-stress is the first step to resolving it. Being in denial will only make it worse. Congratulate yourself because you have already taken a big step towards reducing the stress in your life by signing up with Financial Strength Builder™.

Exercise. Evidence shows that exercising can significantly help reduce all types of stress. One of the most helpful stress reducers is yoga. If that's not for you, just taking a walk or riding your bike in the fresh outdoors can significantly help. When you're feeling like there is no hope and you begin worrying about your finances, try to exercise a little. It won't make your problems go away, but it may help lower your stress and anxiety.

Take deep breaths. You've probably heard this one before. Did you know when you slowly inhale and exhale your heart actually slows down? It might not seem like it, but if you focus on your breathing for a few moments every time you feel stressed, it may help you calm down.

Take small and frugal steps. Start being more frugal today. What can you cut back on right now to help reduce the amount you are spending each month? Maybe it's simply a cheaper haircut? Can you cut back on your cable or telephone? By bringing awareness to your behaviors and making small changes, you will ultimately feel proud of yourself and begin to experience lower stress levels.

If you suffer from debt-stress, think about the four tips mentioned above. These small techniques may drastically help reduce the stress you may be facing every day.