

FOCUS

Vista Psychological & Counseling Centre, LLC

I'M SO STRESSED OUT!

Is it stress or anxiety?

Stress

- ◆ Generally is a response to an external cause, such as taking a big test or arguing with a friend.
- ◆ Goes away once the situation is resolved.
- ◆ Can be a positive or negative. For example, it may inspire you to meet a deadline, or it may cause you to lose sleep.

Anxiety

- ◆ Generally is internal, meaning it's your reaction to stress.
- ◆ Usually involves a persistent feeling of apprehension or dread that doesn't go away, and that interferes with how you live your life.
- ◆ Is constant, even if there is no immediate threat.

Both Stress and Anxiety

- ◆ Both stress and anxiety can affect your mind and body. You may experience symptoms such as: excessive worry, uneasiness, tension, headaches or body pain, high blood pressure, and/or loss of sleep.

Twenty-One Ways to "Give Good No"

Saying "no" can be really hard. But **Christine Carter** has a three-step plan to get there.

It's a slippery slope that starts with taking care of other people's needs at the expense of your own, and ends with being too tired (and sometimes sick) to take care of anybody's needs, your own included (much less do anything fun, like go to a party). Perhaps this is obvious, but just to spell it out: When we get sick and tired, we have a hard time feeling happy, and a hard time fulfilling our potential, both at home and at work. But saying "no" can be really hard. It takes practice to say no in a way that doesn't offend people, much less to say it in a way that makes folks feel happy they asked. Giving no that good takes practice. Here is a three step plan. **Step One: Prepare yourself to say "no"**. It is much easier to say no to an invitation when we have a concrete reason for doing so — a way to justify our refusal beyond the vague notion that we should avoid the commitment in question. This means that we need to create the reason for saying no *before* we need it—we need a decision making structure, or "rules" to guide us so that we don't have to agonize over every invitation. For example, one rule I have for myself is that I don't go out more than two nights in a given week, because I know that when I do this, I get cranky, tired, and run down. So if someone asks me about a third evening one week, I have the structure I need to tell them I'm not available (but thank you for asking!) Similarly, I only meet people during the workday for lunch or coffee two times per week, I only do two speaking engagements a month, and I only do one phone interview a day. In addition to making rules for myself, I block out time on my calendar for things like writing (in the morning, when I'm most productive), hiking (in the afternoon, when I need a break), and for tackling administrative tasks (on Fridays, when I'm most inclined to want to just tick stuff off my list). This means that a lot of time on my calendar is blocked out, which can be really annoying to people who are trying to make an appointment with me. At the same time, however, blocking the time out for the things I need to do to feel calm makes it totally clear to me when I'm just not available. This makes it much easier to give good no. Finally, if I'm *available* to do something, I don't say yes before asking myself a very important question: Do I *want* to do this thing, or is it that I feel I "*should*"? Will saying "yes" bring me joy or meaning? Or will I feel dread or regret when this particular event or task rolls around? I've learned to notice when I'm glad I said "yes"; it has helped me realize how much happiness I get from helping other people.



(continued)

Ways to Cope

- ◆ Keep a journal.
- ◆ Download an app with relaxation exercises.
- ◆ Exercise and eat healthy.
- ◆ Avoid excess caffeine.
- ◆ Identify and challenge your negative thoughts.
- ◆ Reach out to your friends or family.

Find Help

If you are struggling to cope, or the symptoms of your stress or anxiety begin to interfere with your everyday life, it may be time to talk to a professional. Find more information about getting help on the national Institute of Mental Health website at:

www.nimh.nih.gov/findhelp

Source: National Institute of Mental Health. (2020). I'm So Stressed Out! Infographic (NIMH Identifier No. OM 20-4319). U.S. Department of Health and Human Services, National Institutes of Health. Retrieved January 11, 2023, from: <https://www.nimh.nih.gov/sites/default/files/documents/health-publications/so-stressed-out-infographic/so-stressed-out-infographic.pdf>

One of the joys of middle age is that I now feel confident that if I do only the things that I really feel compelled to do (rather than the things I used to do because I thought I “should” do), I end up contributing more. If I find myself considering an invitation because I’m worried about what other people think of me, or because I think it will “look good on my resume,” I just say no. **Step Two: Say no.** I’ve found it incredibly helpful to have go-to ways to just say no. I mostly use “I’m already booked” strategy (see below), because that is most often the reason I can’t do something. Here are some other tactics —21, count ‘em! —that work for me:

1. **Vague but effective:** “Thank you for asking, but that isn’t going to work out for me.”
2. **It’s not personal:** “Thank you for asking, but I’m not doing any interviews while I’m writing my book.”
3. **Ask me later:** “I want to do that, but I’m not available until April. Will you ask me again then?”
4. **Let me hook you up:** “I can’t do it, but I’ll bet Shelly can. I’ll ask her for you.”
5. **Keep trying:** “None of these dates work for me, but I would love to see you. Send me some more dates.”
6. **Try me last minute:** “I can’t put anything else on my calendar this month, but I’d love to do that with you sometime. Will you call me right before you go again?”
7. **Gratitude:** “Thank you so much for your enthusiasm and support! I’m sorry I’m not able to help you at this time.”
8. **Give Dad a chance:** “You know, I feel like moms are always getting to do the holiday parties at school. Let’s ask Dad if he wants to help this year.”
9. **5-Minute Favor:** “I can’t speak at your event, but I will help you promote it on my blog.”
10. **Just No:** “Thanks, I’ll have to pass on that.” (Say it, then shut up.)
11. **Gracious:** “I really appreciate you asking me, but my time is already committed.”
12. **I’m Sorry:** “I wish I could, but it’s just not going to work right now.”
13. **It’s Someone Else’s Decision:** “I promised my coach (therapist, husband, etc.) I wouldn’t take on any more projects right now. I’m working on creating more balance in my life.”
14. **My Family is the Reason:** “Thanks so much for the invite, that’s the day of my son’s soccer game, and I never miss those.”
15. **I Know Someone Else:** “I just don’t have time right now. Let me recommend someone who may be able to help you.”
16. **I’m Already Booked:** “I appreciate you thinking of me, but I’m afraid I’m already booked that day.”
17. **Setting Boundaries:** “Let me tell you what I can do...” Then limit the commitment to what will be comfortable for you.
18. **Not No, But Not Yes:** “Let me think about it, and I’ll get back to you.”

Is Infidelity Contagious?

Most people who enter into monogamous relationships do so with every intent of staying faithful. Yet new research conducted by my co-authors and me suggests that some surprising factors may push partners toward infidelity—including spending time around others who see cheating as acceptable.

In our study, published in the journal *Archives of Sexual Behavior*, we exposed romantically involved participants to others' cheating behaviorism then tracked their responses as they thought about or interacted with attractive people. In some studies, participants were exposed only to romantic cheating; in others, they learned about people who behaved unethically in other domains, such as college student who plagiarized essays. Participants who were exposed to others' romantic infidelity reported less commitment to their current relationship and expressed greater desire for alternative partners than did participants who were exposed to other kinds of cheating. This suggests that being frequently exposed to infidelity—not just unethical behavior in general—might lessen someone's motivation to protect their bond with their current partner. In other words, such environments may make people more vulnerable to being metaphorically “infected” with infidelity.

Is it possible, then, for someone to “inoculate” themselves against these effects? Other research I've co-authored has found that deliberately considering your partner's perspective when you're faced with attractive others can help minimize the desire to stray. And additional studies have found that committing to a moral code, and reminding yourself of the negative emotional consequences of breaking it, could help you stick to your values when temptation raises its head.

Source: Birnbaum, G. Ph.D., (2023, March/April). Psychology Today.

19. **Say nothing:** “Not all requests require an answer. It feels rude to ignore a request, but sometimes it's the best way for everyone to save face.”

20. **Let it all hang out:** “Recently my daughter got injured in gym class. It was a week of visits to the ER, the concussion clinic, specialists, etc. I decided to just tell people what was going on, which sort of shut down the requests for a bit.”

21. **I'm “maxed out”:** “We need a ‘safety word’ for saying no—an easy way to tell people that we can't/won't do the thing they're requesting, but that it's not personal. One convenient thing about authoring a book called *Maxed Out* is that I can say ‘I'm maxed out’ and people who are familiar with the book know I'm, asking them to respect that I'm, taking care of myself, and that I also respect their need to take care of themselves.”

Step Three: Don't look back. Plenty of research suggests that when we make decisions in a way that allows us to change our minds later, we tend to be a lot less happy with the decisions that we make. So once we decline an invitation, we need to make an effort to focus on the good that will come from saying no, not the regret or guilt we feel about turning down an offer. Perhaps we will be better rested because we didn't go to a party, or we'll feel less resentful because we let someone else help out. Maybe saying no to one thing frees time for another (more joyful) activity. Whatever the case may be, focus on the positive outcome of your effort to give good no. Because that is what all this saying no is really about: Allowing ourselves to really enjoy what we are doing in the moment, whatever that might be.

Source: Christine Carter, Ph.D., Senior Fellow at the Greater Good Science Center. She is the author of *The New Adolescence: Raising Happy and Successful Teens in an Age of Anxiety and Distraction* (BenBella, 2020), *The Sweet Spot: How to Accomplish More by Doing Less* (Ballantine Books, 2015), and *Raising Happiness: 10 Simple Steps for More Joyful Kids and Happier Parents* (Random House, 2010). A former director of GGSC, she served for many years as author of

7 Things to Teach Your Teen About Credit Cards Before They Leave for College

Whether or not your teen is planning to get a credit card next year, the truth is that your teen is likely to be swimming in credit card offers on and around campus. A credit card can help young adults build a positive credit rating, which will reflect well on them when it comes time to rent an apartment or buy a car or house — but only if it's used wisely. As a parent, here are seven things to teach your teen to make this foray into adult life a positive step toward building credit rather than a disastrous descent into debt. **It's all about the APR.** Yes, rewards are enticing, but encourage your child to ignore the glitz and points and choose the card with the lowest APR (the interest rate and fixed fees that your teen will be charged on every purchase). This is usually not the card sponsored by your child's college, since “affinity cards” often give a percentage of your purchase to a particular cause. Nor is it typically the highly marketed card that gets your child a free t-shirt or Frisbee on his walk to class. Also, tell your child to beware the intro APR — the low rate they'll get upon opening that'll only last for the first six to 12 months or so — and to be sure they find out the card's true interest rate. A big point to drive home to your teen is that a card that carries a 13.4 percent interest rate — if they don't pay their balance in full right away — ups the real cost of a \$100 pair of jeans to up to \$113.40 after just one month of interest. And it only goes up from there.

Adhere to a budget, not a limit. Have your child create a monthly budget of expected expenses, including a certain amount for cafes, concert tickets, and other fun stuff. Teens should base the budget on income from work (or allowance) — not on the card's credit limit. "The problem with cards is that they can feel like Monopoly money, and result in kids spending more than they would if they had to part with cold, hard cash," says personal finance expert Beth Kobliner in her book *Make Your Child a Money Genius (Even if You're Not)*. Teach your child to limit purchases to small items — basically the same things he or she would buy with their allowance — and plan to pay the entire balance every month if students want to make a larger purchase — like a computer — treat it as a big deal. Figure out how long it will take to pay off the purchase, which will include paying interest on it, and compare the price plus interest to the purchase price. Is it worth the waiting (and savings) so she can buy it with cash? Figure out how much money she can save on interest by paying it off sooner rather than later. **Check the balance at least weekly.** Encourage your teen to download the app for the card he chooses. Teens should learn to visit the website of their credit card company at least once a week. Not only can they stay on top of their spending, they can spot any fraudulent charges. **Pay it off. Every month. And understand and avoid fees.** This piece of advice may be one of the greatest gifts you ever give your child: Teach your teen to pay off his balance in full every month — no exceptions. Carrying a balance means paying interest and making every purchase more expensive. Talk to your teen about the pros and cons of setting up an automatic payment plan the bank. These plans make paying the minimum or the full balance automatic, but people run into trouble (and hefty bank overdraft fees) if their bank balance will not cover this automatic payment on the day it's withdrawn. That said, when your teen forgets to pay on time, credit card late fees can run up your child's balance by \$25 to \$39 each time. What's more, late payments are reported to the three big credit agencies so it's a double whammy of penalties: fees now and poor credit later. **Don't use more than 20 percent of the card's available credit.** Even many adults don't know that charging more than 20

percent of the available balance on a card hurts your credit score. So if that shiny new card gives your teen a credit limit of \$500, your teen should try to keep the monthly charges below \$100. And maxing out your card, even if you pay it off monthly? Forget about it. Credit card companies are a step ahead of you, and they may report your monthly balance the credit bureaus *before* you pay the bill. If the credit bureau finds your card is maxed out, your score will plummet. **Pay on time.** Students may find it hard to care now, but they'll find that their credit history follows them after they leave college. It's important that teens know this up front, so they can establish good credit during the college years. This makes it easier to rent an apartment and qualify for loans after graduation. Explain that if your teen decides to live off-campus later, a rental agency will check his credit score before allowing him to sign a lease — or they will require that the parents co-sign the lease. **Don't co-sign a credit or debit card with your child.** Tempting as it is to help out your child, don't do it. "Never give our kid a debit card linked to your checking account, since that would mean unfettered access to your money," Kobliner advises. As for co-signed credit cards, which are designed for kids unable to get one on their own your good credit will tank if your child messes up. By co-signing, you're taking on additional debt, such that it may have a slightly negative effect on our debt-to-income ratio (DTI). Kobliner's advice: "Just don't do it. Nope, no, Nah, *nyet*." If you want your child to have a card for emergencies, consider adding your teen as an authorized user on your American Express card. The money is from your account, but the company allows you to put a limit on how much your teen can charge.

Source: Alana Biden , an editor and strategist at MoneyGeek.com, has written for *Outside* magazine and other publications. This article is adapted from a guide to student credit cards published on MoneyGeek.com. Based in Reno, NV, with an office in the San Francisco Bay Area, MoneyGeek.com is a consumer finance website designed to help people make smart decisions about their financial future. Written by business and financial reporters, its articles cover everything from avoiding credit card pitfalls and finding low-cost insurance to graduating from college debt-free.

You can't go back and change the beginning, but you can start where you are and change the ending. C.S. Lewis

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