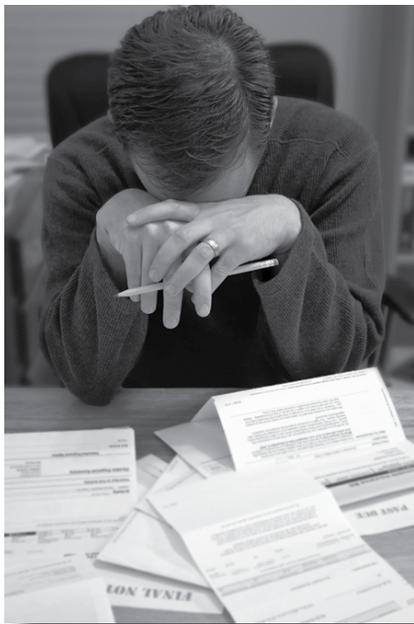


What's in Your Problem-solving "Tackle Box"?



Has someone ever said this to you after you experience a crisis: "I know what you're going through"? Chances are your internal reaction was "No one truly knows what I am going through."

That reaction is honest and accurate. It's no fish story that each of us is individual, and our reactions differ from person to person – even if we are experiencing the same trauma or the same type of event.

An individual's reaction to a crisis can include emotional reactions (fear, anger, guilt, grief), mental reactions (difficulty concentrating, confusion, nightmares), physical reactions (headaches, dizziness, fatigue, stomach problems) and behavioral reactions (sleep and appetite problems, isolation, restlessness). The responses

are temporary, but just as the reactions differ from person to person, so does the recovery time.

Coping and problem-solving

One thing most people experience in a crisis situation or after a major trauma is that they don't "feel like themselves."

The first step in recovering or bouncing back from crisis is to recognize that the reactions are tied to the situation. The second step is to draw on your "tackle box" of coping strategies.

Try to think back to the last time you had a major challenge. How did you manage to keep it together? Do you go fishing for relaxation? Did you exercise to work off the stress? Did you talk to friends and/or family members about the situation? Maybe you just threw yourself into a do-it-yourself project like building a footstool or repainting a room. Whatever healthy thing you did before to relieve stress can work for you in trauma.

Coping skills may include relaxation techniques and exercise to reduce body tension and stress as well as putting thoughts and feelings on paper through journal writing instead of keeping them inside.

Social support is extremely helpful and is the No. 1 coping strategy for most individuals. Social support includes spending time with people who provide a feeling of comfort and caring. That can include family or friends or even a member of the clergy or a mental health professional.

Use the Tackle You Have

The loss of control during a crisis poses a huge problem for many people. Problem-solving exercises help individuals identify both the problem and potential solutions. For many families who lost their homes after hurricanes, the process of demolition helped them to take the first step in problem-solving.

This process involves thoroughly understanding the problem and the changes you'd like to bring about, considering alternatives for solving the problem, discussing the pros and cons of alternative solutions, selecting a solution and developing a plan to try it out, and evaluating the outcome. That may sound very formal, but after a crisis, scores of individuals feel mired by the situation and need a step-by-step approach even to what ordinarily are considered simple things.

Things that are considered second nature, such as getting dressed in the morning, become a chore for some after experiencing trauma. Taking first one step and then another gives you a feeling of success and helps you step back toward control of your life and refilling your emotional tackle box.

Keep your own tackle in good order.

- Take care of yourself first so you can take care of your family.
- Determine what's really important, keeping in mind that your mate's viewpoint on what should be considered top priority may differ from yours.
- Don't expect everything to restore itself instantly. Accept that restoration (both physical and emotional) takes time.

- Be extra patient with yourself and others.
- Refocus on the big picture instead of the little details and the little problems. This will give you the ability to move forward.
- Talk with friends, family, ministers and others. In crisis situations, a supportive network is essential.
- Try to keep your body healthy and strong. Keep your family's diet as nourishing as possible under the circumstances. Get rest and some relaxation, when possible.
- Be aware of the tendency to resort to bad habits when you are under stress. People who resort to alcohol, blaming, denial, smoking, overeating and revenge eventually cause more problems than they solve. If you feel like you have many symptoms of stress, get a plan to manage your stress better.

Share the Tricks of the Trade With Others.

- Realize that disaster victims have suffered losses, and it's natural for them to express disbelief, anger, sadness, anxiety and depression.
- Realize that the emotions of victims will rollercoaster, and moods can change unexpectedly.
- Don't overlook the feelings of children as you deal with the situation.
- Provide help to other families, when possible. It will make all of you feel better.
- Think positively. Develop a sense that things will work out.

Remember that events rarely destroy people. It's people's reactions to events that cause the problems. Use those coping skills to tackle the challenges!

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Knee Deep in Debt? What Can You Do?

Are you knee deep in debt and unable to figure out how to create a workable budget or how to work out a repayment plan with your creditors or how to even keep track of mounting bills?

Counseling services are available to help people learn to budget money and develop bill payment plans. Credit unions, military family service centers, universities and religious organizations are among those that may offer free or low-cost credit counseling.

Other agencies that provide educational programs on money management and help in developing debt payment plans often operate under the name Consumer Credit Counseling Service. They may be members of the National Foundation for Credit Counseling, an organization that supports a national network of credit counselors.

Reputable credit counseling agencies can advise you on managing your money and debts, help you develop a budget and offer free educational materials and workshops. Their counselors are certified and trained in the areas of consumer credit, money and debt management and budgeting.

Most credit counselors provide services through local offices, the Internet or the telephone. Try to find an organization that offers in-person counseling.

Typically, a credit counseling service will work to negotiate lower payments with your creditors and then make those payments for you, using money you send to them each month. The cost of setting up this debt-management plan generally is paid by the creditor rather than you.

If you are considering or working with an organization that calls itself nonprofit, don't just take that as a guarantee that its services are free, affordable or even legitimate. Some credit counseling agencies collect high fees, which may be hidden in their charges, or pressure consumers to make large "voluntary" contributions that can cause even more debt.

Ask these questions to determine if a counselor or counseling agency is a good fit for you:

- What services does it offer? Search for an organization that offers budget counseling and money management classes in addition to debt-management plans.
- Does it offer free information? Avoid agencies that charge for information or require a lot of details about your problem first.
- What are its fees? Are setup and/or monthly fees required? A typical setup fee is \$10. If you are charged a lot more, you could be the one getting set up.
- How does the debt management plan work? What debts can be included in the program, and will you get regular reports on your accounts?

- Can your counselors get creditors to reduce or eliminate interest and fees? If the answer is yes, contact your creditors to confirm this.
- What happens if you can't afford to pay the counselor's/agency's fees? If the agency won't help you because you can't afford to pay, go somewhere else for help.
- What will your counselor do to help you avoid future problems? Developing a plan for avoiding future debt is as important as solving your current debt problem.
- Will we enter into a contract? All terms of the agreement should be in writing before you pay any money.
- Are the counselors accredited or certified? Legitimate credit counseling firms are affiliated with the National Foundation for Credit Counseling (www.nfcc.org) or the Association of Independent Consumer Credit Counseling Agencies (www.aicca.org).

Check with the Consumer Protection Section of the Louisiana Attorney General's Office (800-351-4889 or www.ag.state.la.us) and the Better Business Bureau to see if any complaints have been filed about the counseling service you're considering.

If you have concerns about approved credit counseling agencies or credit counseling providers, please contact the U.S. Trustee Program by visiting www.usdoj.gov/ust or calling 202-514-4100.

References:

Consumer Action Handbook. (2010). Available on: www.ConsumerAction.gov

Federal Trade Commission. Focus on Finances. Available at: <http://www.ftc.gov/bcp/edu/pubs/consumer/general/gen18.pdf>

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Don't Skip Breakfast

The rush to school and work each day means some things have to be sacrificed – and that often includes breakfast. But it's best to especially during stressful times, make eating breakfast a top priority in your life and the lives of your children.

Getting the 40-plus nutrients needed each day is more likely for those who eat a morning meal. Breakfast skippers may never make up the nutrients they miss.

Breakfast provides glucose – the fuel our bodies need to think, walk, talk and carry on all activities. Without breakfast, you'll begin to feel the effects when you're sitting in a classroom, trying to concentrate on reading or doing any other activity.

Eating breakfast improves concentration, problem-solving ability, mental performance, memory and mood. With breakfast, students will think faster and clearer and will have better recall.

Children who eat breakfast are more alert and perform better on school tests than children who do not eat breakfast. They also are more creative and energetic.

Hunger, even short-term hunger, decreases attention span and ability to concentrate. Hungry children just can't do their best work. They're easily distracted and become fidgety, irritable and tired. Also, children who eat breakfast are less likely to miss class, be tardy or report they are sick than children who miss the morning meal.

Breakfast should provide children with about a quarter of their daily calories. Children who skip breakfast may not get as much protein, carbohydrate, calcium, iron and vitamin C each day as children who eat breakfast.

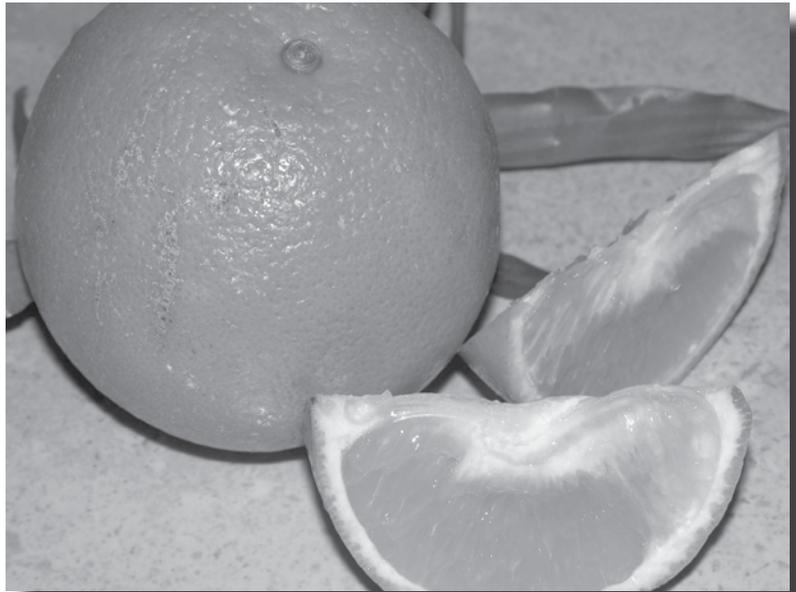
It's especially important for parents to eat a good breakfast every day, since parents are role models for their children. Children who see their parents eat breakfast are more likely to eat breakfast, too. Teachers shouldn't forget breakfast either.

Some people believe skipping breakfast may help them lose weight. Studies of adolescents indicate that missing breakfast is associated with weight gain, however. Skipping meals often leads to overeating later in the day. Becoming too hungry often leads to a lack of control and the inability to determine when you're full, so you tend to consume more calories.

A balanced breakfast such as fruit, cereal and low-fat milk gives a sustained release of energy, which delays symptoms of hunger for several hours.

If there's no time in the morning to eat breakfast, there are plenty of items you can bring along with you to school or work. For example, carry a re-sealable bag of easy-to-eat, whole-grain cereal or bring yogurt or a small box of skim milk, juice or fruit. Other good portable items include whole-grain crackers, hard-cooked eggs, cottage cheese, low-fat granola bars or even a peanut butter sandwich.

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