Issue 16





DBT Skill

Pros & Cons with this Crisis Survival skill

Table of Contents:

DBT Skill-	pg 1
Book of the Month-	pg 2
Therapist Training-	pg 2
Blog Post-	pg 3-4
March Book Review-	pg 5

An urge can make a crisis feel overwhelming, and acting on it can often make things worse. Create some pros and cons lists to get an idea of what both outcomes would look like.

-Make a list of the pros and cons of acting on the urge. This may be doing the harmful behavior you're feeling you need to do, or to give in or give up. This can also be to act on the urge of avoiding an issue.

-Make a second list of the pros and cons of resisting the urge, what it would look like coping and regulating through it.



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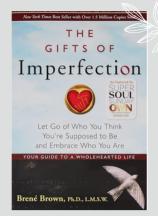
March's Book of the Month is...

Book of the Month

The Gifts of Imperfection Let go of who you thin you're supposed to be and embrace who you are

Brené Brown, Ph.D, L.M.S.W

If you haven't read The Gifts then what have you been reading?! Jk, no shame but this book has been instrumental in so many people's journey to living a Wholehearted life. The concept of letting go of people's perception of you and to live authentically can be one of the most relieving moments of life. Brené talks about the importance of that and play, rest, calming, gratitude and many other important areas of life that often miss the mark in. It's a short but insightful (and entertaining) read!





Staff Training

Christopher was able to attend a training on DBT!

"Dialectical Behavioral Therapy (DBT) is an evidencebased model of psychotherapy that is especially effective when treating mental and emotional conditions characterized by impulsivity and emotional dysregulation. Because many individuals experience these conditions at various stages of life, DBT is an essential toolset for psychotherapists. A recent training in DBT solidified my previous understanding about the model and demonstrated how it could be useful in numerous instances of treatment.



A memorable feature of DBT that stood out during the training was its constant balancing of acceptance and change. This primary focus of DBT aims to help clients replace problematic behaviors with skillful ones because change throughout life is inevitable. The DBT model guides clients through this journey of acceptance and change by teaching them mindfulness, distress tolerance, emotion regulation, and interpersonal effectiveness. Altogether, a deeper understanding of DBT skills has provided me with additional ways in which to help my clients during treatment."



-CHRISTOPHER SCOTT, CSW

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Blog post: Economic Stress and Mental Health: Coping Strategies for Financial Hardships in Utah

You turn on the news and you'll most likely hear about how the economy is never what it used to be. You look at how inflation seems to be on a never ending rise and at the same time you hear your friends wishing that they could get paid more. The simple thought of economic stress seems unmanageable for some, especially in the current economy. Few have never felt it, as the majority of people in the U.S currently live within low-middle incomes. We especially saw this stress during the economic downturns that were outside of their control, like the crisis that happened during the COVID 19 pandemic. Regardless of what your experience is regarding economic stress, this article will focus on how to manage that stress and take control of your finances.

WHAT IS ECONOMIC STRESS? HOW IS IT CONNECTED TO FINANCIAL HARDSHIP?

Economic stress is simply defined as stress that is induced by the present state of an individual's finances and/or induced by fear about the economy. It is synonymous with financial stress and both those terms will be used interchangeably throughout this article.

This includes, but is not limited to:

- Personal debt
- Paying off loans
- Not having enough to pay for basic needs
- Comparison to others who have more financial assets
- Fear of losing your job
- Bankruptcy

Whatever it is, financial stress is a type of stress and thus should be treated as such. If not treated actively, it can lead to further consequences on a person's overall well- being.



HOW DOES ECONOMIC/FINANCIAL STRESS AFFECT MY MENTAL HEALTH?

As mentioned before, financial stress is a type of stress, so if it's not treated as such it can lead to negative consequences on a person's physical and/or psychological health. Especially if it becomes chronic stress or comes in constant waves, this type of stress can be harmful.

In a systematic review of studies done in various countries with different economies, researchers found that overall financial indicators including assets or lack of them, unsecured debts (such as credit card debt), financial hardship, and subjective perceptions of your financial stress were strong predictors of depression. It's important to note that this includes not only the reality of your financial situation, but also how you perceive your situation, all of which plays a factor into experiencing depression.

continue on next page

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Blog post (cont.)

Along with depression, overwhelming economic stress can lead to insomnia, weight gain/loss, anxiety, physical illnesses, and relationship difficulties. According to the American Psychological Association, economic stress can also have an effect on children and youth, including lower self-esteem, anxiety, and other emotional/behavioral problems.

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Dealing with all this financial stress can additionally lead to a negative cycle where your financial stress impacts your mental health, then impacts your ability to work, then impacts your financial situation leading to more financial stress and starting the cycle all over again.3. No matter what you're dealing with and your current financial situation, it is always a good idea to be aware of these symptoms because they are signs that you are being overwhelmed.

BASIC TIPS FOR FINANCIAL WELLNESS AND SURVIVING FINANCIAL HARDSHIP IN UTAH

Here are a few basic tips that can help you out if you're currently dealing with economic stress.

- Clearly identify your goals. Often people describe their financial goal as "I want to be good at money". Understand what that *means*. Does it mean I spend within my budget? Does it mean i pay off debt and learn to avoid it? Does it mean I can do the fun things I love in life and not worry I can't afford it? Make specific, measurable goals for the kind of money-manager/spender you want to be, and use those to help do the other tips below.
- Create a budget. If you talk to any financial expert, this will be the number one thing that they stress you should do. Create one that works for you and one that you can easily access at all times. Whether on a piece of paper or an Excel sheet, clearly identify your current spending for things you need. Then from there determine what other expenses you have that you can cut out. Remember to include everything you spend money on, not just regular bills or expenses.

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- Cut back on unnecessary expenses. This goes along with the previous tip, but is essential to dive more deep into it. This can include not going out to eat for lunch everyday, or even avoiding going to the movies every weekend. You don't have to prohibit yourself from pleasure all the time, but cutting it down will definitely help. Passively, we often find we are spending money on things we didn't even know. Look at your accounts for auto payments that you don't remember approving or things you no longer use.
- Seek professional advice. This can be talking to a debt counselor or any financial expert that you know. One good resource is InCharge Debt Solutions which offers free debt counseling and debt management to Utah residents. You can find them here <u>https://www.incharge.org/debt-relief/creditcounseling/utah/</u>
- Manage the stress. Remember this is economic stress that we're talking about. Like any other stress, managing it is essential in order to stay healthy and be able to get through this hard circumstance. Make sure to eat low cost, healthy meals, spend time with loved ones doing inexpensive things, and find time for regular exercise even if it's just a brisk walk. If the stress seems like it's too much to handle, consider reaching out to a therapist, there are many that offer lower-cost services or even sliding fee scales.



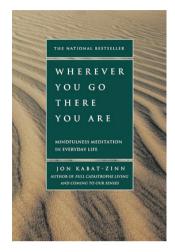
March Book Review

Wherever You Go, There You Are by Jon Kabat-Zinn

"The little things? The Little moments? They aren't little."

In Wherever You Go, There You Are Jon Kabat-Zinn brings us through the process of living in the present moment. Kabat-Zinn is a well known mindfulness teacher and the founder of the Stress Reduction Clinic at the University of Massachusetts Medical School. Through his extensive research and experience her has learned how to help us have better relationships with ourselves and the world around us.





This book is a compilation of short essays and exercises that help us learn the importance of paying attention to our thoughts, emotions, and bodily sensations with openness, curiosity, and acceptance.

"Meditation is the only intentional, systemic human activity which at bottom is about not trying to improve yourself or get anywhere else, but simply to realize where you already are."

Kabat-Zinn goes into different aspects of mindfulness such as meditation, breath awareness, and mindful movement. These tools help to develop greater awareness and presence in the day to day. The author gives the reader the goal of embracing all of the human experience with compassion. He talks about learning to anchor ourselves in the present moment and how it has been shown that when we do that can reduce stress, enhance our well-being, and cultivate a deeper sense of connection to ourselves and others.

"Mindfulness practice means that we commit fully in each moment to be present; inviting ourselves to interface with this moment in full awareness, with the intention to embody as best we can an orientation of calmness, mindfulness, and equanimity right here and right now."

-HAILEY MAIRE, LCSW

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