

Signs of Financial Trauma and Responses

Sign/Symptoms	Response
Negative thought patterns	Empathy and active listening, focusing on their control and HOPE for the future
Short attention span	Small, digestible goals/information More follow-up, shorter calls/meetings
See general environment as hostile	Patience, empathy, and building trust
Arousal system stuck in overdrive (anxiety, fixation)	Help them explore what is in their control, do not give unsolicited advice.
Using destructive coping mechanisms	Resources and referrals, checking in with themselves, talk to friends/professionals
Hard to experience joy, or when they do it is foreboding	Empathy and normalization, this is coming from loss of hope; 1 step forward and 2 steps back
Fear and isolation	Plan! HOPE! Let them know they are not alone.

Ways Consumers Can Cope with Financial Trauma

Name your feelings	When becoming tense or anxious around finances, recognize that. By labeling our emotions and traumas it sheds light on them and Gremlins can't live in the light. Know when to walk away or take a break if needed.
Plan!	There is nothing better than a good goal planning session to help relieve some anxiety. Calling out our goals and identifying action steps and potential barriers to get there gives us control and allows us to feel prepared. It also provides a resilience tool when life inevitably goes in the other direction.
Stop Avoiding finances	<ol style="list-style-type: none"> 1. Work with a financial coach or counselor to game plan your finances 2. Work on reducing debt 3. Create a spending plan that is workable for you
Talk to Someone	<ol style="list-style-type: none"> 1. A professional 2. A friend/family member 3. A caseworker
Be gentle with yourself	We are all only human and will make mistakes and we also need to have an outlet. Create space to allow for balance on your journey and work to let go of shame.

“More than anything else, financial health is about determining what works for you. It is about being able to live as you desire, but also caring for yourself in the future, without a debilitating degree of stress surrounding your concept of money.” - Dr. Galen Buckwalter

Source: [Forbes.com Article](https://www.forbes.com/sites/briannawiest/2019/04/04/financial-trauma-is-a-reality-for-one-third-of-millennials-this-expert-explains-how-to-recover/?sh=45f77df130c2)

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