Module Nine: Self-care and Managing Stress

This module is designed to support group learning for a lead facilitator and participants. It offers interactive activities and reflective exercises. Individuals may also complete the activities and reflective exercises on their own.

Why This Matters for Subsidy Staff

Regularly focusing on self-care and stress management can help subsidy staff be ready and able to effectively support families seeking child care assistance.

Being able to reduce or relieve stress is also important for the overall health and well-being of subsidy staff.
Goal
Subsidy staff identify and use self-care strategies to manage stress, which in turn supports their use of positive, strengths-based practices in their work with families.

Learning Objective
Subsidy staff build on their knowledge of self-care and how it relates to their job. Staff are able to identify strategies for self-care and resilience that they can include in their daily routines.

Key Competency
Subsidy staff continually examine their self-care practices and use strategies that support their ability to have positive, strengths-based interactions with families.

Teaching Tips for Group Facilitators

Preparing for the Training
Review the module and the handouts carefully. The handouts are: the Discussion, the Activity, and the Reflective Practice Exercise. Copy the handouts for yourself and each participant. Gather other materials (e.g., chart paper, markers, pens).

Think of the Goals, Learning Objectives, and Key Competencies as guideposts. They indicate the purpose of the training and the knowledge, skills, and practices the training is designed to enhance.

Create a pleasant learning environment free from distractions. For example, ensure that participants have comfortable seating and a work surface for writing (e.g., a table or clipboard). Consider allowing or serving drinks and snacks or hosting a breakfast or lunch meeting.

Estimated Time
60–90 minutes

Materials
Handouts for each participant
• Module Nine: Handout 1 — Discussion
• Module Nine: Handout 2 — Activity
• Module Nine: Handout 3 — Reflective Practice Exercise

Supplies for Groups:
• Chart paper and markers
• Pen or pencil for each participant

Supplies for Individuals:
• Pen or pencil

Instructions

Group Facilitators

Individual Learners
5. Follow the Individual Learner instructions to complete the Activity. Use Module Nine: Handout 2.
Dedicate time for the discussion. Avoid situations where staff leave the discussion to answer the phone or attend to a family.

**Presenting the Discussion to a Group**

Have the participants read **Module Nine: Handout 1**. Ask if they have any questions. Use open ended and critical thinking questions to check and enhance their understanding of the material.

Sample open-ended and critical thinking questions:

- Why is it important for subsidy staff to focus on self-care and stress management?
- What is stress?
- What are common sources of stress?
- What are common symptoms of stress?
- What strategies can you use to manage or reduce stress?
- What is resilience?
- How can you strengthen your resilience?
- What do we mean by “unhelpful thinking patterns?” List examples.
- How can unhelpful thinking patterns be addressed? Describe examples.
- How does information about self-care and stress management relate to your personal experience working with families?
- How does your personal knowledge and experience affect the way you respond to this information?

Consider and support participants’ ways of learning. Some people find it easier to stay focused and interested when people in the group take turns reading aloud. Others prefer to read silently and then discuss what they’ve read with the group.

Consider the characteristics of the group you’re working with (e.g., their literacy levels, languages, and speech or hearing differences). You may need to present the Discussion in multiple ways.

People tend to learn better when they move from the general to the specific. Encourage participants to begin by skimming the information. Suggest they pay special attention to the Learning Objectives and any bold or italicized words. They may note any headings, charts, or graphics.

Then ask participants to read through the material a second time more carefully. Encourage them to highlight, underline, or otherwise note any important definitions, concepts, or ideas.
Instructions for Facilitating the Discussion and Activity

For Group Facilitators

1. Use Module Nine Handout 1 to facilitate the Discussion.

2. Distribute Module Nine: Handout 2. Be sure that participants also have Module Nine: Handout 1 available for reference as they complete the Activity.

3. Divide the larger group into smaller ones or have the group divide into pairs. Give each group or pair a sheet of chart paper and markers.

4. Encourage each group to review both handouts.

5. Part 1 of the Activity: Ask each group to identify a note taker and a reporter.

6. Ask the small groups to reflect on and share their answers to these questions:
   - How do I know when I am experiencing stress?
   - What are my stress reactions?
   - What do I do to manage stress?
   - What else can I add to my toolbox of coping strategies?

7. Allow each group a few minutes to discuss. Instruct note takers to chart their group’s responses on chart paper so that the reporter can review it with the larger group. Encourage participants also to make notes individually on Module Nine: Handout 2.

8. Ask the reporters to share with the larger group a summary of their group’s work.

9. Discuss common themes.

10. Part 2 of the Activity: Ask the members of the large group as individuals to complete the activity by following the instructions in the handout.

11. Share Module Nine: Handout 3. Encourage participants to review the Goals, Learning Objectives, Competencies, and “Thoughts from the Field” in Module Nine: Handout 1 as they complete the Reflective Practice Exercise.

12. Encourage participants to save their handouts to be used as references for completing a summary exercise after they have finished all modules.

For Individual Learners

1. Find Module Nine: Handouts 1 and 2.

2. Review both handouts.

3. Complete parts 1 and 2 of the Activity by following the instructions in Module Nine: Handout 2.


   Complete the Reflective Practice Exercise. Consider ways to share this information with your colleagues.

5. Save your handouts to use as references for completing a summary exercise after you have finished all modules.
Module Nine: Self-care and Managing Stress

Handout 1: Discussion

**Why This Matters for Subsidy Staff**

Regularly focusing on self-care and stress management can help subsidy staff be ready and able to effectively support families seeking child care assistance. Being able to reduce or relieve stress is also important for the overall health and well-being of subsidy staff.

**Goal**
- Subsidy staff identify and use self-care strategies to manage stress, which in turn supports their use of positive, strengths-based practices in their work with families.

**Learning Objective**
- Subsidy staff build on their knowledge of self-care and how it relates to their job. Staff are able to identify strategies for self-care and resilience that they can include in their daily routines.

**Key Competency**
- Subsidy staff continually examine their self-care practices and use strategies that support their ability to have positive, strengths-based interactions with families.

**Discussion**

Providing information to and supporting families as they make important decisions about care for their children can be a rewarding yet demanding job. The cost of child care is unaffordable for most families (Child Care Aware of America, 2018). The supply of high-quality options is limited, especially for infants and toddlers. Available options may not be designed to respond to the diverse needs or capitalize on the many strengths of families.

Families with children who are dual-language learners and parents who work variable or nontraditional work hours can have an especially hard time finding a program (Child Care Aware of America, 2016). These factors, along with other challenges associated with child care decisions, can create stress for families—and subsidy staff.

Additionally, subsidy staff are asked to identify contacts at community partners and build and maintain relationships between and among numerous partnering agencies. Maintaining these contacts and updating information to share with families can be time-consuming and add additional pressure.

Subsidy staff may find it helpful to reflect on how stress can impact their own overall health and their interactions with families.
Understanding Stress

Stress is a natural occurrence. It affects people of all ages, genders, and circumstances. Stress can be caused by external forces (such as family, work, or state/national stressors) that place demands on people (McEwen, 2002). Stress can also be a physiological reaction to change (Sapolsky, 2004). People often describe stress as a feeling of “being overwhelmed, worried, or run down” (APA, 2018a).

Common Sources and Causes of Stress

<table>
<thead>
<tr>
<th>Family Stressors</th>
<th>Work Stressors</th>
<th>State/National Stressors</th>
</tr>
</thead>
<tbody>
<tr>
<td>Too much to do, too little time</td>
<td>Low salaries</td>
<td>Health care</td>
</tr>
<tr>
<td>Lack of support or no respite</td>
<td>Excessive workloads</td>
<td>Economy</td>
</tr>
<tr>
<td>Financial concerns</td>
<td>Few opportunities for growth or advancement</td>
<td>Lack of trust in government, high taxes, Social Security</td>
</tr>
<tr>
<td>Health concerns</td>
<td>Work that isn’t challenging or engaging</td>
<td>Violence and crime</td>
</tr>
<tr>
<td>Family relationship concerns</td>
<td>Lack of social support</td>
<td>War, conflicts with other countries, terrorism</td>
</tr>
<tr>
<td>Financial concerns</td>
<td>Not enough control over decisions</td>
<td>Excessive news consumption</td>
</tr>
<tr>
<td>Health concerns</td>
<td>Conflicting demands</td>
<td>Controversies and scandals</td>
</tr>
<tr>
<td>Marital/relationship concerns</td>
<td>Unclear expectations</td>
<td>Concerns about the future</td>
</tr>
</tbody>
</table>


Stress also can be positive. It can provide a boost of energy to help in challenging situations. Most people think of stress as having negative effects, though, ranging from minor to serious. In fact, extreme or chronic stress can lead to physical and psychological health problems (APA, 2018a).

If you feel highly stressed or overwhelmed over a long period of time, or if stress interferes with your daily activities, it is important to reach out to a licensed mental health professional, such as a counselor or social work clinician. Your employer may also have stress management resources (such as online information, counseling, and referral to mental health professionals) available through an employee assistance program (EAP). (APA, 2018a & 2018d).
The amount of stress a person experiences is determined by the extent of the stressors present in the person’s life, that person’s perception of the demands placed upon them, and his or her resources or ability to cope. What people perceive as stressful varies. The levels of stress that people experience in the same situation can also differ. Understanding the symptoms of stress can be helpful in recognizing and managing your stress level.

**Common Symptoms of Stress**

<table>
<thead>
<tr>
<th>Cognitive:</th>
<th>Emotional:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Memory problems</td>
<td>Depression</td>
</tr>
<tr>
<td>Concentration problems</td>
<td>A feeling of being overwhelmed</td>
</tr>
<tr>
<td>Continuous worry</td>
<td>Irritability (shortness of temper)</td>
</tr>
<tr>
<td>Racing thoughts</td>
<td>Inability to relax</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Physical:</th>
<th>Behavioral:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Excessive perspiration</td>
<td>An increase or decrease in appetite</td>
</tr>
<tr>
<td>Chest pains/elevated heart rate</td>
<td>Nervous habits</td>
</tr>
<tr>
<td>Frequent colds/illness</td>
<td>Sleeplessness or interrupted sleep</td>
</tr>
<tr>
<td>Nausea, dizziness, or headache</td>
<td>An excessive use of alcohol, cigarettes, or drugs</td>
</tr>
</tbody>
</table>


**Strategies to Manage Stress**

Strategies for reducing stress are often called coping strategies. Coping strategies are any planned approaches that you choose in response to your own needs and the situation at hand.

Consider how you can create a coping strategies “tool box” to help you manage stress. This tool box is any real or virtual collection of strategies that you have in place or want to try.

What works to relieve stress for someone else may not work for you. Choose strategies that work best for you.

Consider the following research-informed strategies when responding to stress, and decide which ones are a good fit:

- **Take a break.** Allow yourself 20 minutes to step away from the stressor and do something else to take care of yourself (APA, 2018b). Even mini breaks are helpful. Stand up. Stretch. Look away from your computer screen.
- **Choose healthy responses.** Exercise. Eat a nourishing diet. Get ample sleep. Avoid responding to stress with food, alcohol, or other unhealthy choices. Try yoga or meditation. Sleep. Make time for your favorite activities (APA, 2018a, 2018b, & 2018d).
- **Smile and laugh to relieve the tension in your face and body (APA, 2018b).**
• Get social support. Talk with or exchange messages with a friend or someone you trust and who helps you feel validated and understood (APA, 2018b, & 2018d).
• Learn how to relax. Develop and practice skills to help you relax, such as meditation, deep breathing, and mindfulness (APA, 2018b, & 2018).
• Track your stressors. Try journaling for a week about your stressors, thoughts, and feelings. Reflect on your notes to find patterns that you can address (APA, 2018d).
• Establish work-life boundaries. Set limits for you availability, e.g., work email and phone calls (APA, 2018d).
• Recharge and replenish. Take time to focus on non-work activities (APA, 2018d).
• Talk with your supervisor. Explore ways to manage identified stressors. Solutions might be oriented toward skills (e.g., professional development on time management), the environment (e.g., a more accommodating work space), or the agency (e.g., employer-sponsored wellness initiatives; APA, 2018d).

Strategies to Strengthen Resilience

You can proactively manage stress by strengthening your resilience. Resilience is “the process and outcome of successfully adapting to difficult or challenging life experiences, especially through mental, emotional, and behavioral flexibility and adjustment to external and internal demands” (APA, 2018e).

Another way to look at resilience is to think of it as the ability to “bounce back” from challenges, setbacks, and stressors. Just like a muscle in your body, you can strengthen your ability to be resilient.

Developing a capacity for resilience involves behaviors, thoughts, and actions. Practicing a positive approach in each of these areas can strengthen your resilience and put you at your best—which also helps you do your best to support families each day. By strengthening your resilience you can also model helpful strategies for your colleagues, which helps them also to be at their best.

The following list of practices can support your ability to build resilience. You can use these practices to build and strengthen yourself in positive ways.

• Seek social connections and support. Relationships with close family members and friends are important. Then accept their help and support. Helping others also often benefits the helper (APA, 2018f).
• Clarify values and do what matters. Think about what your priorities are and what must be done first. Be ready to change if situations change.
• Deal with a crisis by taking one step at a time. Manage big issues by looking at the necessary actions one at a time, and then placing them within reasonable timeframes.
• Accept change. By acknowledging circumstances that you cannot change you can better focus your energies on those you can change or improve (APA, 2018f).
• Take action. Instead of avoiding problems or stressors, take action and address them directly whenever you can (APA, 2018f).
• Look for opportunities for self-discovery. Reflect on how you may have grown based on the challenges you have experienced (APA, 2018f).
• Think positively about yourself. By focusing on your strengths you can develop trust in your instincts and confidence in your problem-solving abilities (APA, 2018f).

• Take care of yourself. By practicing practical self-care habits, you can keep your body primed to respond to stressful situations. Examples include paying attention to your feelings, exercising regularly, and taking time for the activities you enjoy (APA, 2018f).

Recognizing and Changing Unhelpful Thinking Patterns

Recognizing and changing unhelpful thinking patterns also can be useful in reducing stress. This chart first shows some common unhelpful thinking patterns and then ways to shift your thoughts toward more helpful responses.
### Examples of Unhelpful Thinking Patterns and Helpful Responses

<table>
<thead>
<tr>
<th>Unhelpful Thinking Patterns</th>
<th>Helpful Responses</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>All-or-nothing thinking:</strong> Ideas based on extreme or black-and-white thinking—for example, “I couldn’t help this family, so this program doesn’t work.”</td>
<td>Instead of black-and-white, all-or-nothing thinking, practice thinking in “shades of gray.” Focus on strengths and partial successes—for example, “I/the subsidy program might not be able to meet all families’ needs, but thousands of families and children benefit from the program and my work.”</td>
</tr>
<tr>
<td><strong>Jumping to conclusions:</strong> Making a judgment without having all of the facts—for example, “This family didn’t turn in their paperwork, so they must not care about getting child care.”</td>
<td>Reflect on what facts you have and what information you need in order to fully form a conclusion—for example, “This family did not turn in their paperwork. I wonder why. Maybe they forgot, or maybe they would like support in completing it.”</td>
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<tr>
<td><strong>Emotional reasoning:</strong> Believing that emotional reactions prove a thought or idea to be true—for example, “I feel unhelpful, so I am unhelpful.”</td>
<td>Seek the support and opinions of trusted friends, family, or colleagues to help reflect upon the accuracy of your thoughts.</td>
</tr>
<tr>
<td><strong>“Should” statements:</strong> Statements about others or yourself based on what you think should happen or how you think people should behave—for example, “My colleague should be on time for meetings. She is so inconsiderate when she is late.”</td>
<td>Reflect on your thoughts and feelings. Are these thoughts benefiting you? Is the behavior really worth the negative feelings? Talk with a friend, family member, or colleague to determine the accuracy of your thoughts. Are they realistic?</td>
</tr>
<tr>
<td><strong>Overgeneralization:</strong> Making a general assumption about all situations based on one experience—for example, “Families always wait until the last minute to turn in their paperwork.”</td>
<td>Remind yourself that a single event does not apply to every similar event. Think about instances that differ from the generalization—for example, the times when families submitted paperwork promptly or early.</td>
</tr>
<tr>
<td><strong>Filtering out the positive:</strong> Only seeing the negative aspects in a situation—for example, “My last appointment didn’t go as well as it could have. I’m having a terrible day.”</td>
<td>For every negative thought you have, practice focusing on one positive thing—for example, “My last appointment didn’t go as well as it could have. But earlier today I was able to answer a question for a parent, and I connected her with just the resource she needed.”</td>
</tr>
<tr>
<td><strong>Catastrophizing:</strong> Assuming extreme, negative results and “worst case scenario” thinking—for example, “If that family does not call to check on that open slot today, they may never find quality child care.”</td>
<td>Focus on a realistic outcome—for example, “I hope the family can enroll quickly with the provider who has a slot open. But if it does not work out, we will continue to look for quality placements.”</td>
</tr>
<tr>
<td><strong>Personalizing:</strong> Taking things personally and making them about yourself—for example, “I am always the last one to know about changes with community partners and supporting agencies. I wonder if they like me.”</td>
<td>Identify other factors that may be influencing the outcome. Carefully evaluate the situation to figure out if you really have any responsibility for the results—for example, “There seem to be many changes happening with our community partners. I think I will send out a friendly email asking for updates.”</td>
</tr>
</tbody>
</table>

Our thoughts, behaviors, and actions often come together to create a cycle. The diagram below shows the impact of an unhelpful thought-behavior-emotion cycle.

**Thought-Behavior-Emotion Cycle**

Our thoughts, behaviors, and actions often come together to create a cycle. The diagram below shows the impact of an unhelpful thought-behavior-emotion cycle.

Recognizing an unhelpful thought-behavior-emotion cycle is the first step toward making positive changes. Regularly think about what you can do to reduce stress, unhelpful thinking patterns, and unhelpful thought-behavior patterns. Practice what works for you or try new strategies. One tool staff can use to reflect on their self-care and overall wellness is a Wellness Wheel. Learn more about creating your Wellness Wheel in Module Nine: Handout 2.

When they can identify and use self-care strategies and manage stress positively, subsidy staff can be ready and better able to effectively support families seeking child care assistance. Subsidy staff can also reduce or relieve stress and support their own health and well-being.

Leaders can support staff by:

- Creating an organizational culture and climate that recognizes both the importance of self-care for staff well-being and the connection between staff self-care and their ability to work effectively with families and colleagues
- Offering ongoing training and coaching for staff about how to effectively support families in crisis while maintaining self-care
- Adjusting workloads and work conditions when necessary and possible
- Including self-care as an explicit theme in staff meetings, procedures, and policies
- Working with staff to allocate time and resources in a way that makes staff care and wellness a priority (e.g., regular breaks, more accommodating work spaces, employer-sponsored wellness initiatives)
Thoughts From the Field

“I think that it’s important to understand that what we do is hard work; and it is important for the staff to be able to communicate and to share the importance of what they do. Stress is one of the things that people may feel, may encounter, and it is important for the staff to understand that we can manage it—there is support throughout this career.

In the beginning, I would visit a city center water fountain to decompress before I attended to my own family. I would walk, I would read, and sometimes I would even take a nap; and it did a world of good for me and my family.

Now during the day I intentionally breathe deeply, and I don’t sweat the small things. I tell myself, ‘You are not a Superwoman who can save the world, but you are a super woman who can help families make positive changes by building positive, trusting relationships.’”

—Subsidy staff

More resources to help you reduce stress are on the Early Childhood Learning and Knowledge Center website.

*Mindfulness: A Resilience Practice*

This handout on mindfulness offers six practices—for example, taking a break, centering yourself, and connecting with your environment—that you can use at work and elsewhere to help reduce stress.

*A Dozen Posters to Combat Stress*

Through this set of 12 colorful posters you can learn and share effective strategies to reduce stress. While the posters were designed for Head Start staff and families, most are also suitable for subsidy agencies. Print and post them in reception areas, break rooms, and kitchens and on the backs of bathroom stall doors.

Use this space to note ideas or questions.

Plan to save copies of these handouts. You will have an opportunity to use them to create a summary reflection after completing all of the modules in this series.
Part 1: Identifying Sources and Signs of Stress, and Exploring Coping Strategies

Take a few moments to reflect on these questions:

- How do I know when I am experiencing stress?
- What are my stress reactions?
- What do I do to manage my stress?
- What else can I add to my toolbox of coping strategies for managing stress?

Part 2: My Wellness Wheel

Your overall wellness affects your ability to cope with stress. A wellness wheel is a tool you can use to better understand what contributes to your overall wellness. In this version of the tool, your characteristics and behaviors are grouped into six categories. You can use a wellness wheel to self-assess your wellness in each of the six categories and to identify how well your wheel is balanced.

Think of it this way: A well-balanced tire with the right amount of pressure rolls smoothly and helps you get to where you want to go. A flat tire or a tire with too little or too much pressure can make your ride bumpy and steering difficult. A flat tire might even cause a wreck or prevent you from reaching your destination.
How smoothly is your wellness wheel rolling?

Review the six categories of wellness and their descriptions (below). Starting at the center of the wheel, color in each section the percentage of your level of wellness. For example, if you feel you’re 50 percent well in the physical dimension, start in the center and color out to the “50 percent” line in the physical section on the wheel. If you feel you are 100 percent well in the physical dimension, color in that whole section.

Once you’ve assessed your wellness in each section, draw a circle around the outer edge of the colored areas. This will create a new outer edge for your wheel. How round is it? Which sections have the most color? Which sections have the least color? Remember: each person is unique. There is no “right” or “wrong” wheel.

Use your wheel as a source of feedback to help you understand your life’s balance—to appreciate what in your life contributes to your wellness and to identify and set goals for dimensions you’d like to strengthen.

Remember: Your wellness wheel is a snapshot in time. Periodically review and update your wheel to maximize the tool’s usefulness.

See pages 4 and 5 to complete a goal-setting exercise based on your wheel.

My Wellness Wheel

Note: This activity (My Wellness Wheel and the Dimensions of Wellness and Examples) has been adapted from a number of sources. See references on page 5.
## Dimensions of Wellness and Examples

<table>
<thead>
<tr>
<th>Dimensions of Wellness</th>
<th>Examples of Characteristics and Behaviors Associated with Wellness</th>
</tr>
</thead>
</table>
| **Physical**           | • Am generally free from illness  
                          | • Eat a balanced, nutritious diet  
                          | • Get adequate sleep  
                          | • Get regular exercise  
                          | • Have safe sex (if sexually active)  
                          | • Maintain a reasonable weight for height  
                          | • Seek routine medical care  
                          | • Minimize risky behaviors (e.g., alcohol, tobacco, other drugs) |
| **Social**             | • Am able to deal with or resolve conflicts in my relationships  
                          | • Am active in my community  
                          | • Am aware of and able to set my own boundaries and respect other’s boundaries  
                          | • Am aware of my own social and cultural background and use it as a bridge to understand others  
                          | • Am aware of the feelings of others and can respond appropriately  
                          | • Have a sense of belonging and am not isolated  
                          | • Have satisfying connections and interactions with others  
                          | • Have supportive social networks |
| **Emotional**          | • Am able to adapt to change  
                          | • Am able to comfort or console myself when I am troubled  
                          | • Am able to feel and label my feelings  
                          | • Express my feelings appropriately  
                          | • Have a sense of fun and a sense of humor  
                          | • Have realistic expectations (e.g., of people and time)  
                          | • Have some sense of control in what happens in my life  
                          | • Know when to ask for help and am able to ask for help |
| **Spiritual**          | • Am able to trust and forgive others and myself  
                          | • Express compassion toward others  
                          | • Have a general sense of serenity  
                          | • Have a sense of meaning and purpose in my life  
                          | • Have and use principles/ethics/morals as guides for my life  
                          | • Participate in activities that are consistent with my beliefs and values  
                          | • Practice gratitude and self-reflection  
                          | • Practice meditation or prayer, or engage in some type of mindfulness practice |
### Dimensions of Wellness and Examples, cont.

<table>
<thead>
<tr>
<th>Dimensions of Wellness</th>
<th>Examples of Characteristics and Behaviors Associated with Wellness</th>
</tr>
</thead>
</table>
| Intellectual           | • Am able to think critically, reason objectively, and make responsible decisions  
                        | • Am a lifelong learner  
                        | • Commit time and energy to professional and self-development  
                        | • Explore new ideas and different points of view  
                        | • Have positive thoughts (a low degree of negativity and cynicism)  
                        | • Have specific intellectual goals (e.g., learning a new skill, acquiring a degree or knowledge in something that interests me)  
                        | • Participate in mentally stimulating and creative activities |
| Financial              | • Am aware that everyone’s financial values, needs, and circumstances are unique  
                        | • Understand that everyone’s access to financial resources is unique, including my own  
                        | • Balance present-day spending with saving for the future  
                        | • Balance work/school with the other areas of my life  
                        | • Prepare for short-term and long-term needs (e.g., emergencies and periods when I may have limited or no income)  
                        | • Set realistic financial goals that align with my values, needs, and wants  
                        | • Spend and save in ways that reflect my values and beliefs  
                        | • Take steps to be an informed consumer (e.g., being skeptical of offers that seem too good to be true, reading contracts carefully, monitoring credit history)  
                        | • Take steps to live within my means and feel in control of my finances |

### My Wellness Wheel: Goal-setting

After completing the wellness activity, you may find the following goal-setting tool helpful in addressing dimensions you’d like to strengthen.

What am I doing that is already working?

As a result of completing this self-assessment, I intend to improve my life’s balance by:
My Wellness Wheel: Goal-setting, cont.

My first step to improve my life’s balance will be:

I will share my plans with _________________.

I will review my progress on _________________ (date).

Use this space to note ideas or questions.

Plan to save copies of these handouts. You will have an opportunity to use them to create a summary reflection after completing all of the modules in this series.
Module Nine: Self-care and Managing Stress

Handout 3: Reflective Practice Exercise

Learning a new approach, skill, or activity is a process. Reflective practice is a way of thinking about your actions—what you do and how and why you do it. The purpose of this kind of examination is to continuously learn by enhancing your skills and practices. Answer the questions below to guide your reflections on self-care and stress management.

Reflective Practice

<table>
<thead>
<tr>
<th>Question</th>
<th>Your Reflections</th>
</tr>
</thead>
<tbody>
<tr>
<td>What did I hope to learn?</td>
<td></td>
</tr>
<tr>
<td>What did I learn?</td>
<td></td>
</tr>
<tr>
<td>What action will I take because of what I have learned?</td>
<td></td>
</tr>
</tbody>
</table>

Use this space to note ideas or questions.

Plan to save copies of these handouts. You will have an opportunity to use them to create a summary reflection after completing all of the modules in this series.

For more information about this resource, please contact us:
PFCE@ecetta.info | 1-866-763-6481
References

University of California, Irvine. (n.d.). 8 dimensions of wellness [Blog post].

For more information about this resource, please contact us:
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