



A University of Hawai'i Cooperative Extension Service Project

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# Course Objectives



- Increase your knowledge about financial planning
- Improve your ability to make informed decisions



Mindfulness & Stress Reduction

# Presenter



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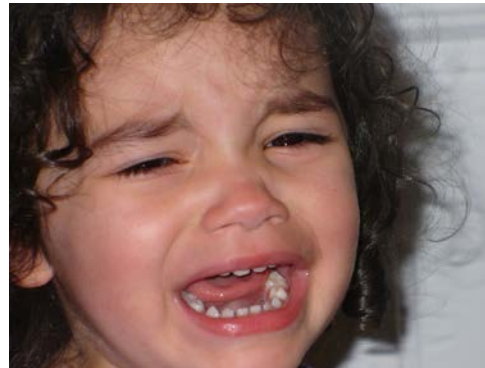
# Lesson Objectives



- Understand the stress response
- Understand how stress relates to unskillful financial behaviors
- Learn & practice mindful breathing to relax & reduce stress

# Common Stressors in our Lives

## Stressors





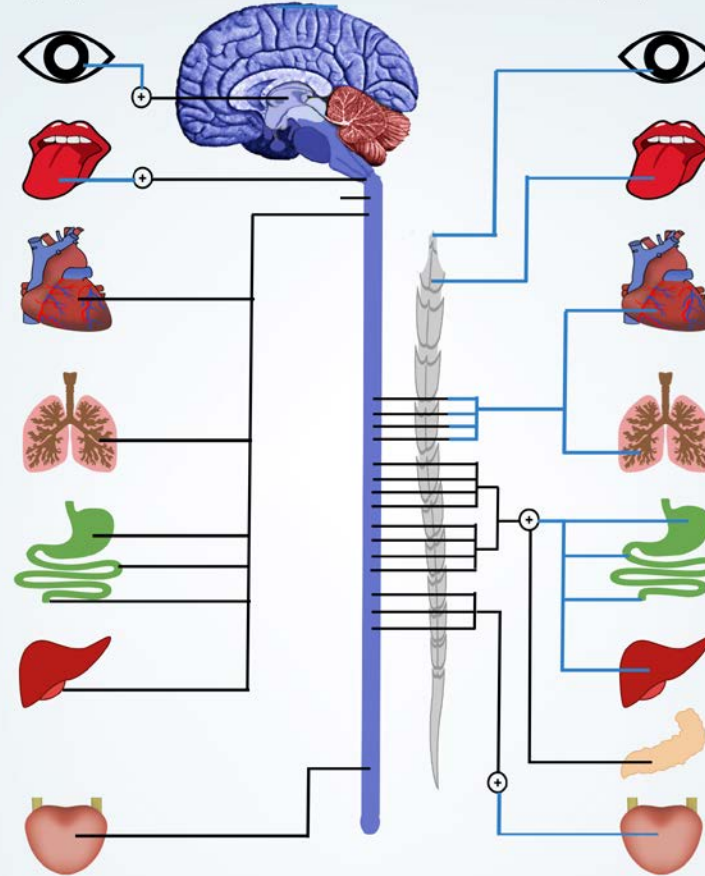
# Stress Response



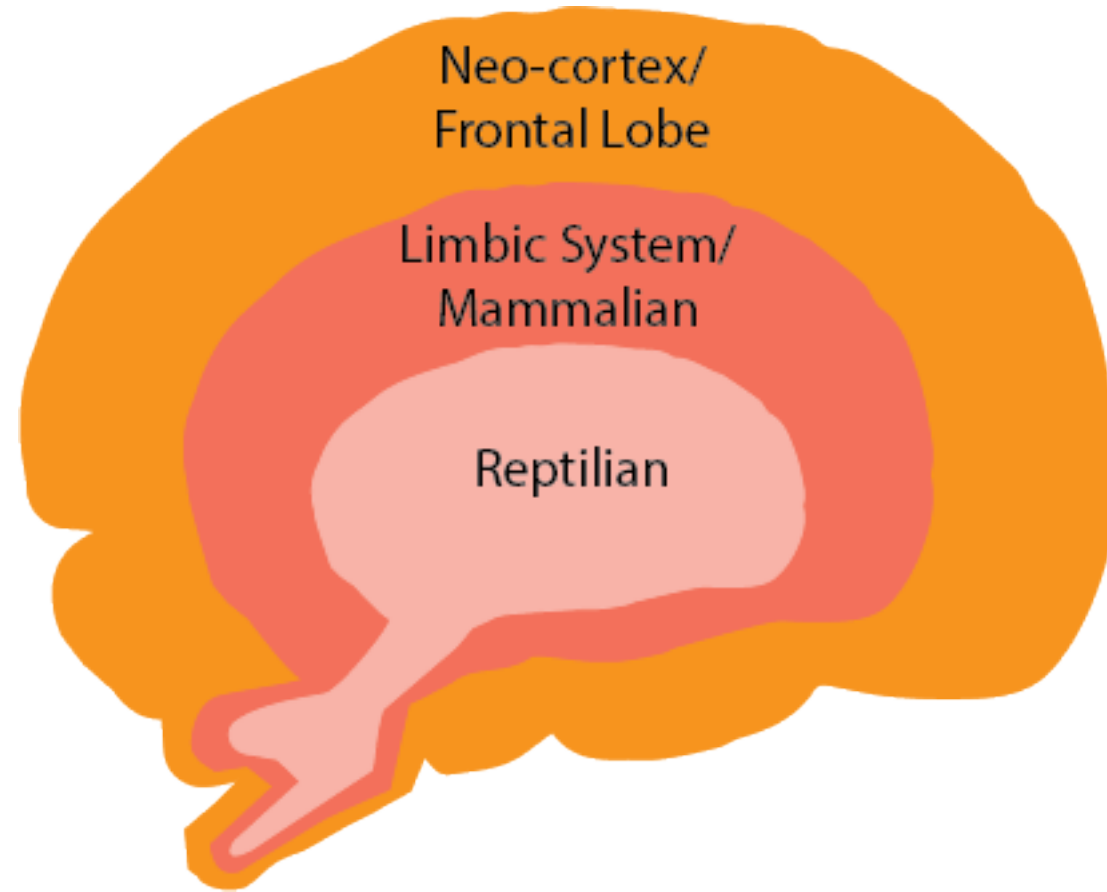
## Relax, Calm vs. Fight, Flight, or Freeze

### Parasympathetic

### Sympathetic



# Stress Response





## Stress & Unskillful Behaviors



### Unskillful Financial Behaviors

- Impulsive Buying
- Buying to self-soothe
- Buying what we WANT rather than what we need
- Going into debt

# Antidote to Stress



## Mindful Breathing

...an antidote to stress



## Components of Mindful Breathing



- *Attention* on sensation of breath
- *Awareness* of breath
- Acceptance of breath

# Mindful Breathing Practice





# See Things Clearly



Why is it important to have a  
clear, calm mind...to see things  
clearly?



## Choices



- Next time you experience stress, rather than go to your default habit (like shopping, blaming others, blaming yourself), PAUSE, take 5 minutes to do mindful breathing ...
- If irritation is still present, do another 5 minutes

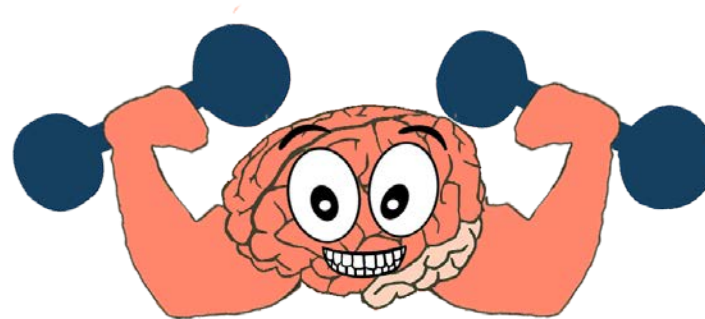


# Practice



Like with any skill, you need to practice...

practice enough, it will become your new habit!



## Practice



Like earning interest, investing in mindfulness builds mindfulness energy ... an accumulating, compounding effect

## Summary



- Stress activates the stress response for adaptive reasons
- If stressors exceed reserve capacity, may engage in unskillful behaviors
- Practicing mindful breathing helps to build reserve capacity, prepare you for the stress & storm of life

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## Credits



We would like to thank the following groups for their support:

- University of Hawai'i at Mānoa
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  - Information Technology Services-Academic Technologies