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
Take Charge of Your Money

Mindfulness & Stress Reduction
Presenter

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• 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
Stress Response

Relax, Calm vs. Fight, Flight, or Freeze

Parasympathetic  Sympathetic
Stress Response

- Neo-cortex/Frontal Lobe
- Limbic System/Mammalian
- Reptilian
Stress & Unskillful Behaviors

- Impulsive Buying
- Buying to self-soothe
- Buying what we WANT rather than what we need
- Going into debt
Mindful Breathing...an antidote to stress
Components of Mindful Breathing

• **Attention** on sensation of breath

• **Awareness** of breath

• **Acceptance** of breath
Mindful Breathing Practice
Why is it important to have a clear, calm mind...to see things clearly?
• 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
Like with any skill, you need to practice... practice enough, it will become your new habit!
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
Take Charge of Your Money

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- University of Hawai'i at Mānoa
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