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Stress: Taking Charge—Managing Stress in Young Families

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Robyn is getting a promotion at work! The extra money will help her husband, Tim, finish his training program. But more weekend and evening work will mean less time to spend with four-year-old Janie and six month-old Pete.

Managing Time and Money

Maria dreads another week of rushing to child care, work, and home just in time for the chaos of supper and bedtime. Even with Pedro’s extra late-shift job they aren’t keeping up with the bills. And there’s no time to talk about it!

Many young people feel they don’t have enough time and money. Often families need two paychecks to pay the bills. When both adults work outside the home, the time available to meet family needs is limited. No one formula works for managing time and money.

Tips to Manage Time and Money:

• Set priorities. Identify goals. Agree what is most important right now, and where you want to be in 1, 5, or 10 years from now.
• Use your goals and priorities to make decisions about how you will use money and time. If an activity is not consistent with your goals, do not accept it.
• Plan ahead to spend money and time. Plan a cushion for unexpected expenses.
• Be realistic about what you can and cannot do. Plan for interruptions, especially those that will occur with young children.
• Save now for retirement. Regular savings, as little as $10 a month, begun when you are 25 will result in more money than a much larger amount saved when you are 50.
Eating well and daily physical exercise can help you and your children feel good—physically and mentally.

It’s Simple:
- Enjoy your food, but eat less
- Avoid oversized portions
- Make half your plate fruits and vegetables
- Make half your grains whole grains
- Switch to fat-free or low-fat (1%) dairy products
- Choose foods lower in sodium
- Drink water instead of sugary drinks
- Choose lean meat and poultry

For more information, visit www.choosemyplate.gov

Stress and conflict
An overload of daily demands and times of real crisis can cause tension in your family. You can take charge by resolving conflicts with others.

- Create a quiet time to talk. Conflicts can’t be resolved when you’re stressed for time.
- Ask each other’s opinions—good ideas grow from listening to each other.
- Be empathetic. Try to understand how the other person feels.
- Listen well and be clear about your feelings.
- Work on one goal at a time. What do you want to do or change?
- Look for humor every day.
- Show appreciation to the people you care about.

Plan food at home: Fill your cupboard and refrigerator with healthy food choices whole grain crackers, dried fruits, unsweetened cereal, pudding cups, grapes, baby carrots, cheese cubes, fruit cups, mini-bagels, and boxes of vegetable or fruit juice.

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This publication was revised for Iowa State University Extension and Outreach by Kimberly Greder, associate professor and extension family life specialist.

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