

Wellness Wednesday



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6 Signs You Have An Unhealthy Relationship With Money

Don't ignore these red flags when it comes to your thoughts toward your finances.

You probably think a lot about the relationships in your life, such as your relationships with people, your relationship with food and your relationship with fitness. But when you hear the word “relationship,” you probably don’t think much about money.

However, it’s safe to say that many people have an unhealthy relationship with money. This could appear as seemingly normal things like losing track of credit card debt or attaching your value to your salary.

Having a healthy relationship with money is pretty straightforward but also tough in our dollar-driven society. According to Dasha Tcherniakovskaia, a financial therapist in Massachusetts, having an optimal relationship with money “means treating money simply as currency that we use to purchase goods and services and to save for the future.”

If you have a healthy relationship, you look at money as inherently neutral, she said. “That would be ideal, but in reality, we all learn to assign our own meaning to money,” Tcherniakovskaia noted. Phrases like “money doesn’t grow on trees” or “money is evil” contribute to that non-neutral meaning.

So, just how healthy is your relationship with money? Below, experts share the red flags that indicate your view on money may be affecting your mental health. (Plus, they offer some advice on how to reframe your thinking to be more financially healthy.)

First things first: If you do not earn enough money to meet your basic needs, that does not mean you have a bad relationship with money.

“If you are struggling to pay for your living, whether that’s rent or mortgage, or you cannot pay your bills, if your basic needs are not met, we’re not talking about your relationship with money yet,” said Aja Evans, a licensed mental health counselor who specializes in financial therapy in New York City.

Not earning enough money to pay for the basic needs of you and your family is not reflective of a bad relationship with money, it’s reflective of much larger issues in our society.

“We have to make sure you are in a financial place of some level of stability before we can start even talking about your relationship with money,” Evans added.

“I don’t want people to think, ‘Oh, I can’t make my bills. My basic needs are not met. My relationship with money is bad.’ That is not the case,” she stressed.

Not checking your balances could be a sign of an unhealthy relationship with money.

Avoidance is a coping behavior that mental health specialists have identified as being used in a number of situations. This could look like not going to the doctor to dodge news on a diagnosis or putting off a tough conversation with a loved one.

Avoidance is a coping mechanism within financial therapy, too. According to Evans, if you find yourself leaning into avoidance to deal with your money habits — like ignoring your debt or not checking your bank balance — you are exhibiting unhealthy behavior when it comes to money.

“A lot of people use avoidance to cope ... you swipe your card and you hope it goes through but then you don’t check,” Evans said. “It’s more about, ‘what am I going to do if it doesn’t go through’” as opposed to working on a solution based in knowing what is happening with your finances.

This can lead to anxiety about your financial situation. How can you possibly feel calm if you worry about your card being declined every time you swipe?

So can limiting beliefs around money.

As mentioned above, a healthy relationship with money is a neutral one. And if you have certain limiting beliefs about money, your relationship is anything but neutral, according to Tcherniakovskaia.

Limiting beliefs are “any belief that’s not neutral — that money is evil, or we don’t deserve money,” she said. The beliefs restrict you (whether subconsciously or consciously) in many ways. For example, if you think money is bad, you may not try for a promotion because you don’t want to be “greedy” or “evil” once you have a higher salary.

These limiting beliefs can look vastly different from person to person, but Tcherniakovskaia said in order to identify your limiting belief, you should think about the rules your family had around money as a child. Was saving money prioritized? Were you reprimanded when you spent money? Or did your family never discuss money because it was shameful?

“It’s important for people to get to the bottom of their limiting beliefs,” Tcherniakovskaia said. If you’re unsure how you feel about money, you can do a simple word association activity, Tcherniakovskaia said. “Come up with associations to some simple words such as money, to receive, to give, to take, salary, bank, income, employment and see what comes up.”

Are they positive associations or negative associations? From there, you can identify your conscious or subconscious money beliefs, she said.

According to Tcherniakovskaia, positive associations include using money to create safety or to purchase goods and services. Negative associations include anything status-related or ideas that money fuels one’s desirability.



It's OK for these limiting beliefs to change. Your financial situation is probably different than it was when you were a child and it may be doubly different if you have a partner's money beliefs to factor in, too.

Another red flag? Comparing your financial situation to other people's.

You're likely well aware of the mantra "comparison is the thief of joy," but you also likely know it's nearly impossible not to compare yourself to those around you, especially since the advent of social media.

However, when it comes to your relationship with money, it is unhealthy to consistently compare your financial situation to those around you, Evans said. Especially when you feel down about it or pine after things you think you "should" have — like a house or a certain kind of car.

If you tie your value to your finances, you may also be struggling.

Another sign? "If you feel like your value is wrapped up in how much money you make," Evans said.

So, if you're lamenting about a friend's higher salary or consistently feeling like you are not as worthy because of your financial situation, you may want to question why you feel that way. According to Evans, the opposite is true, too — "if you feel like you are a more worthy person because of your money or because of what your salary is," you should also assess your thought process.

Not being able to accept gifts is also a sign of a poor relationship with money.

"When somebody is unable to accept a gift or ... even small tokens of 'let me take you out for dinner' ... that is a sign that somebody feels unworthy and that needs to be worked through as well," Tcherniakovskaia said.

Someone who exhibits this behavior may feel they are not worthy of being given something they haven't earned. So take notice if you have a hard time saying yes to that cup of coffee from a co-worker.

"When somebody thinks they have to earn everything, that's another belief about money" that is unhealthy, she added. Tcherniakovskaia noted that when someone feels this way, they may in turn also believe that they have to earn everything around them, including love, and that is not a healthy way to go through life.

And if you chronically overspend.

This may feel like a given, but if you are someone who consistently spends more than you have, you are exhibiting a money red flag. According to Evans, if you fall into this category, you may feel like you are "constantly grinding like there is never enough money no matter what you're making."

While spending money is a necessary part of life, the deeper question (and where the real work needs to happen) is why you're feeling the need to overspend or why you're feeling the need to buy something just to have it.

For example, the Stanley reusable water bottle is something many people feel they need to have, but Evans questioned: What are you actually hoping this \$40 water bottle will do? Is it going to make you work out five days a week? Probably not. Are you going to be consistently hydrated? No, not if that isn't already part of your routine.

“What’s going on with you that you feel like this water bottle’s now going to shift everything about you?” she said. “How do you feel about yourself? And, really, what that’s about is self-esteem — how you look at yourself, how you value yourself.”

“I think we have a chronic self-esteem problem that is just kind of bubbling under the surface that we’re not talking about and it just makes people feel really, really awful,” she noted.

Evans added that it’s hard to come to this realization about yourself, but it gets easier once you address what you actually hope to get out of your new purchase. This way, you’ll know what you feel like you’re missing in your life and can work on achieving your goals without just making another promise-filled purchase.

Bottom line: Know that money is emotional.

Both Evans and Tcherniakovskaia stressed that money is emotional.

“Money is about survival and it’s in our emotional brain. Once we get triggered or activated by something that’s threatening to us, we go into survival mode,” Tcherniakovskaia said. “So it’s completely normal to have a strong reaction to something to do with money.” In other words, be prepared for some tough conversations and difficult realizations.

Evans pointed out that money is how we take care of ourselves and our families, which makes it extremely emotional.

If you find yourself having a hard time as you come to terms with your unhealthy relationship with money, that’s OK, Evans said. You may even be experiencing other, more physical signs of this as well, like chronic stress, moodiness and all-consuming thoughts around finances. Know that you can reach out to a therapist for support and that it’s possible to improve your feelings about it.



BUFFALO CHICKEN RICE BOWLS



485 Calories | PREP TIME: 15 mins | COOK TIME: 15 mins | TOTAL TIME: 30 mins
YIELD: 4 | COURSE: Dinner, Lunch, Meal Prep | CUISINE: American

INGREDIENTS

3 (8 ounce) boneless skinless chicken breasts,
diced into 1/2 inch cubes
1 teaspoon olive or canola oil
1/2 cup diced red onion
1/2 tsp paprika
1/2 tsp cumin
1/4 teaspoon Kosher salt
1 cup canned low sodium black beans, rinsed
and drained
1/2 cup buffalo sauce, Franks
3 cups cooked brown rice
1/2 cup part-skim cheddar cheese, or
dairy-free cheddar
1/4 cup chopped scallions

These healthy, delicious Buffalo Chicken Bowls are in high protein and fiber. They're great for lunch, an easy weeknight dinner, or meal prep. Adding veggies is a nice addition such as steamed broccoli or avocado or serve with a salad on the side.

Nutrition Information

Serving: 1 bowl, Calories: 485 kcal, Carbohydrates: 47.5 g, Protein: 49.5 g, Fat: 9.5 g, Saturated Fat: 3 g, Cholesterol: 134 mg, Sodium: 1200 mg, Fiber: 7 g, Sugar: 1.5 g

Source: Skinnytaste.com



INSTRUCTIONS



1. Heat oil in a medium pot over medium-low heat. Add onions and cook until they have caramelized slightly, about 5 minutes.
2. Add black beans, paprika, cumin and salt; stir to combine and heat through, 3 to 4 minutes.
3. While that cooks, heat a large skillet over high heat. When hot, spray with oil and add the chicken.
4. Cook until browned and cooked through in the center, about 5 minutes, flipping so it cooks on each side.
5. Set aside in a medium bowl and toss with the hot sauce.

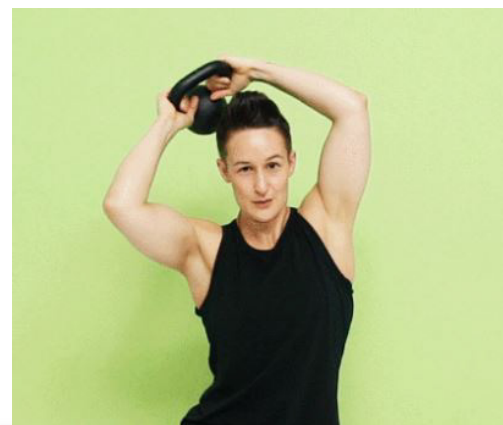
To serve

- Pour 3/4 cup rice in each bowl, top each with 1/4 cup beans and cheese, divide the chicken over the bowls.
- If eating right away, I like to melt the cheese by putting it in the microwave 30 seconds.
- Top with scallions.

FEATURED EXERCISE

Featured Exercise ► **Kettlebell Halo** ✓» **Do it:**

- Start in a half-kneeling position with one foot and one knee on the floor, both knees bent 90 degrees. Or stand with your feet about hip-width apart. Hold a kettlebell bell-up at your chest with both hands gripping the handle. This is the starting position.
- Lift the weight to eye level and slowly circle it around your head counterclockwise, making a halo shape. As you circle the weight around your head, maintain a tight core, and keep your elbows close to your body to engage your triceps.
- Reverse the movement to return to the starting position.
- Then repeat in the opposite direction. This is 1 rep.
- Do 5 reps.



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Regular exercise can help you control your weight, reduce your risk of heart disease, and strengthen your bones and muscles. But if it's been awhile since you've exercised and you have health issues or concerns, it's a good idea to talk to your doctor before starting a new exercise routine.



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