

Owing money can be a real pain in the neck

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Debt hurts more than just the pocketbook.

An AP/AOL survey released this week found a strong link between high levels of debt-related stress and ulcers, migraines, high blood pressure and even lower back pain.

Those stressed from debt are also nearly seven times more likely to lash out at others, according to the survey of 1,002 adults.

And it may get worse with milk and gas hovering around \$4 per gallon. The average American family is saddled with \$8,100 in credit card debt, according to Bankrate.com. Some 40 percent of American families spend more than they earn each year. Ouch.

"There is a basic hierarchy of needs — food, clothing and shelter," said Kathleen Hall, an Atlanta-based stress expert and founder of the Stress Institute. "This is the basic core of every human being. And what if you don't have money? The stress levels can be toxic."

She said creating a budget can help provide a better sense of control.

And generosity and kindness also can ease day-to-day worrying, she said.

"Take care of yourself," she said. "And if you start seeing a co-worker withdrawing, be tender and sensitive. Ask, 'Are you OK?' Suggest going on a 10-minute walk."

HOW TO MANAGE DEBT

> No new debt: Put away the credit cards. Borrowing is no longer an option.

> The daily affirmation: Post this on your bathroom mirror: "By living frugally, we will have the cash necessary to pay off our debts in ____ months. The ____ money we save in interest will be put into savings so we will always have enough money to pay the rent (or mortgage) and weather any lean periods in the future."

> Use extra cash to pay down debt with the highest interest: Bonuses. The \$20 you find in last year's winter coat. Don't spend it. Apply it to debt.

> Look for ways to cut costs and generate money for debt: The daily latte, weekly manicure and premium cable. You can probably go without. Wouldn't you rather have less debt?

SOURCE: bankrate.com

HOW TO MANAGE STRESS

> Visualization and deep breaths: Close your eyes for five minutes and repeat a positive affirmation, such as "hope" or "I am strong."

> Eat well: Avoid junk food and opt for foods rich in vitamin B, such as bananas, avocados, whole grains and leafy greens, Turkey, peanuts and milk are good, stress-reducing pick-me-up snacks.

> Exercise: Don't underestimate the benefits of a 10-minute-walk or a few chair exercises.

> Watch your temper: Monitor your mood to avoid outbursts. Reach out to friends and family members who may be on edge.

SOURCE: Atlanta-based stress expert Kathleen Hall