



Positively Jane - The Podcast

Navigating Life's Highway... *together*

Episode #18 Transcript: Top 5 Categories That Create Stress

JANE SHINE:

Stress - you have it. I have it. It seems that everyone I know has it. Sometimes we create our own stress with overflowing calendars or to-do lists that will never get completed. And sometimes stress arrives because circumstances that are out of our control come flying in and take up space - and we don't like that, am I right? Well...guess what? This episode of the Positively Jane podcast is about stress and how to reduce it. So stay tuned!

INTRO:

Hey there - I'm Jane Shine. As a blogger for over 4 years, I have been encouraging women of all ages to rise above those circumstances that kick them in the butt and choose a life filled with joy. Topics - you name it. From relationships, anger and irritation, embracing the aging process, how to retire with wealth, and so much more! We have been navigating life's highway together and I can't wait for you to dive in and navigate your own life with us.

Today is brought to you by You Need a Budget, or YNAB for short. YNAB is the perfect money resource for those of us who don't have time to keep track of it all. It pulls all of your transactions from your bank accounts - credit, debit and checking accounts and assigns them to the categories of your choosing. Why do you even care? Because knowing is the first step to creating wealth.

I have been using YNAB for years and so have my children. We all love it. Plus, their customer support and how-to videos are amazing.

Check out [YNAB](#). Your future self will thank you

JANE:

Ok - back to the show. I want to spend some time going over 5 areas of your life that might be creating stress in you and how to reduce them.

And of course this is not a complete list. There are so many triggers out there it isn't even funny!

So let's dig in with number 1. Money. Money is the biggest stressor in the lives



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of most people. In fact, it is the #1 reason couples get divorced.

So, let me ask you...are you struggling to pay your bills? Put food on the table? Is there any money for vacations or savings? Are you frustrated because you can't buy those shoes that you love? Are you worried that you might not have enough money when you retire and aren't quite sure what to do about it? Do you just want to kick the wall and scream sometimes? Yup - this is money stress.

But I gotta ask you this too - is it a lack of money that is creating stress in you...I mean a REAL lack of money? Or is it a lack of a budget or maybe excess spending that is creating the stress?

As a budget counselor, one thing I learned is this: Sometimes money stress comes from a real lack of income and sometimes it comes from a perceived lack of income. For most women, money woes and money stress does not come from a lack of motivation, but most likely from a lack of education.

Because money isn't taught. It isn't intuitive. How you spend your money is more than likely based on observation, trial and error or just plain 'let's throw it on the wall and see what sticks'.

Now, if you are unsure what a budget really is, I got you covered. And stick with me here - don't tune out. A budget is a spending/savings plan. It's a plan - not a restriction. A budget allows YOU to be the boss of your money. YOU can tell your money what to do and where to go...rather than money being the boss of you. I prefer to call a budget a money map. You decide the destination and create a map of where it goes.

A budget is important because it establishes a spending plan so you NO LONGER spend more than you earn. It can help you figure out where you are over spending. It helps you shift from a credit card mindset to paying cash for everything - because you realize how much that debt is creating stress in you. A budget puts you in the driver's seat. You are no longer a slave to all of the bills sitting on your desk and trying to figure out which ones to pay now and which ones can wait until next month.



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And, once your spending plan is established and all of those back bills are paid, you now can save money for YOU. So that you can buy those new shoes guilt free...cause you saved the cash. You can actually go on a vacation. You can actually save for retirement.

A budget is NOT only for today's expenses (food, clothing, and shelter). It is also for your tomorrows. ALL of your tomorrows. Because if you don't get your money under control today - your tomorrows might be bleak and dreary. Your action plan is this - Put a budget into place. Keep track of your money. Maybe move to the cash envelope system so you have a handle on the money you spend. I have included the link for the cash envelope system and other budget resources for you in the show notes.

Onto the 2nd stressor in your life - what you eat.

Have you ever heard the old saying 'You are what you eat'? Or how about 'Garbage in...garbage out'. Both of those are so true. Let me ask you this: Do you get tired easily? Do you lose steam mid afternoon? Do you tend to snap at people or get impatient? Do you just hate the extra 10-15-20 pounds that you put on this past year and that creates stress in you? Are you frustrated because you SO want to cook healthier meals for your family...but stuff just gets in the way and you run out of time?

How about looking at it this way - food is fuel. You are a fireplace. Food is the log (fuel) in the fireplace. Food is the fuel to keep the fire burning. You need long sustaining fuel. Not something that flares up and burns quickly and then goes out.

Our bodies are machines...and in order for them to serve us well they need to be taken care of properly. PLUS so much of the food that you are eating is NOT good for you. It's filled with empty calories that last for a few minutes...and then you are hungry again. You need your healthy proteins, healthy fats and veggies. Your body needs those things to survive.

Your action plan is this: First, define what eating healthier means to you. Is it no junk food? If so, define junk food. Is it Keto? No bread or gluten? The clearer you are the easier it will be to make a change.



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Next, define your bigger why. Why is this important to you? Do you want to eliminate chronic illness or conditions like eczema, inflammation or stiffness? Do you want to live to a healthy old age? Your why will sustain you as you work to reach your goals.

And, after you figure out your big why make a plan. And, as with all plans...they require more than writing them down. A successful plan requires action!

Do you need to plan your meals ahead of time? Do you need to go grocery shopping more often? Do you need to avoid going to the store hungry? Do you need to remove all temptations in the house? When you get a chance read my blog post Eating Healthy is NOT just for the Younger Generation. It is linked in the show notes.

The 3rd stressor in the lives of most women is organization. Or should I say lack of organization. Do you fly by the seat of your pants? Are you always scrambling at the last minute to find car keys, homework, and pack lunches? Are you or your family running out the door with no time for breakfast (the most important meal of the day - which ties into stressor #2).

What if you got up a bit earlier so you did not run out of time? What if you gathered everything the night before so there was no frantic mad dash every morning? What if you scheduled things on your calendar? Even the simple, and seemingly mundane things (because those simple things can definitely create stress).

What if you could stop the madness? Rather than dashing out of the house every morning, you actually have some time to drink your HOT coffee and maybe say 'good morning' to your family? How would this make you feel? Less stressed? Hopeful? Relaxed?

Your action plan for stressor #3 is to create a plan for your organization. Grab a calendar. It can be paper, digital, or whatever is best for you.

And then work backwards. Calculate how long it takes you to accomplish certain tasks...and then figure out what time you need to get up to get it all done. Or what time you need to start to get it completed on time. As an



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example - how long does it take you to make lunches? Shower and get ready for the day? How much time would you like to be able to read your email before getting ready for work or your day?

So, let's say that every morning you make coffee, make breakfast, pack lunches, read your emails, do your quiet time or whatever. You then shower and get dressed. And make your bed. Time how long it ALL takes. Maybe it takes an hour. You know that you need to leave the house at 7.30 so that means if you got up at 6.30 you would not be rushed. How would that make you feel?

And if you are running around every morning gathering briefcases, backpacks, lost homework - try gathering the night before. This simple trick took my morning stress down to a 1...from a 10.

Schedule everything on your calendar. And I mean everything. Doing the laundry, folding the laundry, putting the laundry away. Everything! Keep doing this until it becomes 2nd nature... cause you created a plan and STUCK WITH IT! And once it's a habit you won't need to schedule it...cause you figured it out! I have a million, or so it seems, blog posts for you to check out about this whole topic. All linked in the show notes.

Let's move onto stressor #4 clutter. When you walk into your home are you hit with a sense of clutter overwhelm? Do you just shudder? Does it make you anxious? Angry? Crazy?

Your desk is a mess. The toys are everywhere. Laundry is unfolded and on the counter. Last night's dishes are still in the sink. Towels are on the floor...again. Clutter is a HUGE contributor to stress. When your mind sees clutter it sees 'things to do'. And, if you don't have time to do them (Go back to stressor #3) it is even harder for your mind to comprehend because you have NO idea when you will have time to pick it up or clean it up. So you get stressed out! This is such an important topic that I have written a bunch of articles about it. All linked in the show notes.

Now this particular joy stealer can be tamed. Your action plan is to approach one thing at a time. Make a list of ALL the clutter that makes you crazy,



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anxious, overwhelmed and stressed out. Take a look at your decorations, what is out on the kitchen counter and table, toys on the floor, last week's laundry still in the basket...all that contributes to clutter overwhelm - which then leads to stress.

Once you have your list, make a plan. Delegate tasks to others in your family. Maybe your husband does the dishes. Or, you have a 'I don't go to bed until the dishes are washed, dried and put away' policy. Maybe every afternoon the kids have to spend a few minutes picking up and putting their things away, and practice the '5 Minute Declutter.' Maybe only 1 toy out at a time. Fold the laundry and put it away the day it is done.

Write it all down. The item, the action plan, and who does it. Maybe include how long it should take and the time of day or day of the week it gets done. This is where systems come into play. A system to keep the clutter at bay. Find and create a system that is good for you and your family. Your clutter stress might not be totally gone - but it will be minimized for sure!

And last, but not least, and believe it or not - a quiet time journal or a daily gratitude journal are big stress reducers. Why? Because when you are focused on what is good and positive, what you are thankful for, your thoughts move in a new direction. Being grateful leaves little room for those joy stealers.

Maybe you are caught up in comparison...she has it and I want it too!
Or maybe your partner doesn't do things exactly the way you would like.
Or maybe work is just a bit too much right now and you just want to yell at someone.

Whatever it is, make a note of ALL the important things. All the things you are grateful for.

Your action plan is to spend time thinking about everything that you are thankful for. The large and the small. And next to each one, make a note of why you are grateful. The why is the icing on the cake. Rather than 'I am thankful it did not rain' write '...because I then got to go for my morning walk.' Rather than 'I am thankful for running water...because I then don't have to walk miles to get it.'



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There are so many things to be thankful for. Our thanks should always outweigh what we think we lack or need.

And that's all I got for today. I sure hope this was helpful. I have created a workbook for you called the 'Top 5 Stress Reducers (that no one tells you.)' Go on and grab it so you can make your lists and keep track.

And as always, I would like to encourage you not to let the circumstances of life kick you in the butt. I would like to encourage you to learn how to rise above those circumstances so that you can live a joyful life....everyday.

If you haven't already go on and grab my FREE 'Joyful Living Quickstart Guide' - this guide will help you eliminate stress, AND kick anger and irritation to the curb forever - so you can enjoy all that life has to offer.

Thanks for listening. If you like what you hear please subscribe and share with your friends. I have linked everything I talked about in the show notes. Go on and grab them. Until next time - let's continue to navigate life's highway... together.

Top 5 Stress Reducers (that no one tells you): <https://positivelyjane.net/5-stress-reducers>

Put the joy back in your life: Joyful Living Quickstart Guide

Stressor #1 - Money

Begin getting your money in order: Easy Budget Plan

Dive deeper into your money so you can save more: Budgeting 101

Start paying with cash only: Cash Envelope System

Jump on the waitlist: Financial Independence Society



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Stressor #2 - What You Eat

Blog Post:

Eating Healthy is Not Just For the Younger Generation

Stressor #3 - Organization

Blog Posts:

Where Does Organization Begin?

How to Stay Organized

Your Daily To-Do List

Stressor #4 - Clutter

Blog Posts:

Preparing For Your Day

Eliminate the Overwhelm | The 5 Minute Declutter

Why I Make My Bed | 10 Reasons For a Clean House

25 Powerful Habits

Stressor #5 - Gratitude

Blog Posts:

Finding Joy in All Things

The Comparison Trap

Daily Gratitude Journal

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