



# Break the Funk

*Dear Dr. Per Cap:*

*I've been having a hard time focusing on my financial goals lately. I just can't seem to stay motivated to save for a down payment on a house. My kids are really looking forward to having a place of their own too. How can I break this funk?*

*Signed, Loosing Focus*

Dear Loosing Focus

I can totally relate. I think many of us are struggling to stay on point during these troubling times. Much of what you're feeling is stress. Fortunately mental health experts have developed techniques and strategies for how to manage it.

For starters it's possible you're feeling overwhelmed because of challenges you're facing right now. So grab two sheets of paper and make two lists. On the first sheet write down things that bother you that are beyond your control such as economic turmoil, remote schooling for the kiddos, or unforeseen health risks.

Next make another list of things you can control. Your list might include activities you do with family, exercising, eating healthy, and social distancing.

Now take the first list, tear it in half, and throw it in the trash. You can't control the things on that list so don't stress thinking about them. Then take the second list and post it somewhere where you will be reminded of it daily – the refrigerator door, bathroom mirror, or better yet snap a photo of it with your phone and use it as a home screen.

Hopefully this will help you focus on manageable issues and maintain self-control. Self-control is extremely important right now especially with so many of our daily routines with work and family turned upside down. I speak from personal experience when I say sometimes it's actually harder to get stuff done when we have too much time on our hands than not enough. I know it sounds crazy but it is true – says the guy who has only worn flops for the past six months. Just kidding, well kind of.

Here's another technique. Pretend you have a crystal ball and can peer into the future. While doing so imagine seeing yourself financially secure and living comfortably in your new home. Picture your family

next to you and the health and happiness you all deserve. Think about upcoming birthdays and other fun gatherings. Visualize the life you want to have.

Finally identify the obstacles or roadblocks that can prevent that life. This will help you realize that you can achieve your goals but only if you focus and maintain self-control. You won't get there by worrying endlessly about the future, staying up late watching eighties music videos on YouTube, or making poor financial decisions. Ok, eighties music on YouTube isn't a total waste of time, but watch out for what we like to call time bandits. They'll bleed you dry - even worse than a power ballad by Poison.

Good luck and be strong. I'm pulling for you!

***Ask Dr. Per Cap*** is a program funded by First Nations Development Institute with assistance from the FINRA Investor Education Foundation. For more information, visit [www.firstnations.org](http://www.firstnations.org). To send a question to Dr. Per Cap, email [askdrpercap@firstnations.org](mailto:askdrpercap@firstnations.org).