

**- RESOURCE LIST -**  
**How To Face Your Fears Of Financial Insecurity**  
**And Make A Career Transition**  
**Tuesday, June 23, 2009**

**- A Free Teleclass Sponsored By Brian Kurth + Company -**  
**Innovative Career Consulting & Corporate Outplacement**  
**Specializing In Personalized Mentorship Programs**  
[www.briankurth.com](http://www.briankurth.com)

**DORIAN MINTZER**

Recommended Books:

- Abey, Arun & Ford, Andrew, *How Much is Enough: Making Financial Decisions that Create Wealth and Well-Being*, Greenleaf Book Group Press, 2009
- Briles, Dr. Judith, *10 Smart Moves for Women: How to Conquer Your Financial Fears*, Contemporary Books, 1999
- Jeffers, Susan, Ph.D., *Feel the Fear And Do It Anyway*, Ballentine Books, 1987, 2007
- Kahler, Rick CFP and Fox, Kathleen, *Conscious Finance: Uncover you Hidden Money Beliefs and Transform the Role of Money in Your Life*. Fox Craft, Inc. 2005
- Mellan, Olivia, and Christie, Sherry, *Money Shy to Money Sure, A Woman's Road Map to Financial Well-Being*. Walker & Co., 2001

Tips for Dealing with your Fears:

- The goal is to find ways so you don't feel immobilized and can take little action steps to help you realize you can control some parts of your life.
- Dealing with financial fears is a process—it's important to try to clarify the realistic and the irrational parts of the fears.
- Confront your fears, rather than running away from them. Play out the scenario—what would happen if....and if that happens, then what....? And then what? On and on so you're able to confront the fear of the catastrophic and release that you're actually able to deal with the worst-case scenario, even though you'd rather not have to..
- You can even talk to your fear—imagine it in a chair in front of you. What would it say to you, and you to it. Have a conversation.
- Use relaxation techniques---deep breathing, as you exhale, “say relax” silently to yourself. Let a little antennae up and use some self talk such as act, don't react; think, I'm OK, whatever message will help you feel calmer and/or use meditation.

- Take a hot, relaxing bath with a 2:1 ratio of Epsom salt and baking soda with 10 drops of lavender.
- Use a journal and write down your thoughts and fears and dreams (and date the entry), it helps to contain them and you can look back and see how some of the feelings and issues have changed.
- Don't hold all of the fears inside: Talk with a partner/spouse or friend and/or allow yourself to consult with a therapist or coach and/or a financial advisor.
- Keep up your exercise.
- Remember that humor and laughter are important to maintain.

Dori Mintzer  
 Dorian Mintzer, Ph.D.  
 Psychologist  
 Boomers and Beyond Coach  
[dorian@dorianmintzer.com](mailto:dorian@dorianmintzer.com)  
[www.dorianmintzer.com](http://www.dorianmintzer.com)  
 617 267-0585

### **LINETTE DOBBINS**

#### Recommended Books:

- David Saylor and Greg Heffington, *Get Inspired to Retire*, Kaplan Publishing 2006
- J.M. Trippon, CPA, *How Millionaires Stay Rich Forever*, Bretton Woods Press, 2003
- Jason Zweig, *Your Money & Your Brain*, Simon & Schuster, 2007
- Prudential Financial's Four Pillars of Retirement Series, *Behavioral Risk in The Retirement Red Zone®*, April 2007,  
<http://www.prudential.com/media/managed/Behavioral-Risk-EQ-final.pdf>

#### Website:

[www.mymoney.gov](http://www.mymoney.gov)

#### Tips For Dealing With Your Fears Of Financial Insecurity:

- Create a financial plan. Those with a financial plan seem to experience less fear when life-changing events occur. A financial planner can help you prepare for the unexpected and discover opportunities, resources and guide decision-making.
- Do a financial stress test to see what you can handle – What if I am laid off? What if I change careers for my dream job? Can I retire? How long will my money last, etc.?

- Identify your greatest fears and have a disaster plan.
- Crisis brings opportunities – look for them and seize them.
- Fear is an acronym for False Experience Appearing Real. Identify if the fear you are experiencing is real or false. Media sells more advertising with fear. Fear hooks you into watching the story. We refer to this as Media Mania and the Herd Syndrome. If your fear is coming from the media, turn it off. Refocus, do something that makes you feel good. If your fear is from a real event, ask yourself, what is the worst thing that can happen? Then take action. If you don't know what to do, ask for help.
- If you have serious financial problems, see a debt counselor.
- Set realistic goals and work on them one step at a time. Just keep making small steps toward your goals and reward yourself for your achievements.
- Look at the your accomplishments and the things that are going well and acknowledge them.

**D. Linette Dobbins, CFP®**

*Certified Financial Planner*

*President/CCO (MFS)*

*Co-Branch Manager (RJFS)*

McGee Financial Strategies, Inc.

[linette.dobbins@raymondjames.com](mailto:linette.dobbins@raymondjames.com)

[www.mcgeenet.com](http://www.mcgeenet.com)

(503) 597-2222