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Do You Have Financial PTSD?

Posted by [maggiebaker](#) on Aug 8, 2011 in [Anxiety](#), [Economics](#), [Holistic Wealth](#), [Money](#), [Personal Finance](#) | 0 comments

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In my practice, I occasionally counsel patients suffering from post-traumatic stress disorder (PTSD). These patients are grappling with the psychological burden that results from catastrophic losses. Many of us think about post-traumatic stress disorder (PTSD) when we think of soldiers being overwhelmed and fatigued on the battlefield, or flood victims losing their homes and livelihoods.

I contend that many Americans are going through post-traumatic stress disorder right now as a result of the heated Congressional debate around the debt ceiling crisis, the slowing economy and high unemployment. Now that our pristine bond rating is tarnished by Standard & Poor's downgrading of the US debt from AAA to AA+, many investors are feeling like their financial losses are catastrophic.

Symptoms of financial PTSD are easy to recognize. Ask yourself the following questions:

1. Do you think about your money more in the last few weeks?
2. Are you worried about the current and future performance of your 401(K)?
3. Do you wake up at night with persistent memories of the 2008 financial collapse?
4. Have any small events (such as friend asking if you are going on vacation) caused you anxiety or worried money thoughts?
5. Do you feel a jolt of anxiety when financial statements arrive?
6. Do you avoid opening or reading your financial statements?
7. Are you re-experiencing the 2008 collapse?
8. Do you have a growing sense of fear, helplessness and hopelessness?

If 4 or more of your answers are YES, then you are being held captive to the symptoms of PTSD.

The best thing you can do for yourself is:

1. Modulate your breathing: from your lower abdomen take in a slow breath on the count of 1-2-3. Slowly breathe out on the count of 1-2-3-4-5. Do this whenever your thoughts race to financial worries.
2. Talk with your financial advisor or planner, share your fear, plan out a strategy and stick with it.
3. Create perspective: where will you and your money be in 6 months? A year? You'll likely be in a better place. Remember that we got through 2008- a time that was worse than where we are now.

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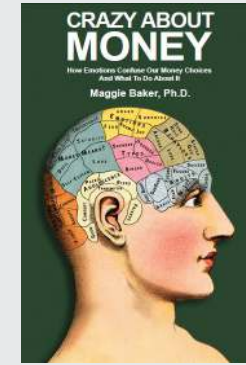
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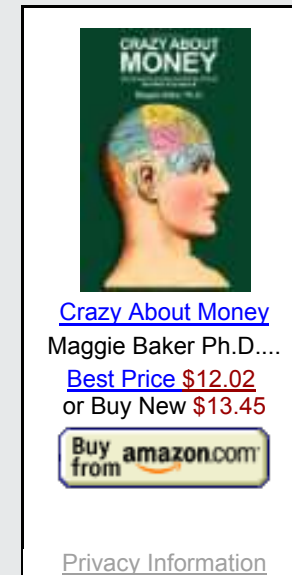
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