

6 Emotional Resilience

Difficult times don't end when we retire. Trials come in different shapes and sizes and continue to test our emotional resilience. Have we learned to process and overcome hardships or are we still overwhelmed with stressors, unable to see our way through?

Can we look back and see the valuable lessons learned from hard times or are we holding on to resentment and bitterness? It's never too late to learn more about resilience and practice the skills that give us confidence and competence to handle whatever comes our way.

The Importance of Emotional Resilience

While many understand resilience as the ability to bounce back after a difficult time, it's also the opportunity to grow in ways that may not have been possible without the trial. If we charted the seasons of growth in our lives, we would see that significant change most often follows a significant crisis. Examples include taking better care of our health after a medical scare, saving more money after a financial downturn, or increasing gratitude for simple things, like toilet paper, after a worldwide pandemic.



When faced with adversity there are three possible outcomes:

- The optimal choice is that the person endures the crisis and increases their overall capacity for stress. They become better and stronger because of the experience.
- The second choice is to bounce back to where the person was before the crisis, but not make any significant gains in personal development.



- The third choice is to not return to where he/she was before the crisis and to continue to suffer from the hardship. Unhealthy behaviors may be used to cope with the crisis and create even more problems.

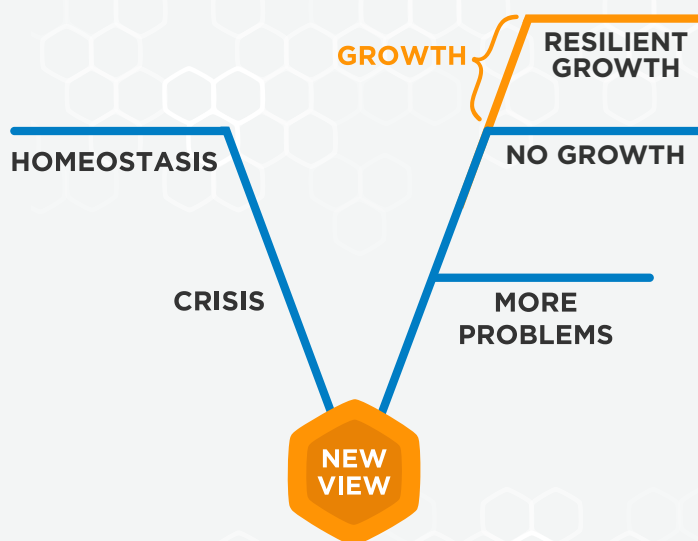
The optimal choice doesn't come by accident. It comes from learning and practicing specific skills that work together to build resilience.

The Skills of Emotional Resilience

Six skills of emotional resilience are covered in this Money & Mind series: managing transitions of change, knowing our purpose, being a lifelong learner, prioritizing self-care, having meaningful connections, and communicating effectively.

Here are a few more to consider

- **Gratitude:** Do I find the good in my life every day?
- **Acceptance:** Do I accept what I cannot control, and focus on what is in my control?
- **Self-Awareness:** Do I take time to examine my thoughts, feelings, and behaviors to make sure they are aligned with my values and beliefs?
- **Patience:** Am I patient with myself as I learn and practice new skills?
- **Humble:** Do I ask for feedback so I can improve? Do I ask for help?
- **Composure:** Do I think before I respond in stressful situations?
- **Forgiveness:** Do I forgive others and let go of blame? Do I forgive myself?



How to Build Emotional Resilience



By the time we retire, we've learned many skills of resilience from our education and experience. If you consider these skills as tools in a toolbox, you probably have gathered many that are useful. But maybe there's a new tool you need to add, or the tool is there but needs sharpening. It's never too late to do both.

4 Steps to Build Emotional Resilience

1 Think back on your most recent stressful situation. What resilience tools did you use?

For example: My 70-year-old husband broke his leg skiing. I felt angry and upset, but I was able to calm myself down as I drove to the hospital. For support, I called my son to come. After the surgery, I was assertive with him and the doctors that he needed to go to a rehabilitation center before he

came home as I wasn't physically able to take care of his needs. This plan gave me time to make changes in our home in preparation for his return and he was able to get stronger. I couldn't have made that request before, but I've learned how to problem-solve without disregarding my own needs.



2

Conduct a toolbox inventory of what tools you have and what tools you could use to manage the next trial even better.

For example: I managed my husband's accident well by being assertive and managing my stress. One skill I realized I need is to understand our finances. I've kept putting off the discussion, but each time I opened the hospital bills I was overwhelmed. This will give me confidence that if something more serious happened, I could handle this part of the crisis.

3

Consider a past stressful situation, one that is fully resolved. What did you learn from that experience?

For example: I've always worried what I will do if my husband dies before me. After going through this experience, I feel more confident that I could handle it. I've learned about our finances and am now paying bills with my husband. I have good family and friend support. It's been an important lesson.

4

Look for ways to teach and role model emotional resilience to your children and those close to you.

For example: I'm going to share this experience with my two daughters who are married. I want them to look for the lessons that come from difficult experiences and encourage them to load up their toolboxes with helpful skills.



Summary

We cannot avoid difficult times in our lives, but we determine our response to them. Emotional resilience is accepting this challenge by taking responsibility to continually learn and practice skills that give us the competence and confidence we can deal with whatever comes our way.





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