

## **Recession Worries Got You Down?**

(Taken from [www.beingfrugal.net](http://www.beingfrugal.net))

I have to confess something. I don't worry about a recession. I watch the bad economic news with interest, but I can't say it keeps me up at night.

It's not that I think I'm immune to being hurt by the economic roller coaster we're on. My husband works for a listener supported radio station. I have a volatile income as a self-employed blogger. We have a new house, that's a bit of a stretch on our budget, and we live in a somewhat expensive area of the country.

Yes, there's a lot that could go wrong, but I don't worry about it.

It's not that I have any illusions that this economic mess will blow over in a couple of weeks. It's not that I don't think there's a possibility things could get worse before they get better. It's that worrying won't do me any good.

This is a lesson I learned last year when [my husband lost his job](#). [Twice](#). Instead of worrying, I focus on two things.

### **Take Control Where Possible**

Are you afraid of job loss? Cut your budget now, and put as much money into savings as you can. If you lose your job, you'll be glad for the extra savings. If you don't you're no worse off.

Look into programs that can help you, if you lose your income. What are the requirements for your state sponsored insurance program? Food stamps? Do you know of a low cost health clinic?

You may never have to use these services, but you will feel better, knowing they are out there.

Update your resume. Let your friends know you might be looking for a job. See what's out there. By being proactive before you lose your job, you'll be better prepared in the event it actually happens.

Set goals for reducing your budget. Try to reduce your grocery spending by \$10 a week. Make some tweaks in your life to get the electric bill down.

There are a lot of things that are in your control. By focusing on those things, the stuff that you can't control isn't quite as scary.

### **Realize That This Too Shall Pass**

I don't deny that we may be in for some really hard times. How bad the current economic situation gets remains to be seen. But economies tend to go in cycles.

Though life may get really hard for a while, now is not forever. That thought kept me going last year when we didn't know when we would receive another paycheck.

This economic crisis will not last forever. Eventually we'll rebound and life will go on. Until then, do what you can in your own life. Being proactive is always better than being reactive.

If you are looking for specific things you can do in light of this economic crisis, see the following posts:

- [When Times are Tight: 168 Ways to Make Your Dollar Stretch](#)
- [My Husband Lost His Job](#)
- [75 Frugal Hacks for Your Home](#)

*How are you feeling about the economic crisis? Are you worried? How do you deal with it?*

