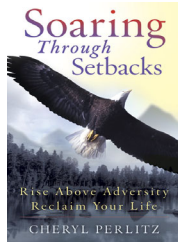


FOR IMMEDIATE RELEASE  
Chicago , Illinois

contact: Tom Marquardt  
847-562-8939 cell: 847-609-8032  
e-mail: cheryl@soarwithme.com



*Soaring Through Setbacks...*  
*Rise Above Adversity...Reclaim Your Life*  
***A book about dealing with grief, career  
Changes and other major transitions***

*Cheryl Perlitz*  
***author, speaker, facilitator***

## **How to avoid panic when you're left holding the bag financially**

When your loved one dies, or leaves you, or you lose your job, you feel emotionally challenged with overwhelming sadness, and emotional pain. In addition to these debilitating emotions is the fear of financial ruin. Often panic about being able to make it financially makes our intense emotions even stronger.

No matter how prepared we are for personal loss, financial concerns are challenging because:

- Financial matters are so personal that it is painful to reveal financial details to those who could help
- Many of us KNOW that we should have been financially prepared all along, but we have found it hard to save like we should
- In a fast moving world, we often live beyond our means to get what we want, so we are overextended
- Many of us have depended on someone else to be in charge of our finances so we don't know the information we should
- Most of us live 'hand to mouth' in a 2-paycheck situation. How do we make it as the sole bread winner with a family to support

### **Ask for help**

Have a friend help you go over all of your papers. See where you might be spending too much by analyzing your insurance, utility bills, telephone bills, etc. Revealing personal information to others is difficult, but it will get easier the more you do it, and it could be the key to finding your financial security.

### **Learn all you can**

I was shocked at how little I knew about my own financial life. Our schools teach us the skills we need to know to do our jobs, but not how to be good parents or how to take charge of our money matters. Take classes, ask professionals, and learn about savings and investments.

## **Lighten your load**

In a world of abundance, I found that I had many more 'things' and financial responsibilities than I needed. Getting rid of debt and other extraneous expenses is freeing. Make sure you avoid the temptation to take on new debt once you get rid of the old. Simpler is better.

## **Have a positive attitude**

New beginnings can be painful and hard, but also refreshing. Understand that it is never too late to start your life all over. You have to know in your heart that you can make it - and you will. "Why me" and "blaming" are easy to do, but totally non-productive. Try to look at your life as an adventure and be proactive in reinventing your financial life. It may even be fun.

## **Do what is right for you**

There are no rules that apply to everyone when you overcome any crisis. Everyone is different and every situation is different. There are well-meaning people who will try to tell you how to get through tough times when they have never experienced them. Do what is right for you. Listen and learn from others, but listen to your own survival intuition - it's usually right. Move to the beat of your own drummer.

## **Take it one step at a time**

The awesome task of getting yourself on your feet financially can be overwhelming. The journey you are on is taken 1 step at a time, and that requires that you exert a little patience and don't expect too much, too fast.

## **Follow your passion...**

Often it's true that adversity and major changes lead to wonderful new beginnings. Getting yourself back on your feet financially may give you the space to find your passion. Struggling and trying to find a new way is hard but requires creative thinking. Creative thinking gets you used to 'thinking outside the box' and shows you new ways to view your situation.

## **Take some risk**

The good thing about change is that it helps you to look at life differently. Living inside your comfort zone feels good, but doesn't help you to expand your boundaries. Expanding is scary and painful but opens you up to a world of possibilities. The reality of a financial shakeup is that you must attempt to go out of your comfort zone to survive.

## **Take care of yourself**

When we are facing crisis, it is most important that we take care of ourselves. We are most inclined to focus on the negative, scary things in our life and become obsessed with them, forgetting that we think better and can solve problems better when we are physically and emotionally healthy: Exercise, take vitamins, get proper sleep, eat right, stretch and meditate.

## **Have some fun**

Always make time for fun and rewards. Connect with friends regularly. Take occasional breaks and treat yourself to a special activity or gift once in a while. Try spending the night in a tent, learn to paint, do something you have never done before.

Cheryl Perlitz is the author of the inspirational book "Soaring Through Setbacks - Rise above adversity - Reclaim your life" the on-line training program "Working through Setbacks....The

Path to Positive Change” and is co-author of Getting Things Done – Successful Women Speak. As a dynamic speaker and facilitator, her inspiring, fun and motivational stories help listeners and readers to “TRANSFORM THEIR MOUNTAINS INTO OPPORTUNITIES FOR ADVENTURE AND POSITIVE CHANGE.”

Cheryl is not a therapist, or medical doctor. She does not have a PHD or an advanced degree in psychological theory. She is a regular person, like most of us. She is a sought after talk show guest because of her easy casual style, her ability to tell wonderful stories that the listeners and readers can relate to, and her understanding and compassion for others.

If you would like to hear more about this topic, and/or more detailed SURVIVAL TIPS for surviving setbacks contact Cheryl Perlitz: [cheryl@SoarWithMe.com](mailto:cheryl@SoarWithMe.com)

To book an interview call:

847-510-5919 cell 847-609-8032

Cheryl is available for last minute interviews

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