

Stress Anyone?

Procedure: You will need 6 tennis balls. 1. Have a student come to the front of the class. Tell him/her that you are going to toss the tennis balls to him one at a time and he should catch them and hold onto them. Throw them slowly so they are easy to catch.

2. Now get the balls back and tell him you are going to toss them faster this time. The student should have a little trouble holding onto them this time. Uncontrolled spending without goals in mind can work this way sometimes. The bills can mount up quickly and can get harder to handle.

3. Now toss the balls at the student all at once. The student will not be able to catch all the balls. Some will fall away. Relate the balls to bills, such as the car payment, the home mortgage, the utility bills, food for the month, credit card payments, etc... If even one of these bills gets dropped for a month the lender (or source of the bill) will put stress on the individual for payment. When more than one gets dropped it is that much more added stress. Threats may follow to shut off the power, repossess the car, or foreclose on the home. Everyone wants to be paid...now!

4. Have students "Brainstorm" ways that this kind of stress can be avoided (e.g., setting goals, updating a budget together each month, allocating a percentage of the income for savings, economizing, discussing the difference between needs and wants together).

5. Discuss further how each of these solutions can be accomplished.