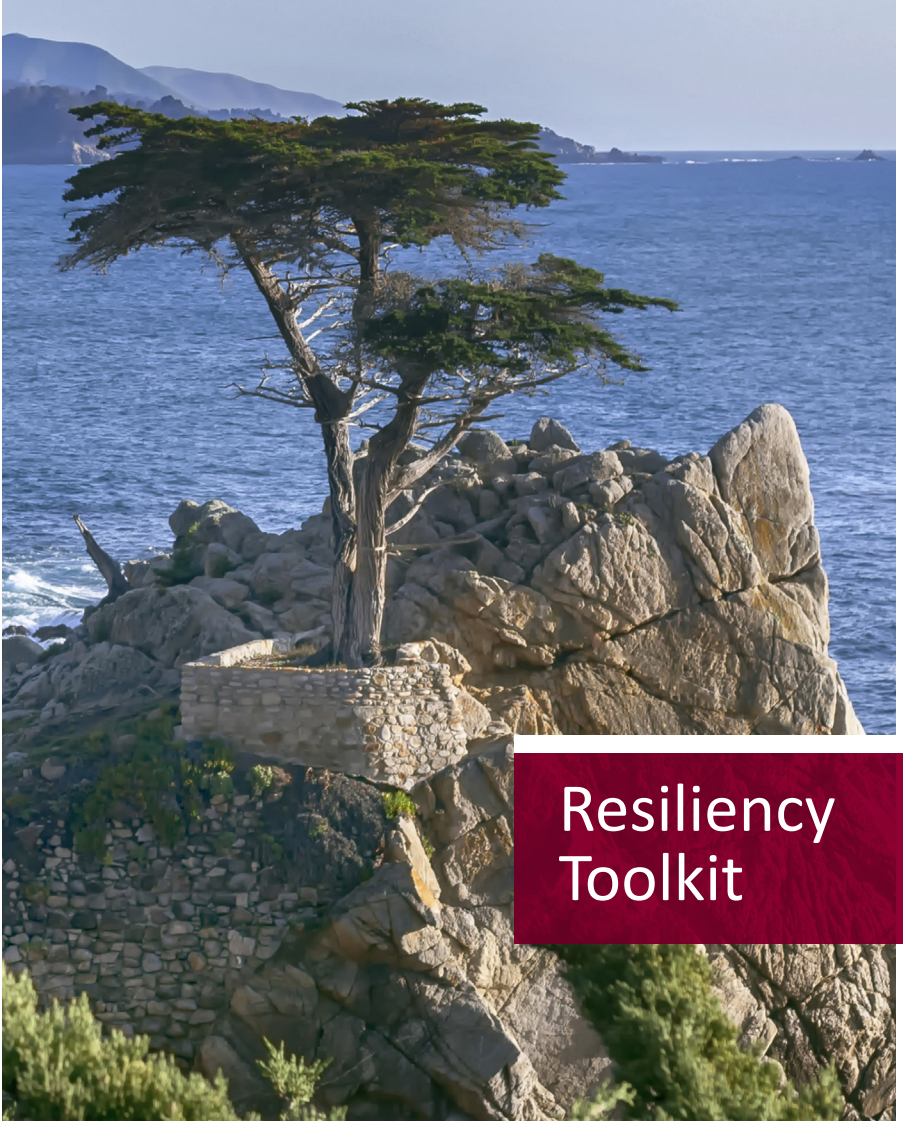




# Wespath

BENEFITS | INVESTMENTS

a general agency of The United Methodist Church



Resiliency  
Toolkit

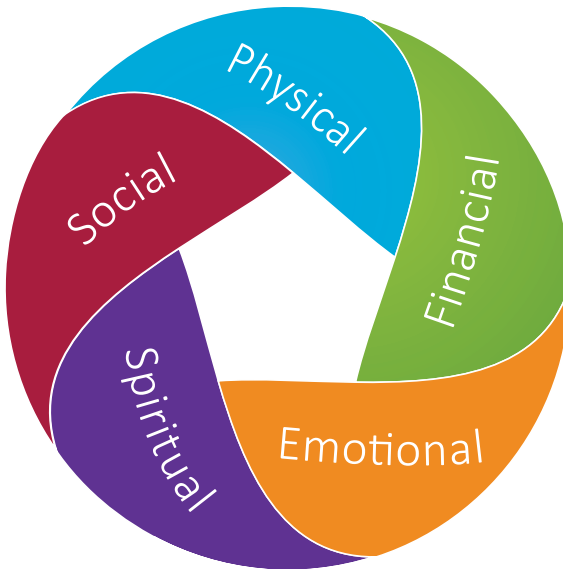
# Resiliency Toolkit

*Resiliency, according to Merriam-Webster, is the ability to recover from or adjust easily to misfortune or change.*

Resiliency is important, because unfortunately, life isn't always easy. Sometimes everything is coming up daisies and other times life feels like it's full of weeds. How we handle situations when they are not going as planned is important.

This toolkit will examine how our five dimensions of well-being can help build resiliency. Inside are tips and strategies based on each of the dimensions. If one suggestion doesn't resonate with you, chances are a different one will.

Explore—be resilient!



**Five Dimensions of Well-Being**

# Five Characteristics of Resilience

**Positive**



**Focused**



**Flexible**



**Organized**



**Proactive**



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Research by Dr. Sharon Danes, a professor and extension specialist at the University of Minnesota, found that these five characteristics enhance people's resilience in the face of life's changes and challenges.

- **Positive** people view challenges as opportunities. They reframe situations positively and often use the expression "it could have been a lot worse."
- **Focused** people determine where they are headed in the future and stick to their goals so that life events and other barriers do not deter them.
- **Flexible** people are open to new and different options when faced with uncertainty.
- **Organized** people set priorities and develop structured approaches to manage change.
- **Proactive** people work with change rather than defend against it.

### Physical



**Physical activity** has long been used as a tool to help with stress. The rhythmic, repetitive motion of most physical activity increases blood flow throughout the body and helps boost thinking and creativity, burn calories and improve focus. Physical activity releases “feel good” hormones called endorphins, which help with depression and anxiety while building self-esteem and improving sleep. The healthier you are, the more resilient you are, which helps you cope. Be active, it might be the best thing you can do.

### Emotional



**Emotional resilience** means adapting in the face of adversity, trauma, tragedy, threats or sources of stress.

Being resilient does not mean that a person doesn't experience difficulty or distress. Emotional pain and sadness are likely to touch all of us, but resiliency means you can bounce back.

### Spiritual



**Spiritual well-being** may be the most personal dimension. Exploring this means looking at your life to find meaning and purpose. Spiritual resiliency touches on things like values and beliefs and purpose. Practices like meditation, prayer, affirmations, or specific spiritual rituals have histories of success. Expanding your capacity for compassion, love, forgiveness, altruism, joy and fulfillment will increase your resiliency.

# Resiliency Toolkit

## Social



**Social resilience** recognizes that, as social beings, we work, think, and excel as groups/teams. The adage “We can achieve more together than we can by ourselves” is true. Social resiliency is about how individuals combined with other individuals can change the capacity of a group to address challenges.

When individuals feel rejected, isolated, distrusted, devalued, or simply disliked, they are less likely to adapt to change and challenges. Learning how to work together, relate to one another, and better understand each other builds social resiliency.



**Financial*****Financial resilience—***

Research by the Consumer Financial Protection Bureau suggests financial resilience can be defined as a state where you:

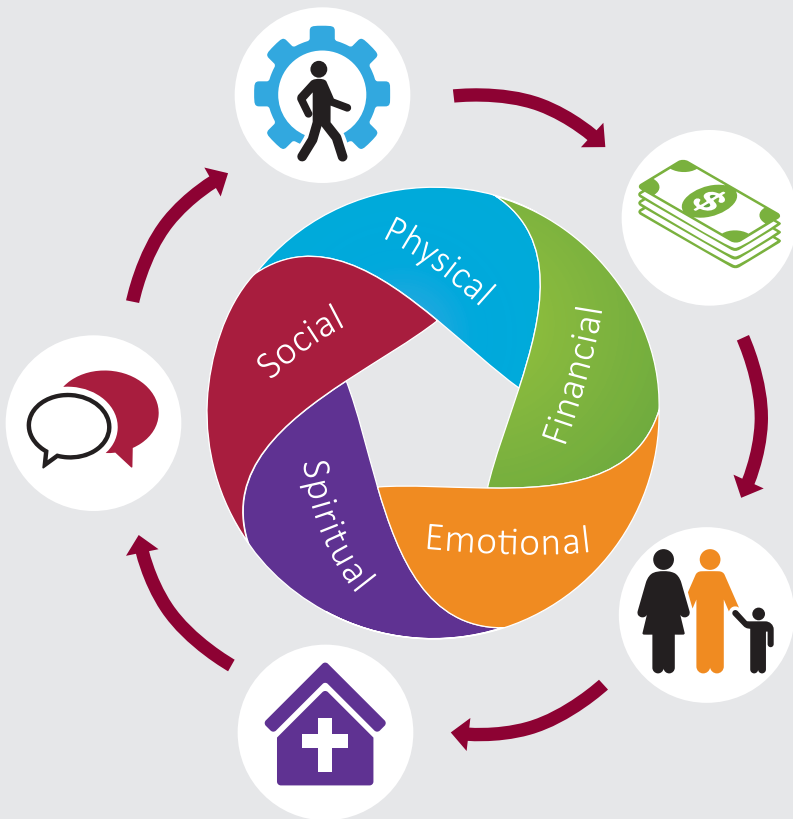
- Have control over day-to-day, month-to-month finances
- Have the capacity to absorb a financial shock
- Are on track to meet your financial goals
- Have the financial freedom to make the choices that allow you to enjoy life and to give generously

We all value different things, therefore traditional measures such as income or net worth, while important, do not necessarily or fully capture the essence of financial resilience. At the root of our church history, John Wesley recommended practices of financial stewardship.



# Tips to Build Resiliency

Based on the Five Dimensions of Well-Being



## Tips to Build Resiliency: Physical



To build physical resiliency, make physical activity a regular part of your day. Doing something that is already part of your daily routine such as walking to and from the parking lot, bus stop or train station is a sure way to make it stick. Keep it interesting by trying something different and remember every little bit adds up.

To be ready anytime, keep some comfortable clothes and a pair of athletic shoes in the car.

### Ways to increase physical activity

#### At home:

- Join a walking group. Recruit a partner for support and encouragement.
- Enjoy a bike ride.
- Walk the dog—don't just watch the dog walk.
- Clean the house or wash the car.
- Walk, skate, or cycle more, and drive less.
- Do stretches, exercises, or pedal a stationary bike while watching television.
- Mow the lawn with a push mower.
- Plant and care for a vegetable or flower garden.
- Play with the kids.

#### At work:

- Get off the bus or subway one stop early and walk the rest of the way.
- Replace a coffee break with a brisk 10-minute walk.
- Take part in an exercise program at work or a nearby gym.
- Join the sports team or create one.

#### At play:

- Walk, jog, skate, or cycle.
- Swim or do water aerobics.
- Take a class in martial arts, dance, or yoga.
- Canoe, row, or kayak.
- Play racquetball or tennis.
- Play basketball, softball, or soccer.
- Hand cycle or play wheelchair sports.

Most important—have fun while being active.

For more ideas check out the Physical Activity resources designed by Wespeth.



## Tips to Build Resiliency: Emotional



Building and developing your emotional resiliency is about making and maintaining connections with others, evaluating, setting goals and maybe changing your perspective. To build emotional resiliency:



- **Take small steps to work towards a solution and recognize you might already feel somewhat better.**
- **The only thing that doesn't change is change.** Some goals may no longer be attainable as a result of new situations. Accepting circumstances that cannot be changed can help you focus on circumstances that you can change.
- **Set realistic goals.** Ask yourself, "What's one thing I know I can accomplish today that helps me move in the direction I want to go?"
- **Don't ignore problems.** Take action where you can, rather than detaching from problems or wishing they would go away.
- **Look for opportunities to grow.** It isn't uncommon for people who have experienced tragedy and hardship to report better relationships, greater sense of strength when feeling vulnerable, increased feeling of self-worth, a more developed spirituality and greater appreciation for life.
- **Be self-confident.** Develop confidence in your ability to solve problems and trust your instincts.
- **Make connections.** Good relationships are important. Accepting help and support from those who care about you and will listen to you strengthens resilience. Become active in civic groups, faith-based organizations, and sports groups like softball or running to make more connections.
- **Don't see crises as overwhelming problems.** Stressful events happen. How you interpret and respond is something that you can control. Look beyond the present to how future circumstances may help.

(continued)

## Tips to Build Resiliency: Emotional



- **Keep things in perspective.** When facing painful events, try to consider the situation from a broader long-term perspective.
- **Maintain hope.** Optimism enables you to expect that good things will happen in your life. Visualize what you want, rather than worrying about what you fear.
- **Take care of yourself.** Pay attention to your own needs and feelings. Engage in activities that you enjoy and find relaxing, exercise regularly, eat well and see your primary care provider as needed.
- **Seek professional help.** If you're feeling stressed and don't have anyone to rely on, a psychologist or therapist can help. You can also visit [mentalhealth.gov](https://www.mentalhealth.gov), a website of the U.S. Department of Health & Human Services.

Identify ways that work well for you as part of your own personal strategy for developing resilience.

Reflection:

“Everyone then who hears these words of mine and acts on them will be like a wise man who built his house on a rock. The rain fell, the floods came, and the winds blew and beat on that house, but it did not fall, because it had been founded on rock.”

—Matthew 7:24-25

## Tips to Build Resiliency: Spiritual



Improving spiritual resilience can be very personal, and like the other dimensions one way will not work for everyone. Some tips to boost your spiritual resiliency:

- **Scripture**—Prayerful reading of scripture for personal spiritual enrichment, such as the practice of Lectio Divina. Visit [lectio-divina.org](http://lectio-divina.org) to learn about this practice.
- **Spiritual Direction**—Meeting with a trained spiritual director can help you to see God’s grace at work in and through your life. Ask your pastor, a colleague, or visit Spiritual Directors International ([sdiworld.org](http://sdiworld.org)) to find a spiritual director.
- **Sabbath**—Observe a regular Sabbath—a day for you to stop doing and appreciate what God is doing in your life. Let others know what is your Sabbath day to protect that time.
- **Prayer**—Take time to talk with and listen to God increases spiritual resiliency. Centering, being grateful and giving thanks for blessings, sharing concerns and asking for guidance can all be part of prayer.
- **Meditation**—Take time to quiet your mind. Some people focus on an object or a sound, others sit or lie quietly. You’ll often hear people call it time to *just be still*—to not have worries or concerns or problems. Meditation takes a variety of different forms and takes practice.
- **Mindfulness**—Be in the present—not thinking of the future, problems, solutions, upcoming events is being mindful. With today’s hustle and bustle take time to focus on one thing and one thing only.

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## Tips to Build Resiliency: Spiritual



- **Gratitude**—Being thankful for both the good and bad things in life helps build spiritual resiliency. Gratitude can help you look at situations through a different perspective.
- **Reflection**—When things go well or poorly, reflect on the situation, how it was handled and the outcome.

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Below is a suggested Bible verse to pray, meditate or reflect on:

“ Whatever is true, whatever is honorable, whatever is just, whatever is pure, whatever is pleasing, whatever is commendable, if there is any excellence and if there is anything worthy of praise, think about these things... ”

—*Philippians 4:8*



## Tips to Build Resiliency: Social



Much like emotional resiliency developing your support network will also help with your social resiliency.

Ways to increase social resiliency:

- **Cast a wide net.** When it comes to social support, you may have different friends to help in different situations. A colleague at work may help you with concerns at work, while a neighbor is your go-to person about parenting or family issues.
- **Leverage technology.** It isn't always possible to sit down with a friend, but leveraging e-mail, text message or video chat makes it possible to stay connected no matter what the distance.
- **Follow your interests.** Do you hike, sing, make jewelry, play tennis or support local politics? Join a club, sign up for a class or take on a volunteer position that will allow you to meet others who share those same interests.
- **Seek peer support.** If you're dealing with a specific situation your current network may not be enough or may not have the resources to help. Look for a support group to meet others who are dealing with similar challenges.
- **Improve social skills.** If you find social situations uncomfortable, having simple questions ready before going to an event will help. Ask questions about shared activities or interests. If you are particularly anxious in social situations, consider talking to a therapist with experience in social anxiety and social-skills training.
- **Reach out.** Make time for friends and family. It may be helping out in a situation or just saying hello. The more you are there for others; they'll be there for you.



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## Tips to Build Resiliency: **Social**



- **Other areas for help.** Explore community centers, local libraries, refugee and immigrant groups. Local branches of national organizations such as the YMCA/ YWCA may be able to help you identify services, support groups and other programs in your community.
- **Seek professional help.** If you're feeling stressed and don't have anyone to rely on, a psychologist or therapist can help. Visit **mentalhealth.gov**, a website of the U.S. Department of Health & Human Services that offers resources in English and Spanish.



## Tips to Build Resiliency: Financial



Commonly recommended financial practices can increase financial resiliency and are especially important during a tough economy. Each small step makes a difference.

- Maintain a low debt-to-income ratio.** Monthly consumer debt\* payments should be 15% or less of monthly take-home pay. Example: \$275 of debt payments divided by \$2,500 of net pay equals a consumer debt-to-income ratio of 11% (275 divided by 2,500), which is under the 15% danger zone.
- Maintain an emergency fund of at least three months' expenses.** Keep this money liquid in cash equivalents such as a bank or credit union savings account, money market fund, or short-term CD.
- Never consider your education or job training finished.** Continue to develop new skills and take care of your well-being.
- Purchase adequate life insurance and disability insurance** to protect dependents against the loss of a breadwinner's income and provide continued income following an accident or illness.
- Increase your knowledge of financial topics so that you make smart financial decisions.** EY, Wespath's financial well-being partner is a great place to start.



**Maintain an emergency fund**



**Purchase life insurance and disability insurance**



**Increase knowledge of financial topics**

*\*excludes mortgage*

Wespath Benefits and Investments' sharing of this general information should not be construed as, does not constitute, and should not be relied upon as medical advice nor legal, counseling, accounting, tax, or other professional advice or services on any specific matter.

# Wespath and HealthFlex Resources

Wespath offers a variety of resources to help you build resiliency across all five dimensions of well-being. Some are for HealthFlex participants and others for the UMC. For more information go to [wespath.org](http://wespath.org) or contact [welnessteam@wespath.org](mailto:welnessteam@wespath.org).

## Physical



## Emotional



## Spiritual



## Social



## Financial



### Physical:

Virgin Pulse—activity program  
 Health Coaching  
 Weight Watchers  
 Deskercise and Stretch breaks  
[webmd.com/depression/guide/exercise-depression#1](http://webmd.com/depression/guide/exercise-depression#1)  
[wespath.org/enefits/resources/wellness-toolkits/choosemyplate.gov/physical-activity-tips](http://wespath.org/enefits/resources/wellness-toolkits/choosemyplate.gov/physical-activity-tips)

### Emotional:

Employee Assistance Program (EAP)  
 Live and Work Well resources  
[apa.org/helpcenter/road-resilience.aspx](http://apa.org/helpcenter/road-resilience.aspx)  
[apa.org/helpcenter/emotional-support.aspx](http://apa.org/helpcenter/emotional-support.aspx)

### Spiritual:

Resources on spiritual retreats/renewal, meditation and mindfulness  
[news.illinoisstate.edu/2014/02/7-ways-improve-spiritual-wellness/](http://news.illinoisstate.edu/2014/02/7-ways-improve-spiritual-wellness/)  
[wellness.ucr.edu/spiritual\\_wellness.html](http://wellness.ucr.edu/spiritual_wellness.html)  
[psychologytoday.com/us/blog/what-matters-most/201711/3-definitions-mindfulness-might-surprise-you](http://psychologytoday.com/us/blog/what-matters-most/201711/3-definitions-mindfulness-might-surprise-you)

### Social:

Virgin Pulse well-being challenges  
 Newsletters and bulletins  
[psychologytoday.com/blog/connections/201003/build-your-social-resilience](http://psychologytoday.com/blog/connections/201003/build-your-social-resilience)  
[apa.org/helpcenter/emotional-support.aspx](http://apa.org/helpcenter/emotional-support.aspx)

### Financial:

EY Financial Services  
 Benefits Access  
 Hark newsletter  
 Wespath events: *Clergy Benefits Academy* and *revitup!*  
[files.consumerfinance.gov/f/201501\\_cfpb\\_report\\_financial-well-being.pdf](http://files.consumerfinance.gov/f/201501_cfpb_report_financial-well-being.pdf)  
[njaes.rutgers.edu/SSHW/message/message.php?p=Finance&m=194](http://njaes.rutgers.edu/SSHW/message/message.php?p=Finance&m=194)