



Kinship Link

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Money Habits and Red Flags for Financial Abuse

Pro Kinship for Kids

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There are six Money Habit types and they can help you find your money personality profile. The six major patterns represent habits and attitudes related to money. There is no good or bad habit. They are all good although over or underusing any habit type can be related to challenges. We are all combinations of the different types and there is no perfect combination. The important question is, how is your combination of money habits working for you?

In general, having a strong dominant habit (seven, eight, or nine statements in one habit type) can raise red flags. Usually there is an interesting story related to why that habit type is so dominant. Habits make someone more vulnerable to being abused?

Abuse can interfere with successfully saving or managing money and suggest working with someone to address that issue for yourself. The following are examples that may be related to abuse for each of the Money Habits.

- **Carefree Habit**
Message: Money is

not a priority and is to be avoided. *Issue:* Being financially dependent on others for basic needs, being rescued when you run out of money and letting other take control of your money leaves you very vulnerable. It's difficult to stand up to someone or leave a situation if you are dependent on that person for food, housing, medical expenses, and other basic needs.

- **Spontaneous Habit**
Message: Money represents freedom. *Issue:* When you fear that another person will take what you have, you lose your freedom and incentive to save money or make choices for the long term. You may also spend spontaneously to enjoy the freedom of being in control in the moment even if it is temporary and may have negative consequences.
- **Status Habit**
Message: Money is used to make a positive impression. *Issue:* When you care so much about what a

person thinks about you, you are willing to do what it takes to get them to accept, love, or recognize you. That makes you very vulnerable to being controlled.

- **Giving Habit**
Message: Money represents getting joy by giving. *Issue:* Giving people can be enablers and can attract "takers" who can be abusive by escalating their needs and demanding they be met. They may also blame the giver for "making" them dependent.
- **Planning Habit**
Message: Money is used to achieve a plan. *Issue:* When you are committed to a life plan, you may be willing to endure abuse so the plan remains intact rather than change course.
- **Security Habit**
Message: Money represents being secure and in control. *Issue:* The fear of not having enough money for the basics or to maintain one's current lifestyle and meet future needs makes you very vulnerable for abuse.

Money Habits and Red Flags for Financial Abuse continued

When security is highly valued, you are also less likely to take risks which can lead to feeling it is

better to stay with the situation you know and can predict, than risk facing the unknown.



Fluids

To stay healthy, it's important to take in enough fluids. How can you make sure you are getting enough fluids? One of the most important and often overlooked nutrients needed by the body is water. Like oxygen, water is needed to survive. Water is the nutrient needed in the greatest amount by the body. Your body is about 60 - 70% water. Why are water and other fluids so important? Water is needed by every cell, tissue, and organ in the body and has an important role in many body processes. Here are some functions of water: delivers nutrients to body's cell, carries away waste products, transports oxygen to cells, protects our joints and organs, keeps skin hydrated and moistens the mucous membranes of the eyes, mouth, and nose, helps with digestion, maintains adequate blood volume, regulates body temperature by helping to cool the body in the summer and acting as insulation in the cold weather, and helps deliver medications to the proper places in the body. Blood is mostly water plus muscles, lungs, and the brain all contain a lot of water. The average adult loses about 2 1/2 quarts (10 cups) of fluids daily just by sweating, breathing, urinating, and eliminating other body wastes.

Adequate fluid intake is also important in preventing dehydration. Here are some signs and symptoms of dehydration: dry mouth, weakness, depression, confusion, constipation, muscles cramping and loss of coordination, dizziness, flushed skin, headache, fatigue, impaired physical performance, higher body temperature, higher breathing rate, higher pulse rate, and labored breathing with exercise. By the time you feel thirsty you have already lost up to 2% of your body

weight as water. Children should be watched closely, especially during warmer months. They forget to drink when they are playing and need to be reminded to drink water. Using their muscles causes them to lose water through sweat so they need to take a water break every 15 minutes. Germs are spread by sharing water bottles. Offer a drink of water - don't wait for thirst!

How much fluid do you need each day? Adults need to consume at least 6 to 8 cups of fluids per day. Additional fluid may also be needed during: very hot or cold weather as your body needs more water to maintain normal body temperature, and during times of illness when you are sick with fever, diarrhea, nausea, and/or vomiting as it increases fluid loss.

Tips to increase fluid intake:

- Take breaks throughout the day to drink a beverage
- Have a glass of fluid with each meal and with snacks
- Have a glass of fluid next to your favorite chair or where you sit most often
- Take a sip of water when you pass drinking fountain

Foods with a high water content can also add to total daily fluid intake. Examples of these foods include:

- * fruits such as watermelon, oranges, grapefruit, and apples
- * Lettuce and broccoli
- * Cottage cheese and yogurt
- * Caffeine-free and non-alcoholic beverages are your best choice to meet fluid needs and prevent dehydration (Caffeine and alcohol act as diuretics, causing fluid loss through increased urination.

Beverages containing caffeine include coffee, tea, and some sodas such as Mountain Dew, Mello Yellow, Coke, or Pepsi)

- * Beverage suggestions to drink are: water, juice, milkshakes, milk, smoothies, apple cider, lemonade, crystal light, decaffeinated coffee or tea, decaffeinated sodas such as sprite or 7-Up, nutritional supplement drinks like boost or ensure, foods that can also be counted toward daily fluid intake include ice cream, Jell-O, popsicles, Italian ice, broth-based soups
- * For more flavor, try adding a slice of lemon or a sprig of mint to you water

Plastic bottles filled with water or juice and purchased from the store are safe to reuse if they are thoroughly cleaned and dried between uses. Thick plastic bottles sold as beverage containers are a good choice for a reusable beverage bottle. They have straight sides and are made of a stronger plastic to help them survive extended wear and tear. It is important to clean the bottles frequently. Here are some tips: Wash the bottle each day with soap and hot water, drain, and let dry overnight. Sanitize the bottle weekly with a bleach solution of 1 teaspoon household bleach to 1 gallon water and allow bottle to air dry.

Most drinking water in the United States comes right from the tap. Bottled water and tap water are both safe to drink, but bottled water costs more. Many bottled waters do not contain fluoride which is added to tap water to promote bone and dental health.

