**Non-Budgetary Impacts on Household Profit**

 Many choices that we make in life can have a great impact on our financial security without our even being aware of it. The items to follow are simply information for you to consider and incorporate as you deem appropriate for your individual life and family. No judgement here, just support and offering some life experience, and maybe a few lessons learned the hard way. 😊

1. **Contribute to and leverage your family network.** Avoid van life if possible. Live with a family member if you are having difficulty affording your current living situation. This way, your money is contributing to the family’s ownership of real estate or other assets, rather than giving money to landlords outside of your family network. Put your money to work for your family. Putting your money into van life is investing into a depreciating asset, car gas, car insurance, registration, and maintenance and repairs that provide you NO return on your investment. If you move in with an adult child, pay an affordable percentage of your income to them for rent. Offer to contribute in other areas, such as cooking, cleaning, and childcare, to the degree that you are realistically able to. This will help to take a load off of a working mother, especially. Or an adult child can move in with a parent who owns a home but may be having difficulty affording the home once in retirement. The working, adult child can pay an equal percentage of the mortgage and utilities, with the agreement that their contributions will be given back once the time comes for the parent’s estate to be divided according to their Last Will and Testament. This will allow parent(s) to stay in their home, allow all the family members to have more secure housing, and also provide a better opportunity for the passing down of generational wealth.
2. **Avoid Lifestyle Creep or Keeping Up with the Joneses.** Until you are independently wealthy, debt-free, and have a fully funded retirement plan, everything needs to be curtailed in terms of expenses, including vacations. Instead, take camping vacations where you can practice using your emergency/survival gear, and enjoy the great outdoors in your own local area. Learn to make your own luxury handbags or clothes instead of wasting money buying them from the retail market. Buy the smallest house that suits the needs of your family. Buy cheap, used cars that are in good condition.
3. **Live close to where you work and shop, if possible.** Try to live where if you had to, you could either walk to work or take public transportation. This will provide you with a great deal of job security, since you will still be able to get to work if your car breaks down, or if you don’t own a car. Same for grocery stores, pharmacies, and your doctor’s office. Try to live where you can access these without a car if needed.
4. **Marriage, family, and social support.** Many people today are growing up in unstable families, either through unmarried parents, or children of divorced parents. Some children are growing up in homes where there is substance abuse, criminal activity, parental social/emotional neglect, financial poverty, and/or inter-generational family trauma. Many young people growing up under or coming out of childhood with these types of scenarios enter adult life in a potentially emotionally or psychologically vulnerable state. Their sympathetic nervous system (the fight-or-flight system) is often running in full-time overdrive. This can often cause people to engage in coping behaviors that provide short-term relief, such as eating unhealthy food and/or over-eating, alcohol abuse, abusing street drugs, abusing pharmaceutical medications, excessive social media scrolling, compulsive shopping, using tobacco or vaping products, gambling, engaging in high-risk activities, hyper-activity, and short-term, low-bar entry to romantic relationships. All these coping behaviors are normal ways humans seek to soothe their physiological and psychological states of chronic high-stress, social isolation, low self-esteem, lack of social connection, and lack of on-going, safe, and supportive emotional relationships. A lack of a secure social and family network can cause a state of neural craving, similar to the neural craving that people experience during food famines. The brain response is nearly identical. (See the book, “Social Poverty”, by Sarah Halpern-Meekin, ISBN # 978-1-4798-1689-7 for more information). Short-term coping behaviors can be helpful to a person in the moment to get through the day, and are not character flaws, but rather are very predictable, normal human responses to scarcity, lack of emotional/social security, emotional pain, and emotional and psychological stress. Unfortunately, these normal, short-term coping behaviors, often in the long run, set people up to never to be able to break out of having to live a day-to-day, high stress life, permanently. For example, substance abuse can lead to addiction, health problems, financial problems, legal problems, and marital and family problems. High-risk behaviors can lead to injuries and financial costs. Low discernment regarding romantic connections, or the threat of homelessness, can and often does lead women into unhealthy and/or unsafe living situations, unplanned pregnancies, emotional trauma, and a lack of personal autonomy as equal adults in independent households.
5. **Strategies to mitigate the risks listed above:**
	1. Find an ongoing, secure, emotionally supportive friendship or family relationship with someone who is safe and who you can trust and confide in.
	2. Try intermittent fasting. This is one of the fastest ways to reset your nervous system and get you out of “fight or flight” mode. Also, try dialectical behavior therapy. This helps to train your brain to re-engage your prefrontal cortex for better decision making and frame of mind.
	3. Try herbal teas in the evenings to de-stress, such as chamomile, African red bush/rooibos, peppermint, or valerian root teas. Be careful not to use valerian root every day, as it has the potential to be habit forming. Lemon balm is another that can be helpful but can only be used for short periods of time. Getting your nervous system into the rest and digest mode in the evenings is very important. Avoid caffeine or other stimulants late in the day.
	4. Eat most of your carbs in the evenings. This will help with serotonin/tryptophan neurotransmitter production at night, which will improve your sleep and mood.
	5. Be intentional about your daily schedule and goals. Write them down. Evaluate at the end of the week and determine if any choices or behaviors during the week were obstacles to your goals. Adjust accordingly.
	6. When selecting a romantic partner, avoid short-term hook-ups. Look for a potential spouse. This means being clear on what you bring to the table, and what you expect a potential spouse to bring to the table. Write them down. Go over them with your mother, or another family member whom you trust and respect.
	7. Understand that a stable, socially cooperative, and mutually beneficial marriage partnership will be the best kind of relationship for you to connect with in terms of your long-term personal well-being and financial security. Making this type of relationship a priority will require you to sacrifice opportunities to connect with some potential partners whom you may find very appealing, tempting, exciting, and/or charming.
	8. Unless you are of a high socio-economic status, or are a famous super-model, avoid extremely wealthy, high-status men. They are not likely to seriously consider other women for marriage partnerships, but more for a short-term, ‘good time’ if given the opportunity.
	9. Avoid men who pressure you for immediate, romantic intimacy. They are likely just looking to get their physical needs met. They will often attempt to fool you by telling you what they think you want to hear, such as how beautiful they think you are, that they are in love with you, that you are the only one, insisting that you be exclusive even though they most likely are not being exclusive with you, or that they want a future with you. Make them wait. If they are lying to you, they will move on.
	10. If they stick around, make them prove their intentions by meeting and allowing your parents to get to know him. Also, has he introduced you to his parents?
	11. Do not move in with him to alleviate any financial struggles you may be having. This is akin to women moving in with a man to avoid homelessness. Find alternative solutions to your economic difficulties.
	12. Some men who are seriously marriage minded may insist on living together before making the commitment to get married. This might turn out ok if he’s truly serious, but the statistics on successful marriage after co-habitation are not good. Also, you really won’t know for sure if he’s telling the truth until after the wedding has taken place.
	13. Seriously consider having a back-ground check run on him, a credit check, and verification of his work history, before agreeing to a formal engagement with him. Also, get your parents’ opinions of him. Avoid men with criminal records, substance abuse issues, extended gaps in work history, large amounts of debt, or reputations of being “hard on women” or violent/cruel towards other people or animals.
	14. My mother always advised us while growing up to be pragmatic about potential marriage partners. She advised against marrying a super-handsome man. She said it could be trouble in a marriage. I would say she was probably right.
	15. Have realistic expectations of marriage. It is not going to be a fairy tale. It is hard work learning to survive and thrive economically. Learning to be a spouse, as well as a parent, are both sharp learning curves, that take time and dedication. Remember, your marriage and household are like running a ship. It requires teamwork, commitment and respect to be successful. Once married, be respectful, assertive, faithful, and committed to personal growth. Avoid divorce unless there are extreme and extenuating circumstances, especially if there are children involved.
6. **In conclusion-** As you can see, your household profit is not just affected by your budgeting skills or household income, but also by your personal care and lifestyle choices, stress management, social/emotional support systems, your discernment in choosing a partner, and the standards you accept from others and set for yourself. Take care of yourself. Protect yourself. Say no, and don’t settle. Have a vision for your life that is the best and don’t accept anything less from yourself or anyone else.