**How To Stay Up In A Down Economy**

Everywhere you look, there’s bad news. The stock market is down; the cost of food is up. Lending is shaky; unemployment is holding steady. Healthcare is up in the air; pension funds have bottomed out. So how is a person supposed to stay upbeat during turbulent times? Here are some suggestions.

1. Realize that what is happening today has happened before and will again. It’s all part of an economic cycle. The specifics may change, but eventually things will take a turn for the better. You can’t hurry the process. You must wait it out.
2. Now is an excellent time to prioritize things in your life. Keeping up with the Joneses may have been a favorite sport in the past, but can anything top quality time with your parents, children, or best friends? Put your time where it matters – in nurturing relationships.
3. Reevaluate your finances. Where can you pare back? Learn to live under your means so you’ll have a rainy day reserve. Never put yourself in a situation where you “have to” – take a job you don’t want or compromise your values. Have fun treasure hunting in thrift shops, repair and recycle, barter and swap. You’ll be surprised how freeing it is to have less bills and less stuff. Green can be keen.
4. Reassess the people you hang with. Research has proven that we become similar to the people we spend time with. Attitudes are contagious. If your co-worker is a negaholic, avoid her during lunch. If your best friend puts you down, get a new best friend (a best friend that’s for real). Find people who are where you want to be, join them and learn from them. Disgruntled people will make and then keep you miserable. Look for people who are outgoing and positive. They will make you a happier person, one that others will want to be around.
5. Recognize that most of us are working to capacity after all the downsizing. Look for niches where you can take on something new and gain skills that can be cashed in when the economy improves. Ask for responsibilities that will make you more visible and appreciated within the company. Since so much now is up for grabs, know what to grab and how to use it to your advantage. Position yourself today for tomorrow.
6. The Millennials have it right. Your personal and professional life should be in balance. Resurrect former hobbies or revisit activities you used to enjoy. Revive an interest in things outside the office. Learn to turn off the cell phone and shut down the computer. Carve out time for yourself. These days, we all need to reenergize. Refuel on a regular basis – and without any guilt.
7. Learn to let go. As the serenity prayer says, accept the things you cannot change, work to change the things you can, and strive to know the difference. Some things are just not within your control. The sooner you come to this realization, the more peace you will have in your life. Be it health, wealth, employment, or relationships, while you can do your best, you must accept some surprises, twists, and turns along the way. But life can be more lovely (and exciting) for it.
8. Look for opportunities. In the worst of times, there are fantastic opportunities to be had. As air travel becomes more expensive, people are staying closer to home for their summer entertainment. As the price of gas goes up, e-commerce increases. When home starts are flat, handymen and remodelers are booked solid. More foreclosures? What an opening for bankruptcy lawyers helping people get back on their feet. For every person who sees the glass half empty, there’s someone else who calls it half full and gains an advantage from their insight.
9. Learn from your mistakes. When things don’t work out as planned, analyze what went awry and decide how you’d approach the situation next time. Instead of seeing failures, see lessons learned. Use that wisdom to bring it home next time. The more you know, the more you can do and the more you can be.
10. Learn from others. Don’t repeat their mistakes. Learn from their life lessons. Read, observe, discuss, question, and propose. The greatest conversationalists in the world are those who listen instead of talk. If you keep your mouth shut, it is amazing all you can learn.

Staying up in down times is easy, once you make it a habit.

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