



THE INSTITUTE FOR HEALTHY FAMILIES OF NORTH TEXAS

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Do You Have Seasonal "Tax Payer" Blues?

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These are times that try men's souls—or so it seems. We live in an age of interdependence on our institutions—a market-driven economy that happens to be in a recession; city, state and federal governmental decisions that affect our pocketbook; dwindling places to work resulting in upheaval in our families, churches, and schools. All institutions impact our well-being, but the imbalance occurs when taxing units reach into our pockets for more money to pay for essential services while employee hours at work are cut back or businesses use 'reduction in force' to save money, thus causing stress.

State, county and city budgets are struggling to pay for required services with falling sales tax revenues, so they make it up with other "fees for services" or increased property taxes. As "April 15" approaches, we try to discern a confusing tax code to see if we are eligible for "tax credits" or legitimate deductions to soften our federal income tax liability. To make matters worse, many families are facing foreclosure on their homes and possible bankruptcy.

As kids struggle with "tests of accountability" this spring in the public schools, the dropout rate will increase if more kids fail. Many families are stressed because of unemployment or underemployment which leaves them with little income and limited options. If they have a mortgage, they may be faced with foreclosure on their property. If they are renting a home or apartment, they may face eviction. Individuals and families who try to save money for future retirement have a choice of investing in a savings account that pays a minimal interest rate or investing in a weak stock or bond market with little return. Completing the IRS Form 1040 adds to our stress especially if withholding did not cover what is owed.

Where do you turn for help? Did you know that you can reframe your situation and view it as an opportunity for positive change? Or, are you going to wait until relationships are destroyed, your family life crumbles, your health deteriorates, and your resources are depleted?

If you or anyone in your family is under stress because of problems such as those described, perhaps you could benefit from the counseling services of a Licensed Professional Counselor to help you look for opportunities and choices to regain balance in your life. If you are out of a job, now is the time to re-think the meaning of work in your life. What is your passion? Where can you fill a market niche? Where do you need to upgrade your skills?

If your family is under stress, now is the time to improve communication and relationship skills. If your marriage is under stress, now is the time to rediscover intimacy again and loving respect for your partner. If your kids are misbehaving or failing in school, now is the time to learn about active parenting skills. If your finances are out of control, now is the time to seek out credit counseling or financial advice from a professional money management consultant. (Licensed professional counselors can help you sort out your beliefs about money, but we don't provide financial advice.) Contact a Licensed Professional Counselor today for an appointment that might change your life!

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