# A Change in Your Financial Situation

Erica Honoré & Sharon Brubaker Greif Specialists

# Tony (<u>00:02</u>):

Erica and Sharon, are sisters who began a grief journey in 2006, when Erica's 10 year old son, Austin drown together, they participated in a grief education program were so moved by this experience. They studied and became specialists so they could help the broken hearted find recovery. In 2015 tragedy struck the family. Once again, when Eric, his oldest son, Donovan was killed in a motorcycle accident, Eric and Sharon are committed to sharing their experiences of love, loss, and healing through this podcast. Now your Grief Specialists, Sharon and Erica

## Sharon (00:41):

Friends, welcome back to healing starts with the heart, the podcast where it's all about you, our friends, our sisters, the women out there that are hurting and have a broken heart. My name is Sharon Brewbaker and I'm here with my amazing sister, Erica Honore.

## Erica (<u>00:57</u>):

Hi friends. Thank you so much for joining us for another great episode of the podcast. And we're doing a special series a I guess we could call it COVID series because it's all about different topics and challenges people have been facing during the corn team. This is very scary.

# Sharon (<u>01:18</u>):

I, think that thing I like about this the fact that you named it, the COVID series, I really love that. That's number one. But number two is that I love that you and I get to show actively live our friends where other areas of grief I showing up in their life and they never called a grief. They never associated it with grief.

# Erica (01:43):

So true. I, I think that that has been our journey from the beginning. When we decided to make this into a business is, is letting people know grief is such as death. There are so many parts of life that can cause a greedy experience and people go through the same emotions as they would if a death that occurred, but they don't attribute it as in call it grief. They miss name it or mislabel it. So many other things. They go looking for help thinking that they're suffering from something else. It needs to really, really all grief.

### Sharon (02:22):

It's just the brokenness in their heart that's happening. So let's just talk about the four series that we put together. We did being quarantined with your spouse and arguing and fighting. We did being quarantee with your kids and they are having a less than happy experience. And they may be showing signs of depression or being less than happy. We did the show on using avoiding behaviors. The things that we do to cover up for all the pain that's in our heart. And we also are now doing the show on having financial changes, a decrease in your financial change and how that shows up as a grieving experience.

### Erica (03:02):

Yeah. I mean, just the ne the state of this economy. We don't know what that's going to be. Cause everything is just, I feel like everything is just a big question Mark right now, but so many people, I don't even know what today's numbers are. How many millions of people have had to file for unemployment? You know, that this is causing stress and panic in household all across the world

## Sharon (03:29):

100%. And so you've got either one or both of the spouses that are not working. We got to, you may or may not have gotten your little stimulus check already. Which how long is that going to take you? And this that's not a political comment, that's just the truth. But I think I feel more for the people that those young people, that's what I'm seeing. So many of the young people that are living paycheck to paycheck like the bartenders, right? The servers, the waiters, those people that aren't able to be out there and even working. And then the amount of resources that are limited to them. One of my girlfriends that works at a hotel filed in and didn't get the added on added on bonus where they increased on the unemployment for a couple of weeks. So she had to try to figure things out on what she had.

## Erica (<u>04:22</u>):

Yeah. It's just unreal. It is so unreal and it is definitely heartbreaking. And we have shared a lot on our show about Kayla, my daughter, but she, her and her boyfriend are in the service industry and they are both having, thankfully, she was able to get a job at her local grocer, but you know, it's like, that's even scary because she's out there now exposing herself and potentially putting herself in the way of contracting the virus. So it's just, it's unimaginable how all of our lives have changed in a matter of month.

## Sharon (05:01):

One, I think With the financial change, Erica, it's a constant reminder, right? I would, if we don't put grief in the order of importance at all, like death and divorce and pet loss and financial changes, they don't go in order. But if we did, I feel financial changes would be way up there because you lose sleep. You you're constantly thinking about it. You then start to get the phone calls where people calling to do the bill collecting. That's a constant reminder that it's happening. You have to express your children, this loss that, that they have, their lives are going to be affected. The couples are now fighting. The, it may affect the grandparents. You're not able to pay your rent. And then especially if in your heart, soul, and body, that that goes against every part of your character. And then you take on top of that, a man who his direct ego is related to being able to not in a bad way, but in a good way, support his family. It's a double blow to the men that are out there really taking care of their families and the women.

### Erica (06:12):

So true. It really, really is. I mean, especially if you are in a job in an industry that you love and you put your heart and your soul into what you do for a living into your career and to have that taken away from you. And then on top of that, you have the question, how am I going to make my car payment? How am I going to pay the mortgage? How, what about my health insurance? I mean, it, it is, that is such a great experience. I can't even begin to I don't even think I have the words to say how, how devastated I am for all the families that this is affecting today.

# Sharon (<u>06:50</u>):

Absolutely. So here's the deal friends with the definition of a financial change for grief is a financial change increase or decrease. You could actually have received an inheritance or won the lottery, and that will still cause a grieving experience. You can lose your job, be sent into quarantine not being able to make the money that you were used to making and not being able to pay your bills. And that will cause agreement experience and why we have to point those out so that you understand that a financial change either way is going, could cause a grieving experience in your heart. And what happens is your heart that worry that sadness at heaviness, that happens in your heart, we call that grief.

# Erica (<u>07:44</u>):

And it does affect every aspect of your life. So if just let's, let's walk this backwards, right? Sharon. So let's say you have the change in your financial status. And then the show we just did before was about avoiding behaviors. You start engaging in ways to avoid the heartache, the stress you're drinking a little bit more wine. You're eating a little, a bigger piece of cake at night before you go to bed. Then that goes into you know, the fighting with the couples. Cause that was the first show we did. So you know what I mean? So if we walk it backwards, grief affects every aspect of your life. If you're not talking about this, the scariness of the change and, and making a plan with your significant other, you're going to start fighting about it. It's going to cause conflict. It's going to really take over your world, right?

# Sharon (<u>08:43</u>):

Right. A hundred percent. And here's where we add in no one is coming to save you. No one is coming to fix this. You got to do this yourself. You have to be your own advocate. And what does that mean? That means that you have to tell the truth about yourself and tell the truth about where you are. I have \$12 left in my checking account. I don't know how I'm going to pay my bills, but here are the things that I'm experiencing. I'm experiencing fear, loneliness, isolation, frustration. I'm experiencing all those. I feel them. I definitely feel them. This is where we start to talk about self-care. Self-care is where you absolutely go. After looking at what's in your heart, writing it out, talking about it to anyone that'll listen. Self care is not getting a big old chocolate cake getting in a bubble bath and sitting there. And I trying to avoid the fact that you only have \$12 in your account and eating that cake.

# Erica (09:43):

No, you, you absolutely have to do, be willing to do some hard work, which is what we call it. You and I like to use that and I love it because that's where the pain is. The pain is in your heart. So like on Saturday I was in tears about our, you know, the nature of, of our business, our future. I was worried. I was scared. And you and I had a conversation. And after that, I absolutely felt better. We, I had a very truthful conversation. People have to do that. You have to pick up the phone, call a friend, call someone right. Journal to yourself. You have to get the feelings out though. You can not hold onto them. They will cause more problems if you try to stuff them, or if you try to avoid them.

# Sharon (10:32):

And while the reason that you're getting the feelings out is so that you can think clearly, because when you have that emotion in your heart, that's absolutely causing this brokenness in your heart. Your mind is spinning. When you start to grieve your brain and your heart are not on the same page, but if you can clear your heart, you will be able to think clearly friends, everything we're giving you here is not going to change the balance in your checking it out. There's no way. And if it were, if I had the secret power, I would do that, I would wave the wand over everyone's checking account and make everything okay. But here's the deal. You got to deal with your heart. You have to deal with your heart as well, because this could take you spinning until into areas that are just bad and mobile. We know right now that suicide is on the rise. We know that depression is on the rise, lean into that pain. Pick up the phone, call someone. If you need to talk, talk to someone,

### Erica (11:34):

We have so many resources on our website. Please go to the website, read some of our blogs download our, our ebook. We have things that tools that can help you manage during this very stressful and

