Something Not So Fun About Spring—Taxes!
by Marianne Herzog, PhD

For many, tax time is “stress time.”

Activities related to money are universally stressful and anxiety producing. Supporting ourselves financially is the modern-day “hunt.” Our minds and bodies react to things related to income, expenses, budgets, and spending as if we actually have to go out and catch and kill our next meal. Because of this, facing financial realities—such as occurs when filing income taxes—can move us into a less than relaxed state.

Our minds and our bodies react as if we are in danger.

When the “fight or flight” – or “stress” response gets started, the following things happen:
- Our heart rate increases
- We breathe faster
- Blood moves from the inner workings of our body (such as digestion) to the areas that are most useful when we are in danger, the large muscles in our legs and arms
- Our mind becomes more “hyper-vigilant”—watching out for signs of danger

The Situation at Tax Time: We are in “fight or flight” mode.

Consequently, we are experiencing physical and cognitive (thinking) difficulties. Our mind-body is trying to help; it is in “protective” mode. But, these reactions to something that is not physically dangerous can actually interfere with our ability to think and understand the things we have to do to get this job done.

Our thoughts are our feelings and feelings are thoughts—and don’t believe what they are telling you!

If we become concerned about not having enough (“uh-oh, hungry”), instead of rationally making a plan and taking action, the hyper-vigilant mind turns to looking for the cause of the problem (the “danger” of taxes) at every turn. We may look for reasons for the “danger” through obsessive worrying, experiencing such thoughts as: “I never do the right thing;” “I should have …;” “Why did s/he…?” “I did everything wrong …;” “S/he’s such a …..;” “It will be [a disaster]!”

There are inherent problems with these thoughts.

- they are “automatic”—so we aren’t aware that we are thinking them, and
- they are “distorted” in some way (they don’t say the whole picture—that we never make the right choice, that we don’t measure up, that we are always doing the wrong thing, labeling ourselves in a way that doesn’t allow us to see ourselves differently, and predicting a negative future) and
- end up making us feel bad—frustrated, angry, depressed, anxious
- conversely, we also think thoughts based on how we are feeling. So, if we are feeling anxious, we think “there’s danger,” if we are angry, we think, “_____ did something wrong,” if we’re depressed, we think, “I’ll never get it right.”
So, our thoughts affect how we are feeling and our feelings affect how we think. Our thinking can become distorted and also go “around in circles,” so that we are unable to think clearly enough to follow the steps necessary to tackle the task of gathering materials and doing what needs to be done for preparing our taxes.

Fortunately, there are many ways we can use the mind-body connection to our advantage.

We can activate the “relaxation response” to calm our mind-bodies so we can do what we need to do to respond to the task-at-hand of filing our taxes. When the relaxation response is activated, the “stress response” cannot be operating. Because the mind and the body affect each other, we can use either to start the process of calming the entire mind-body system.

*** Important, with regard to the following suggestions: always take care of yourself and don’t do anything that hurts, is uncomfortable, or doesn’t feel right to you. ***

Using our Body to Relax Tension

- reduce tension and initiate the relaxation response through constant rhythmic movement such as walking, dancing, running on a treadmill, etc.
- taking care of yourself through getting enough sleep, exercising, eating well, and reducing caffeine/alcohol
- using techniques such as “Progressive Relaxation” (lie down and go through each muscle group—head, face, neck; arms, chest, etc.—take time to tense each group, while taking in a deep breath, holding both, and then letting go of both the muscle tension and breath, as you say to yourself, “relax and let go”); yoga; guided meditations

Using our Mind: Thinking Our Way into Relaxed Attention to Responsibilities

- noticing what your thoughts are (they are usually “automatic” so you have to focus on what you are thinking when you notice you are feeling bad in some way, and see if you can find what the thought was)
- figuring out what kind of “distortion” there is in your thinking
- substituting more realistic thoughts—
  - “I can’t blame myself for what I didn’t know; now I know the steps I need to take for next time;”
  - “I don’t always do the wrong thing; for example, I’m very good at ___, and that would actually be useful to remember during this time;”
  - “It is not helpful to think of myself as a “____,” and I will not label myself something that prevents me from seeing the many options I have for doing things differently.”

Mind-Body Approaches: Breathing Exercises/Focusing on the Present to Calm the Brain

When you are feeling anxious, notice your breath—are you breathing or holding your breath? Are you breathing completely, with a nice long (relaxed) inhale, followed by a complete (relaxed) exhale? When we are anxious, we often breathe very shallowly, only filling our upper chest with air, not using our full lung capacity. Also, in reverse, breathing mainly into the chest actually activates the “stress response,” resulting in feeling anxious. **Practice “belly breathing”—your stomach should rise on the inhale, fall on the exhale.**

The following breathing and focusing exercises use the mind-body connection to directly affect the brain’s natural response to what it perceives as a threat.

“Full” or “complete” breath:

1. Place your hand on your abdomen
2. Exhale completely, with the sound of aaahh
3. Begin to breathe in, imagining that you are filling your stomach with air (your hands should move outward)
4. As you continue to breathe in, next imagine filling your mid-section,
5. And then, finally, your chest area.
6. As you exhale, attempt to empty the chest area first, followed by your mid-section, then stomach (hands in)

Through breathing completely, our bodies and brains get the oxygen they need and the complete exhale actually sends a message to the brain, “everything is okay,” which tells the mind-body, “it’s safe to relax.”

**Walking/Focus on the Present Moment** (our mind is most anxious when it is focused on the past or future)
As you walk, ride the bus, or go about the activities of your day, continually bring your focus back from your thoughts to the present moment; notice the things around you, what you are seeing, hearing, smelling, feeling (such as the sensation of your body where it is touching the chair, floor, armrests).

**So, before, during, and after filing your taxes, take a walk, breathe in the fresh air, listen to the birds, feel the warm sun, and notice the light. Taxes probably won’t be the best part of spring, but they don’t have to ruin your enjoyment of it!**

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