

Chapter 1 : 3 Ways to Deal With Being Taken for Granted - wikiHow

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The offbeat personal finance blog for responsible people. Then I married my Prince Charming. Life was good “ until that fateful day when the world was turned upside down: My prince ran off with the pot of gold. One day I was happily married and on a solid financial footing. The next day, I was alone and near broke “ just 23 months into my marriage. I was 48 years old. The damage was devastating; he left me nearly penniless. Before skipping out he drained the entire emergency fund, plus the checking account “ including my most recent paycheck “ and all of the money that was going to be used to pay the mortgage. Unfortunately, only my name was on the loan “ even though his name was on the title, due to a quirk in the refinance process. Adding insult to injury, I had put money into his Roth IRA, covered his life and dental insurance, paid for his messed-up teeth , fixed his truck, paid off his back child support and retired his tax obligations. After all, he was my husband; I trusted him. The first issue I had to deal with was how to cash-flow this disaster. I was fortunate that my house was full of food when he left. Thankfully, he also skipped out early in a month that I received three paychecks. Otherwise, I would have had a tough time covering the mortgage. After my next paycheck arrived, I was able to pay the utility bills and my car insurance. The third check paid the lawyers. Thereafter, I lived close to the bone. When something like this happens, there are two sides to the coin: If you ever have the same misfortune, your losses will be determined by your state of residence. Thankfully, there are things you can do to protect yourself before, during and after such a crisis. Before the Crisis Get and stay organized. Have your financial documents in a safe place. Some of my critical documents mysteriously disappeared “ so make copies that only you know about. Be prepared to prove what you had before the marriage with respect to: That info will save thousands in attorney fees. If your gut tells you something is wrong, then something is probably wrong. Establish a tight circle. A bulldog lawyer who set expectations for a realistic outcome. A physically strong friend to act as a second set of hands. Someone willing to listen to me rant without judgment. Remember that grieving is normal. Take care of yourself. If you have trouble sleeping, see your doctor; stressful situations are worse without adequate sleep. Sometimes I went three days between meals. Be prepared for the opposition. Stick to your budget. Keep everything paid to the best of your ability. Prepare to lose some mutual friends. The ones you lose were never real friends anyway. Consider informing your boss. If your boss is the type you can tell, do it “ but keep out the details. The sooner you realize this the better. After the Crisis Count your blessings. Focus on the blessings “ not your failures. Like all things, this will pass. I find consolation in the phrase: Ten months after my nightmare unfolded, I was able to rebuild my emergency fund and pay the divorce lawyer, while keeping food on the table and paying all of the other bills on time. Sadly, I was unable to invest for my retirement during that period “ but to tell you the truth, I was glad to be rid of my ex-husband! Life is good and getting better. Above Top Secret Related Posts:

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Jeri May 10, I feel your pain. My ex got married on our anniversary and sent me a picture. That is just one of many many mean things he did to somehow make me pay further even tho he was the one who walked out! I got lots of photos of several vacations he went on with the previous girlfriend the one prior to his wife. I then divorced him. He wanted to meet me in Hawaii. Then I did not hear anything for a couple of months. This was in But it also took that long to legally fight him on an undisclosed asset that he had lied about and I was stuck on not letting him get away with it after the hell he had put me through. Make the break clean and go no contact if you want to recover. Narcs pull such scary behavior it does a terrible toll. He bullied me and I was afraid. Lots of reasons like all of us on here. This started with alcoholic narcissistic parents. I went no contact with my mother 1. Good luck to all of you. Try not to get involved with a man until you are recovered tho. Know your boundaries and keep them. As Melanie points out " we are more likely to run into this again " we were primed for it as children, most of us. I swear there were times I just wanted to die. I could not eat and lost way too much weight etc etc. You know how horrific it is. I was not married and had no kids. We all know how that goes with a Narcissist!!!! I tried and I will spare you the details of her reaction. This is where my problems started. Please spare yourself and your kids. By the way " I am I tried traditional therapy as I said. There would have been lots of time and a different outcome had NARP been there for me. Think long and hard girls " save your money and work the NARP program. I hope this makes a difference for even one young lady and her children. Please pray about it. My story is lengthy. I married on a quaint island in Grand Cayman 11 yrs ago. I married who I thought was the man of my dreams that summer day in August beachside. We had already had one child out of wedlock with medical disabilities and felt this was the right thing to do. After we consummated our honeymoon a few months later I learned I was pregnant with our 2nd child and then subsequently the third soon followed, each high risk sections, each with problems, and unfortunately my ex narc husband showed up just long enough to say high and bye in the hospital. As the marriage went on, I felt like I was married and he was single. On our honeymoon, instead of it being romantic he left and went running or so he claimed not spending time with me or our son. I later found him near a pool lounging by other woman. The hole you mentioned is the hold I noticed with him. I started to get calls on our childrens birthdays from girls claiming to be involved with my ex, strange calls at night claiming he had late night dinner work meetings. Finances were a mess, late bills, nonpayments, and of course as stay home mom of 3 for 13 yrs I was dependent upon him for everything. He used this to his advantage, getting me to beg for money just to feed our kids with his allotted allowance. Keep in mind the reason we managed to stay together for 11 yrs was due in large part to him living five states away and only weekend visits. Eventually we began to argue over the regular relationship type things but I noticed with him it was different. Instead of discussing them he would walk away and make you speak to his backside as he freely roamed from room to room. As time went on I felt like a prisoner in my own home, used, abused in every form physical, emotional, verbal , psych, and financial. He controlled every aspect of our lives. He became abusive when I learned of the deepest secrets he was hiding. It was no longer just triangulation, gaslighting, it progressed to physical violence. I immediately filed for protection then support, took my kids and went to my parents home. This time it was real as he shoved me up against a plaster wall cracking the concrete after I asked him why I found evidence of items on our computer search history indicating he was having affairs again.. The discard and devalue was something no one could have explained. I was left after 11 yrs with 3 kids one med disabled ,no money, nothing in savings, living off of credit cards secured using his income, no job, no home yes he took our home nothing but the clothes on our back. I moved in with family temporarily and applied for assistance. I lived two yrs off of credit cards while he moved on to the honeymoon phase with the new supply. I was devastated to say the least. The pain was unbearable. The courts and attorneys were more hurtful to us then the narc. As I

learned the judge prolonged hearings giving him time to hide in the woods to prevent payment. The master judge gave him time to show up for court hearings, that were scheduled months in advance. I never signed one tax document in the entire marriage nor ever seen a bill. I had to rebuild my life from the bottom. So I did what I knew to do, after volunteering the past 13 yrs I increased my volunteer hours with nonprofits in hopes of being recognized. I re connected on linked in and other social sites such as twitter and facebook to increase my base and network. I did what I new how to do best. I was taken back by your statement of how your ex was a millionaire. Because mine was the same. He lived in a material world, and lived the lifestyle of the rich and famous in Washington dc where he resided. That was my first validation. I lived like you in a two bedroom home with my family of four. I had no room for myself, slept on pull out sofa in parlor. Yet I was happier on public assistance than when I was married with him bringing in over gs a year. I learned during volunteering that many were happy with less, and when I felt alone or depressed I began to think of those less fortunate and counted my blessings. I did more in the last 4 yrs career and goal oriented wise that I never dreamt possible. To live your true self is a blessing. Thank you for allowing me to express my feelings on this matter and thank you for telling your story. I congratulate you on your success and hope someday to have the same. However, we can, and will for the better. It seems like my X narc is really happy with in his new life. But I remember many times when he would call me in the morning tormented, anxiety ridden and sorrowful. He would pop a Xanax and go drinking while cheating on me. As devastating as it was in the beginning, life is a million times better. I have my faith in Jesus which has been the best thing EVER to help get through the excruciating times. Interestingly, in the bible, Palms 73 it describes narcissists and what later happens to these wicked human beings. We cannot believe these individuals are happy in any way. Jennifer May 17, This is a great article. This is exactly what it feels like to be a narcissist. My existence, most definitely, does not feel pleasant. People that casually know me, would have no clue. I can certainly put on a good show. I am never going to get my head straight, not after her hacking my phone, stalking me, recording me, and I never got a call from her when I was needing her. But when someone else came to me, she changed her mind about me. My life is not a good time, and still have no private time Wendy July 12, This article has truly helped me put things in perspective. Only this week I started to feel like this all because I heard my ex has a woman with three kids. He got himself an instant family. Whereas I have no children and no job.

Chapter 3 : How to Discover God's Abundance When You're Broke - Christian Finances

In the mean time, companies like LaborWorks (in Washington, Oregon, and Nevada) offer temporary jobs that run the gamut "from accounting to general labor" that can turn into permanent jobs. Volt.

The way we solve them is what makes us different. When it seems like the world is out to get you? When things go wrong no matter what you do? You are not alone. Bad things happen to all of us too, including me. I experienced a small set back recently which I want to share with you. Not too long ago, I was working on my upcoming eBook. After lots of hard work, I was 90 percent done. At that time, it was pages. The final book was almost pages. I was happy with the progress. Unfortunate Turn of Events One evening after I got home, I sat at my computer and opened my document, ready to start work. Imagine my horrified look when I looked at the document and saw the cover design was an older version. Bewildered, I checked the page count. It was pages, pages lesser than my latest version! This was an old version I was working on a few days ago. I had always been careful with my documents, especially having experienced painful reworks before from document crashes and what not. It seemed there was a software error which caused an older version of my file to save over the new version, even though I had saved the latest version. I was almost done with the book, ready to launch and my latest file disappeared. It was disheartening and honestly, somewhat depressing. After fiddling around for fifteen minutes, I came to terms that the latest version was gone. Two hundred pages of material and endless hours of hard work "all gone. Almost immediately after I realized the document was really gone, I got right to work. I listed down what changes were lost in the old version so I could redo them. I added them on my to-do list and mapped out my schedule so I could still meet the original launch date. I was determined to meet my launch timing and I was not about to let this hiccup throw me off. If anything, I felt more charged up than anything. Our Negative Coping Behaviors There are many possible negative things that can happen to us in a day "from the little things like coffee spilling, being caught in a traffic jam, losing our keys, having people criticize you , to the bigger mishaps like getting into a car accident, losing our valuables, breaking up from relationships , or losing our jobs. Why am I so unlucky? Dejection or giving up. We lose hope, or worse still, we give up. You are not the only person facing this. What sets you apart from others though, is how you choose to deal with this situation. Here are my personal steps to cope with bad situations and create something good out of them: Talk to a friend about it. A listening ear does wonders. Go exercise and release the tension. Realize you are not alone. Somewhere around the world, someone else is thinking the exact same thing as you. Someone out there is feeling down and out too, wondering why she is experiencing this. The problem will still remain whether you go berserk at it or whether you think about it calmly. The former will create more problems as your agitation prevents you from making good decisions. I knew remaining frustrated was not going to help me get my pages back, so I focused on what could be done instead 6. Know you always have a choice. Realize no matter what happens, you always have a choice in how you react. While you may not be able to control what happens to you, you can most certainly control your behaviors. Remove the feelings and look at the situation objectively. This will help us cope a lot better. Focus on what you can do. By taking action, you are no longer a passive recipient. You are a conscious creator. Ask for help if you need to. Remember, you are not alone in this 2. See it as an obstacle to be overcome. Life is a journey of learning and growth, and everything happens for a reason. Identify the lesson learned. There are always things to be learned from every situation. No matter what bad stuff life throws your way, as long as you cope with it constructively, nothing can get you down. What has been useful for you? Feel free to share with everyone in the comments area below. About Celestine Chua Celestine Chua writes at Personal Excellence on how to achieve personal excellence and live your best life. Get her RSS feed directly and add her on Twitter [celestinechua](#).

Chapter 4 : 4 Ways to Cope With a Controlling Parent - wikiHow

Backpacking without money: when it runs out! - Is Part 3 of the Long-term budget traveling realism's series.. This post is for long-term budget travelers and backpackers who plan to travel for months and years on end.

The problem of a hope born of desperation is the risk of further shocks in the future as the hope is disappointed. But hope is hard to analyze. The moment of crisis is a poor time for realistic thinking. On the other, the urgent need is for someone who will listen without telling you what you should be doing – someone who can respond to your feelings with compassion. The suggestions I can make may not be very satisfactory in the immediacy of the loss. I think it helps, if at all possible, to keep them in mind from the outset. Taking Care of yourself After your partner leaves, you may pull out all the stops and follow your impulse to reach him – or you may be too overwhelmed to do anything. Whatever your initial reaction, that first wave of feeling is likely all about loss. The focus is on your partner: But the crisis is also about your needs. A depressed partner can hit you with emotional withdrawal and refusal to talk, or go to the opposite extreme of blame, anger and emotional abuse. Stress sustained over a long period can cause numerous health problems. The hurt, worry, anxiety and anger in the closest relationship you have can readily lead to depression, along with its impact on sleep, appetite and motivation. It also can push you into isolation and hopelessness that can prevent you from getting the help you need. Just as your partner needs help, so do you. This person could be a friend or religious counselor or therapist. Someone who has been trained to help people sort through such problems would probably be best. Talking to others who have had to face the same crisis is excellent support. You can find in-person and online peer support groups through the Depression and Bipolar Support Alliance and also try the long-time online forum called Depression Fallout. To a great extent, though, what you can do depends on what your partner lets you do. Some block out all communication: You can only talk to his friends or family to find out how he is or to convey a message for you. Others are willing to talk, but the message is: Total isolation is the answer while he works on his problems, often without help from anyone. Some try to maintain the tie by talking frequently and express confusion about the relationship. Some stay in touch only to remind you that they think their problems are all your fault. Often, they look on leaving as a big part of the answer to depression and never get treatment. Offering Help In thinking about how you can help, the key thing to keep in mind is that no one but the depressed partner can take the first steps to deal with illness. In fact, that may be the only thing you can do, if communication is limited, and you get no response or invitation to do more. You can mention the types of treatment that are available, how to locate therapists, films, short videos and books that might be relevant. You can identify ways of getting help if he has no medical insurance. And you can simply indicate your availability to help whenever he might choose to call on you. You have to trust him to make up his own mind in his own time. He might read it as having to do more with your needs than with his. It may not sound like a disinterested offer, and that makes it hard for him to take your advice. He might just castigate himself all the more for not being able to follow your advice. Inaction may not be a refusal to help himself but rather a sign of the depth of his depression. Letting him move at his own pace is essential, but that too is hard when you long so much to restore the relationship or at least be assured that getting back together is a goal he shares. He might not know the answer to that himself. Your Decision about You Whatever you try to do or communicate may never have much effect. You may never get a signal that gives you real hope. There are no fixed rules to follow about any of these, just a series of examples of what others have done.

Chapter 5 : Trying to Find Hope After Your Partner Leaves - 2 – Storyed Mind

Yesterday we had a freak windstorm and somehow it managed to completely upend my glass patio table, flip it over and shatter it. I wasn't home when it happened because I was out running a million errands and dealing with other problems.

Chapter 6 : Adapt or die: How to cope when the bots take your job - BBC News

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Chapter 7 : 9 Ways to Cope When Bad Things Happen

Areas examined range from bank managers and building societies, landlords and credit cards, how to use lists to get organized, how to reduce overheads, when to go bankrupt, how to make money and how to get the best deals.

Chapter 8 : The best ways to save money

"Second, many couples haven't saved enough money to get them through a prolonged period of unemployment. Running out of money is a real possibility, depending on how long joblessness lasts. So is going into debt with credit cards or losing a house if you default on a mortgage.

Chapter 9 : Has the Narcissist Really Moved On Like Nothing Happened? | Melanie Tonia Evans

Unemployment makes you wonder how you are going to make ends meet, what you will do if you become ill and what you are going to do next. Find out how to answer all these questions and perhaps ease your fear from Dawn Rosenberg McKay.