

RESILIENCE & RENEWAL: Combating Stress & Burnout for Better Work-Life Balance

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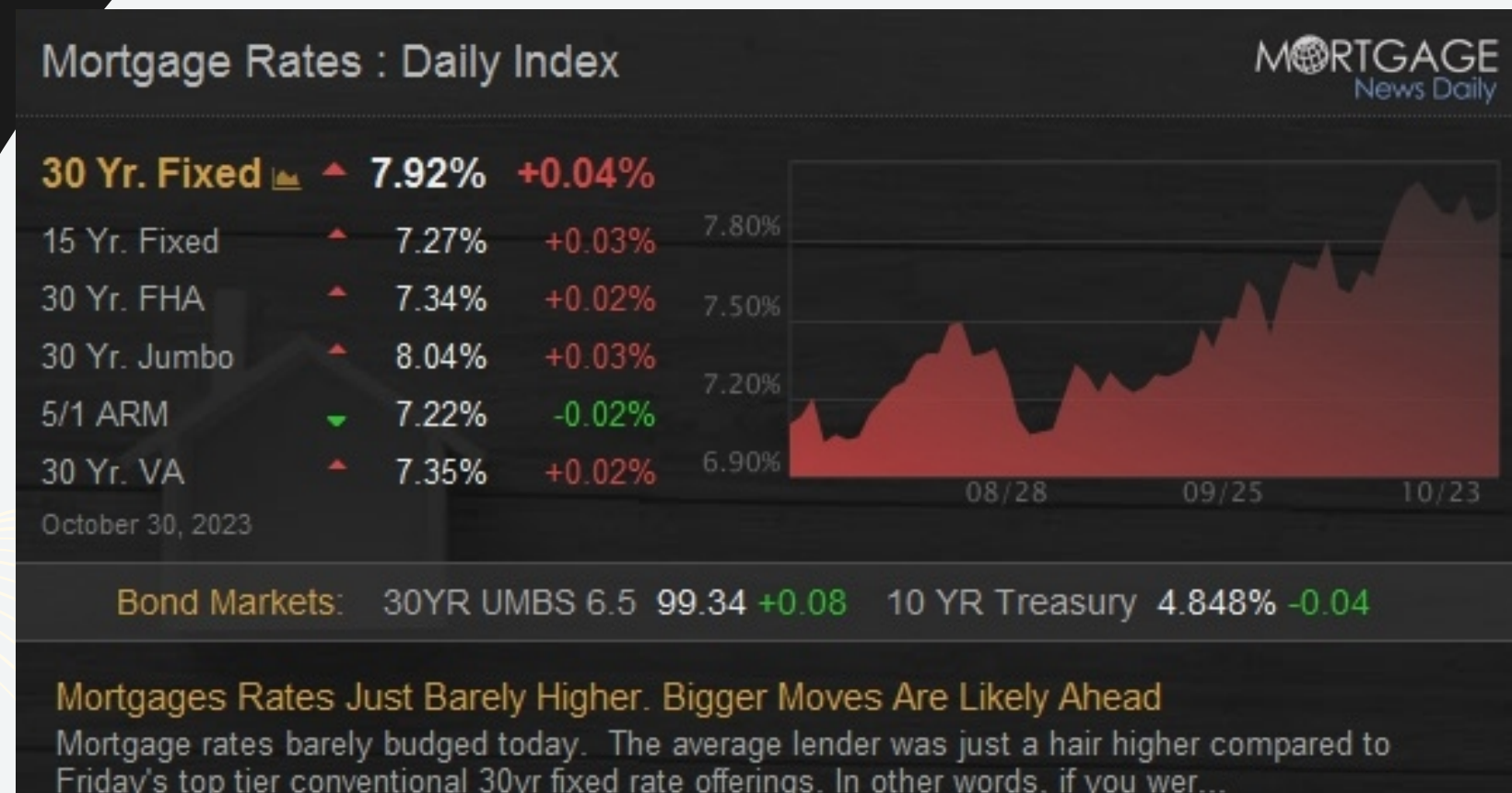


HEADLINES

MORTGAGE RATES
OFFICIALLY HIT NEW MULTI-
DECADE HIGHS:

“For the average lender, a
top tier 30yr fixed rate is
now over 7.92% for the first
time in at least 22 years.” –
Matthew Graham (Mortgage
News Daily, Oct 30, 2023)

<https://www.mortgagenewsdaily.com/markets/mortgage-rates-10302023>



MORTGAGE APPLICATION VOLUME NEARS 30-YEAR LOWS

According to Joel Kan,
the Mortgage Banker's
Association Vice
President and Deputy
Chief Economist:
(Mortgage News Daily,
October 4, 2023)

(<https://www.mortgagenewsdaily.com/news/10042023-mortgage-application-volume>)

**“...WITH THE 30 YEAR FIXED
MORTGAGE RATE INCREASING FOR
THE 4TH CONSECUTIVE WEEK, UP TO
AND ABOVE 7.53% (NOW 7.92%)--
THE HIGHEST RATE SINCE 2000...AS A
RESULT, MORTGAGE APPLICATIONS
GROUND TO A HALT, DROPPING TO
THE LOWEST LEVEL SINCE 1996.”**





ABOUT 60% OF MORTGAGE PROS ARE LIVING PAYCHECK TO PAYCHECK

The issue is caused primarily by inflation, high interest rates and fewer deals according to a study released in June 2023 by the payroll technology company Everee.

They also found 31% plan to leave the industry in the next year and 15% are unsure where their future in the mortgage industry stands.

(<https://www.housingwire.com/articles/about-60-of-mortgage-pros-are-living-paycheck-to-paycheck-study-shows/>)

IS IT YOUR FAILURE OR FAILURE OF THE MARKET?

INDUSTRY



Sarah Wolak writes in the National Mortgage Professional: "Inflation, competition, market volatility, and economic uncertainty have led to an increasing number of mortgage professionals finding themselves disenchanted and disillusioned with the prospects of achieving success in this once-thriving sector."

- According to Fannie Mae, overall mortgage activity is down 74% from the 3rd quarter highs in 2021 versus the 1st quarter of 2023
- 14% of producing LOs changed employers, and almost 12% left the industry entirely in the last year
- Founder & CEO of Modex, Dale Larson III says, "LOs are facing one of the most significant challenges the market has seen since 2008."

EXODUS



Hello
my name is

NAME THAT EMOTION

- Identifying emotions bridges the gap between thought & feeling.
- Shrinks an amorphous feeling into a manageable idea.
- Decreases physiological response resulting in reduced fear.
- Converts feelings of permanence to knowledge of impermanence.
- Observing and verbalizing validates and depersonalizes.
- Creates space necessary for response over reaction.
- Empowers us to take charge of the narrative.

WORK-LIFE BALANCE



Work-Life balance isn't about pursuing perfection or a life devoid of challenges. It's about finding the flexibility to shift between work and personal life smoothly.



This balance is unique to each individual. When these spheres become imbalanced, it can result in stress and burnout.

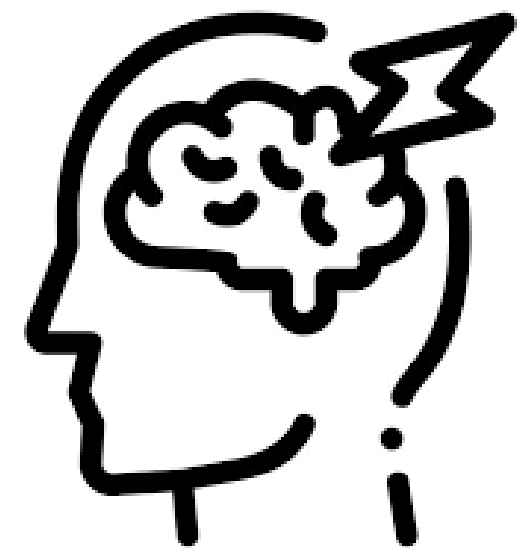


WHAT IS STRESS?

State of worry or mental tension caused by a difficult situation

4 Types of Stress:

1. Physical
2. Mental
3. Behavioral
4. Emotional



**STRESS=TOO
MUCH**



SYMPTOMS OF STRESS



- Constant or near-constant worry about one or many different things
- Difficulty concentrating
- Problems remembering things
- Trouble making decisions
- Brain fog, difficulty thinking clearly
- Decreased creativity or problem-solving ability
- Reduced sense of humor

COGNITIVE



- Irritability, anger, or a short temper
- Increased crying spells or crying easily at little things
- Nervousness, feeling keyed-up or on edge
- Restlessness
- Loneliness
- Vague feelings of unhappiness
- Sense of purposelessness
- Feeling easily overwhelmed
- Decreased motivation

EMOTIONAL

SYMPTOMS OF STRESS



- Muscle tension
- Pain anywhere in the body
- Fatigue
- Difficulty falling or staying asleep
- Heart palpitations
- Shakiness, tremors
- Increased sweating
- Ringing in the ears
- Teeth grinding
- Dizziness, with or without fainting
- Choking sensation and/or difficulty swallowing
- Digestive troubles
- Frequent need to urinate
- Decreased libido

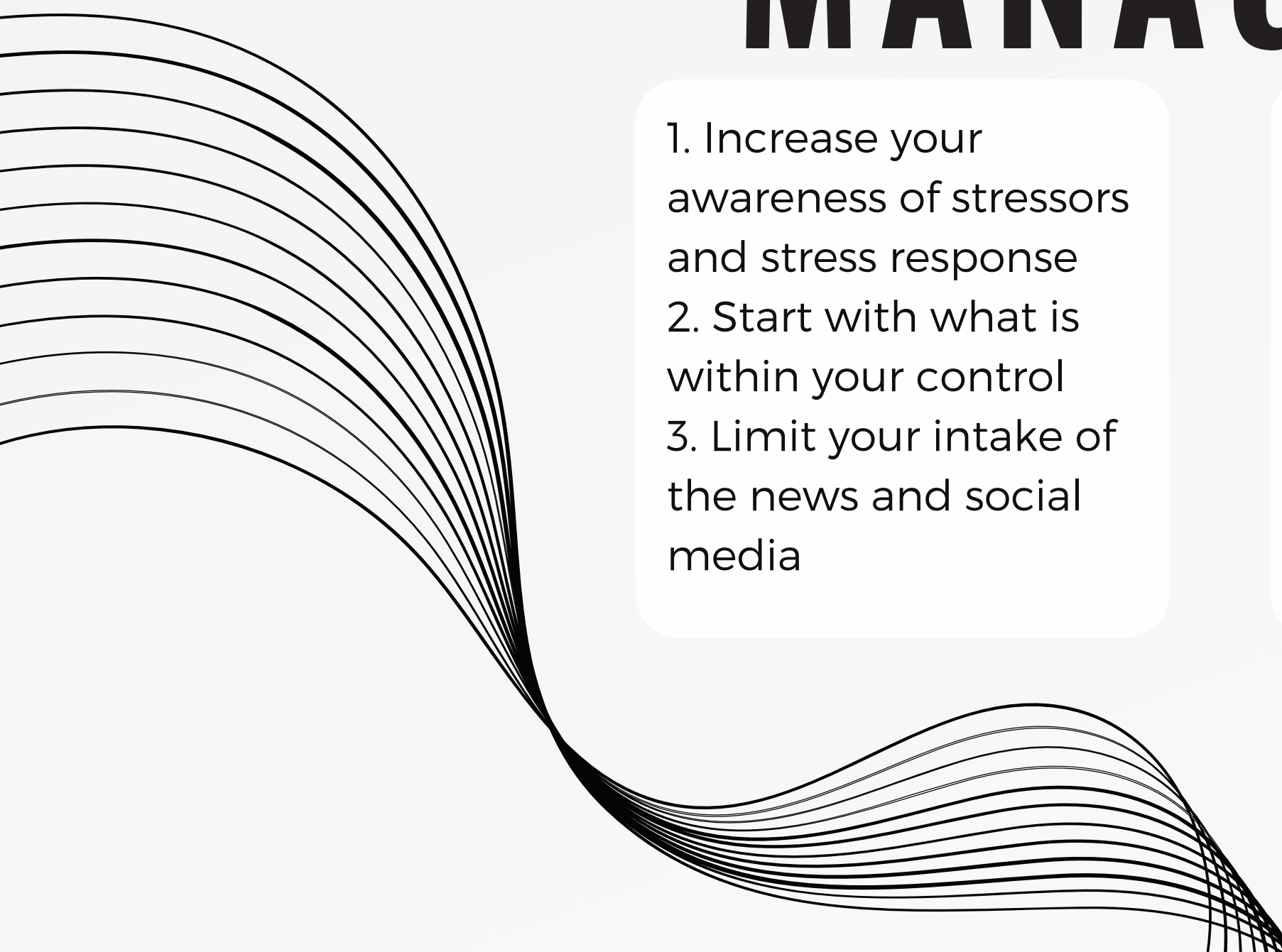
PHYSICAL



- Difficulty starting or finishing tasks
- Using avoidance coping strategies to avoid people, situations, or tasks
- Criticizing others or making many negative statements about life in general
- Frequent brooding
- Fidgeting
- Emotional eating
- Substance use, including smoking
- Withdrawal from friends and family
- Isolation

BEHAVIORAL


9 TIPS FOR STRESS MANAGEMENT



1. Increase your awareness of stressors and stress response
2. Start with what is within your control
3. Limit your intake of the news and social media

4. Use purposeful relaxation strategies often
5. Listen to music
6. Go outside

7. Tend to your relationships
8. Nourish your body
9. Find what you enjoy, do it often and do it regularly



WHAT IS BURNOUT?

State of emotional, physical and mental exhaustion caused by excessive and prolonged stress

You may be on the road to burnout if:

- Every day is a bad day
- Caring about your work or home life seems like a total waste of energy
- You're exhausted all the time
- The majority of your day is spent on tasks you find either mind-numbingly dull or overwhelming
- You feel like nothing you do makes a difference or is appreciated



**BURNOUT=NOT
ENOUGH**



SYMPTOMS OF BURNOUT



- Feeling tired and drained most of the time
- Lowered immunity, frequent illnesses
- Frequent headaches or muscle pain
- Change in appetite or sleep habits

PHYSICAL



- Sense of failure and self-doubt
- Feeling helpless, trapped, and defeated
- Detachment, feeling alone in the world
- Loss of motivation
Increasingly cynical and negative outlook
- Decreased satisfaction and sense of accomplishment

EMOTIONAL



- Withdrawing from responsibilities
- Isolating from others.
- Procrastinating, taking longer to get things done
- Using food, drugs, or alcohol to cope
- Taking frustrations out on others
- Skipping work or coming in late and leaving early

BEHAVIORAL

BURNOUT TENDS TO BE A GRADUAL PROCESS.

THERE ARE THINGS WE CAN ACTIVELY DO TO ADDRESS STRESS TO HELP MITIGATE THE DEGREE OF IMPACT IT HAS.

DIFFERENCE BETWEEN STRESS AND BURNOUT:

STRESS IS ABOUT TOO MUCH

Characteristics of Stress:

- **Over-engagement**
- **Overreactive emotions**
- **Sense of urgency and hyperactivity**
- **Loss of energy**
- **Leads to anxiety disorders**
- **Primary damage is physical**
- **May kill you prematurely**

BURNOUT IS A ABOUT NOT ENOUGH

Characteristics of Burnout:

- **Disengagement**
- **Blunted emotions**
- **Helplessness and hopelessness**
- **Loss of motivation, ideals and hope**
- **Detachment and depression**
- **Primary damage is emotional**
- **May make life seem not worth living**

WHO'S AT RISK?

Anyone who is overworked and undervalued is at risk for burnout

- Feeling like you have little or no control over your work
- Lack of recognition or reward for good work
- Unclear or overly demanding job expectations
- Doing work that's monotonous or unchallenging
- Working in a chaotic or high-pressure environment

WORK RELATED CAUSES

- Working too much without enough time for socializing or relaxing
- Lack of close, supportive relationships
- Taking on too many responsibilities without enough help from others
- Not getting enough sleep

LIFESTYLE CAUSES

- Perfectionistic tendencies; nothing is ever good enough
- Pessimistic view of yourself and the world
- The need to be in control; reluctance to delegate to others
- High-achieving Type A personality

PERSONALITY TRAIT CONTRIBUTIONS

THE 3 “R” APPROACH

PUSHING THROUGH THE EXHAUSTION ONLY FEEDS THE PROBLEM NOT THE SOLUTION

Recognize

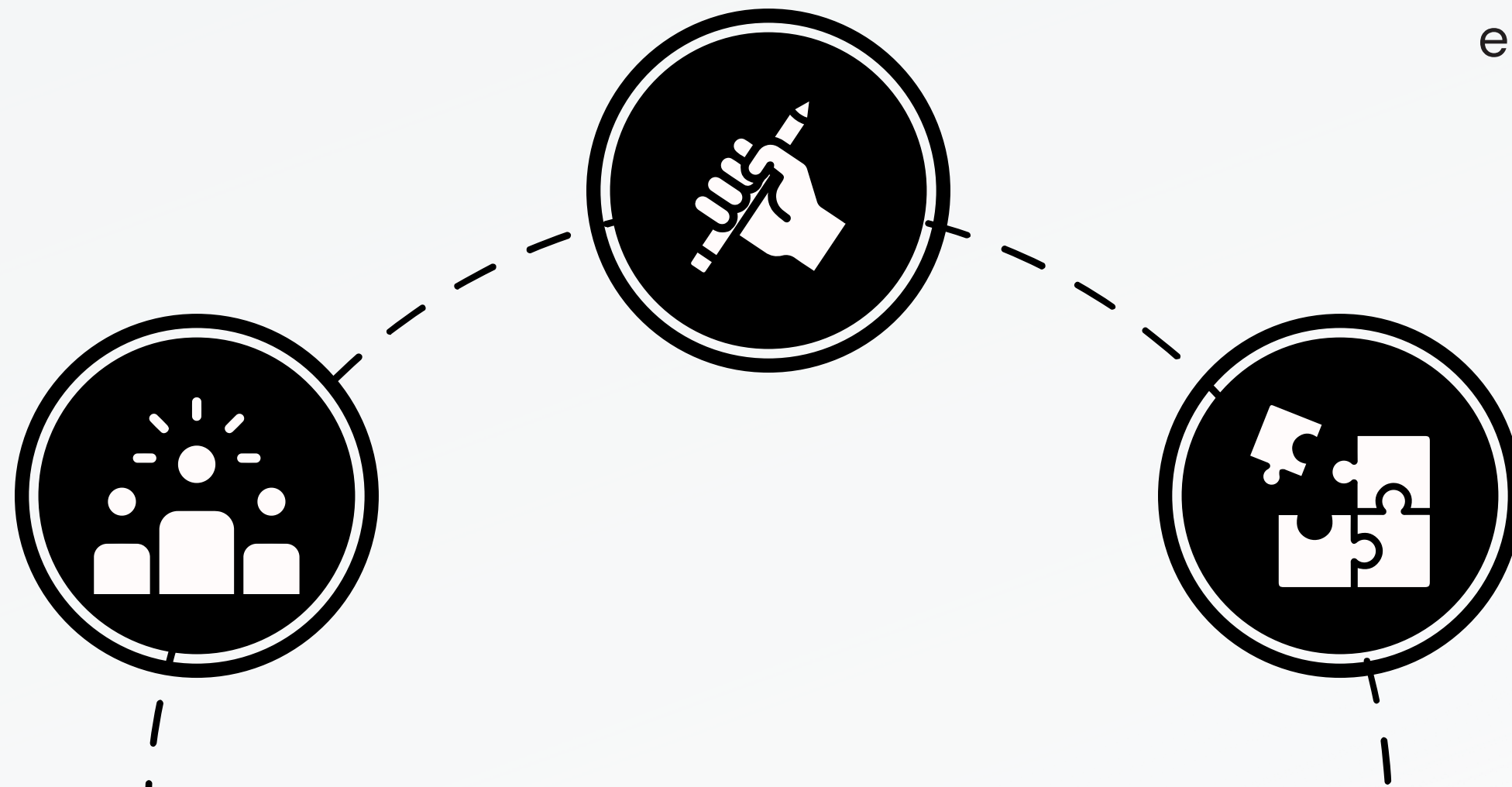
Watch for
warning signs

Reverse

Seek support and learn how to
manage stress

Resilience

Build stress resilience by
doing things that take care of
physical, mental and
emotional health





01

**TURN TO OTHER
PEOPLE**

- Reach out to those closest to you
- Be more sociable with coworkers
- Limit time with negative people
- Connect with a cause or community program
- Make some new friends

02

**REFRAME THE WAY
YOU LOOK AT WORK**

- Where is the value in your work?
- Find value in your life
- Make friends at work
- Take time off

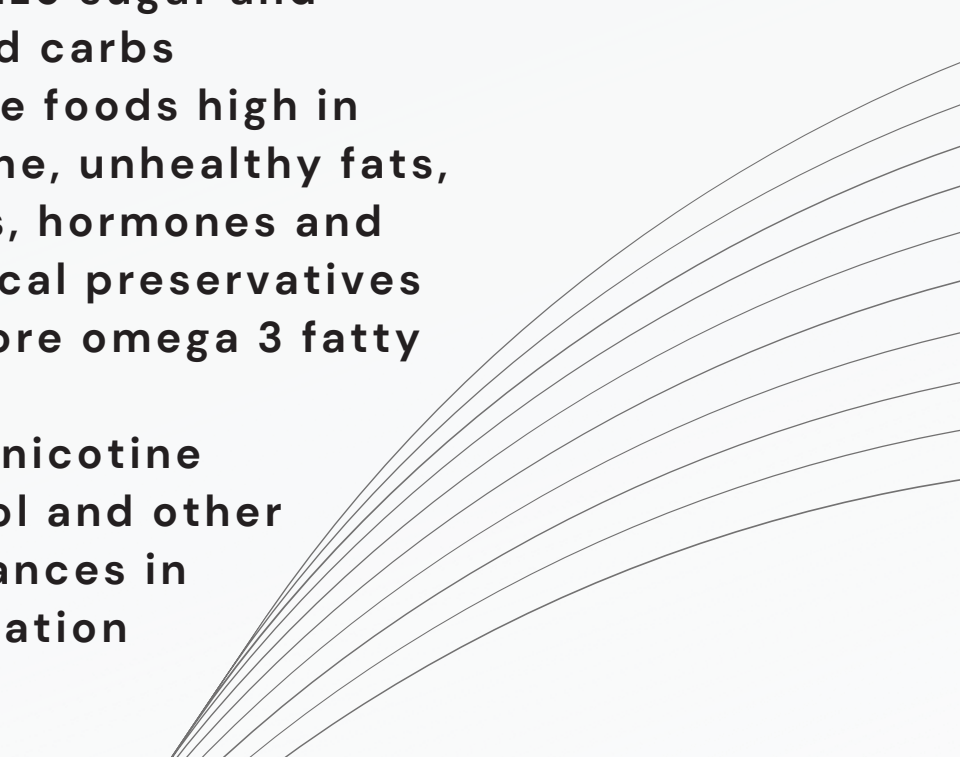
03

**RE-EVALUATE YOUR
PRIORITIES**

- Set boundaries
- Take a break from technology
- Nourish your creative side
- Set aside relaxation time
- Get plenty of sleep
- Exercise

04

**SUPPORT MOOD &
ENERGY LEVELS**

- Minimize sugar and refined carbs
 - Reduce foods high in caffeine, unhealthy fats, sugars, hormones and chemical preservatives
 - Eat more omega 3 fatty acids
 - Avoid nicotine
 - Alcohol and other substances in moderation
- 

TIPS FOR WORK-LIFE BALANCE

01

REACH OUT OT A COACH OR COUNSELOR

02

START THINKING OF IT AS WORK-LIFE HARMONY

03

FIGURE OUT YOUR PEAK PERFORMANCE TIMES

04

CREATE A CALENDAR

05

TAKE ON ONE THING AT A TIME


06

ORGANIZE PARTS OF DAY FOR WORK/HOME ACTIVITIES

07

CREATE TRANSITIONS IN AND OUT OF YOUR WORK DAY

TIPS FOR WORK-LIFE BALANCE



08

DELEGATE TASKS

09

PRACTICE SAYING NO

10

EVALUATE PRIORITIES

11

MAKE DELIBERATE CHOICES ABOUT WHAT YOU REALLY WANT

12

UTILIZE THE 'DO NOT DISTURB' FEATURE ON YOUR PHONE

13

STICK TO YOUR BOUNDARIES

14

MAKE IT CLEAR WHEN YOU ARE NOT AVAILABLE

TIPS FOR WORK-LIFE BALANCE

15

CREATE A SELF-CARE REGIMEN

16

MAINTAIN ACTIVE SOCIAL LIFE OUTSIDE WORK/HOME

17

IDENTIFY NEEDS AND WANTS

18

TAKE ADVANTAGE OF BREAKS

19

ASSESS & COMMUNICATE WHAT IS & ISN'T WORKING

20

MAKE A PLAN FOR THE FUTURE

21

KEEP DETAILED LOG OF YOUR SCHEDULE FOR 1 WEEK

TIPS FOR WORK-LIFE BALANCE

22

HAVE A SUPPORT SYSTEM

23

UNDERSTAND YOUR LIMITATIONS

24

IF WORKING FROM HOME HAVE A DEDICATED WORKSPACE

25

BE WILLING TO GROW & CHANGE

26

AVOID COMPARING YOURSELF TO OTHERS

27

SET YOUR OWN PARAMETERS AROUND SUCCESS

28

REMEMBER THAT IT'S NOT ALL UP TO YOU

TIPS FOR WORK-LIFE BALANCE

29

EXERCISE CONSISTENTLY

30

FIND A HOBBY & SET ASIDE TIME FOR IT EACH WEEK

31

START SMALL



THANK YOU!!!

Most Important Takeaway:

We can't always control what life brings our way, but
we can control:

1. How we respond to it,
2. The narrative we build around it and
3. What we choose to do with it.