ASSOCIATION OF WOMEN TOWN PLANNERS IN NIGERIA (AWTPN)

AWTPN DEVELOPMENT GOALS



KINDLE ADVICE DURING THESE CRITICAL ECONOMIC CRISES

My fellow colleagues, friends and families the economic indices are biting deep into pockets and finances of families, business owners and organisations. The skyrocketing prices of goods are making life hard for many people. In view of this, as one of the Association's **CREATIVES Development Goals** is to ensure our members are not financially and mentally vulnerable during this economic critical period, having attended lectures delivered at Year2023 Muslim Sisters' Seminar Organized by the **Office of First Lady, Lagos State** dated 20th June, 2023, I like to advice as follows:

1) **Adjust spending priorities** -There are a thousand and one things we need money for, Focus should be on the essential and basic needs to survive like food, healthcare and transportation.
2) **Prioritise health, manage emotions**-We need to prioritise health and manage emotions and not allow the current economic situation to degenerate into medical problem such as hypertension due to over thinking of our financial status.
3) **Reduce purchase of luxurious items and eliminate impulse spendings**- As much as possible, we should avoid going into debt, unless there is a clear capacity to repay the loan. Let's discipline ourself and avoid internet loan companies, we can join a cooperative in our respective organization and borrow within our capacity to pay conveniently. Reduce or eliminate the purchase of Aso-ebi, online or window shopping, Impulsive buying can wreck our budget.
4) **Rethink use of expensive products-** like cars and generating set used at home and office to reduce cost of maintenances and fueling.
5) **Getting professional advice-** There are numbers of organization that offer free counseling on dealing with financial problems, whether it's managing debt and sticking to a budget, thinking of what you can do to earn you more, communicating with creditors, or claiming benefits or financial assistance.
6) **Opening up to your family or talk to someone**-Financial problems tend to impact the whole family and talking to your loved ones can be crucial in turning things around. Even if you take pride in being self-sufficient, keep your family up to date on your financial situation and how they can help you save money. Be open to your family members and be ready to assist one another. You can also talk to your close friends; you never can tell if they might be able to come up with solutions that you hadn't thought of alone.
7) **Show love and affection to People around you** -You can save one or two people with your love and affection during their turbulence period with this act. This

period will not last, I believe. We need to show understanding to our spouse, tolerant one another, be truthful at all time and do not to create unnecessary tension in the family.

8) **Bulk Purchase of Items**-Buy foods and other necessary items in bulk or in group to reduce cost and we don't necessarily need to buy from expensive stores to exhibit unnecessary classes, no one is competing with you, we should mindful our pockets and buy reasonably during this period.
9) **Manage overall stress-**Let's ease our stress Levels with our energy and peace of mind to deal with challenges in the long-term. Get regular exercise to boost your mood and energy, improve your self-esteem, practice a relaxation technique like meditation, breathing exercises, or other relation techniques like dancing, swimming etc to relieve stress and restore some balance to your life.
10) **Don't skip sleep**. Feeling tired will only increase your stress and negative thought patterns. We should find ways to improve our sleeping pattern during this difficult time it will help to calm our mind and body.
11) **Add to your hustle** by learning or encourage your children to learn handicraft like tailoring, soap making, bead making, barber etc it could add to our source of fund, keep our mind and soul busy from evil apprehension.
12) **Eat healthy food**. A healthy diet rich in fruit, vegetables, and omega-3s can help support our mood, improve energy and our outlook and we don't have to spend fortune to get a balance diet, we should eat within our budget.
13) **Lastly and most importantly** Make a **plan**—and stick to it- make your financial plans within your budget limits, put your plans into action, monitor your plans, don't get derailed with unnecessary things, we are all human and no matter how tight our plans, we may get derailed from our goal or something unexpected could happen to distract us. Don't beat yourself up, but get back on track as soon as possible.
14) **Finally,** and to top it all we should not forget to always take a moment to **appreciate our God Almighty** for the gift of life, the beauty of sunrise and sunset, His love for us and our families to help us boost our mood and ease stress. Our daily prayer will help us more in this critical period, so don't forget to work and pray regularly.

Sincere appreciation to the **First Lady of Lagos State- Dr Mrs Claudiana Ibijoke Sanwo-Olu** for the invitation extended to the Association to attend Year 2023 Muslim Sisters' with a Theme "**Holding Fast to the Rope of Allah" Key to surviving Turbulent Times"** with one of the lectures titled - **Ways of managing Family Finances in a period of Economic Downturn, Maintaining Mental balances as a Muslimah, bedrock of a successful Home and Total Wellness.**

I LOVE AND CARE SO MUCH FOR YOU ALL, PLEASE LET'S STAY ALIVE TO REAP THE FRUIT OF YOUR LABOUR IN GOOD HEALTH.

e-Signed by
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The National Chairman, AWTPN
June, 2023