

# How can money worries affect my mental health?

**Money problems are the eighth-most stressful life event in the UK.**

Unfortunately, once we start experiencing financial difficulties, sorting them out can be extremely challenging, and can impact on our mental health too.

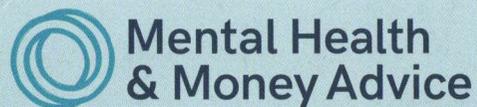
This leaflet aims to provide you with advice on certain coping mechanisms when dealing with financial concerns.

However you should always speak to your GP if you feel concerned about your mental health and seek the help from a free debt advisor.



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## Are your money worries affecting your mental health?

We offer clear, practical advice and support for people experiencing issues with mental health and money.



Visit our website today to understand, manage and improve your mental and financial health.

[www.mhma.org.uk](http://www.mhma.org.uk)

# About Mental Health & Money Worries



Symptoms • Causes • Advice

# How can it affect me?

## Are you experiencing any of the below?

- Hopelessness, or that there is no way out of a situation
- Feeling overwhelmed because you don't know how to fix things
- Unable to concentrate
- Embarrassment and low self-esteem
- Avoiding certain bills, letters and/or people
- Guilt about your financial situation
- Suicidal thoughts

A mental health crisis can mean different things to different people but if you are affected by any of the above, it's critical you talk to your GP, family or friends to get the support you need.



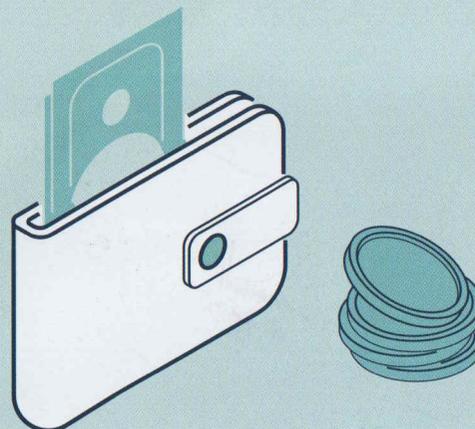
# Why is avoidance not the answer?

**Avoiding financial issues such as job loss, redundancy and debt is easy to do if you are feeling stressed. It may even make you feel relieved in the short-term. But this is a temporary fix.**

In fact avoiding financial difficulties won't make them go away. It's also more likely that debt will build up, causing more serious issues.

Tackling it head-on is the only way to deal with it - even if it feels scary and you don't know where to start.

It's important to take control of your finances, but it's also very important to do things to help support your mental health too. By doing this, it is likely to help your mood and wellbeing, putting you in a much better mindset to tackle some of the difficulties you are currently facing.



# What can I do?

## Remember the positives

Money worries can often knock your confidence and self-esteem. To help manage this, it's a good idea to recognise your positive traits. Write them down and keep them with you. You could keep it in your wallet or on your phone as a note and look at it when you need a reminder.

## Have a healthy sleep pattern

When our sleep is disrupted, it can impact on our ability to concentrate, think clearly and problem solve. If you're having trouble sleeping, avoid too much caffeine in the evening and stick to a routine. Our bodies have natural rhythms, so aim to go to bed and get up at the same time each day - even if you don't feel like it.

## Keep active

For good mental health, we need to be taking part in regular, enjoyable activities. However, when we are under a lot of stress, we can often find that our activity levels decrease. Get out for a walk, meet friends, spend time outside. It might sound simple but it'll make the world of difference.

