



# Breaking the Cycle Between Financial Stress and Mental Health



Money troubles don't just affect your bank account—they can also take a serious toll on your mental and emotional wellbeing. Understanding this connection is the first step toward building both financial and emotional resilience.

## The Two-Way Connection Between Money and Mental Health

Financial stress and mental health influence each other. Financial challenges can trigger or worsen mental health concerns, while mental health struggles can make it harder to manage finances effectively.

- Depression may reduce motivation to manage bills or maintain employment.
- Anxiety may lead to avoidance of financial decisions or constant worry about future expenses.
- Stress can lead to impulsive spending as a coping mechanism.

## Moving Forward

Financial wellness is not just about income or savings—it's about building a healthier relationship with money.

Start by:

- Understanding your financial situation without judgment
- Identifying stress triggers
- Setting realistic financial goals
- Building a supportive network

## Quick Signs of Financial Stress

These can impact anxiety, energy and sleep.

Consider:

- Trouble sleeping
- Constant worry about money
- Difficulty concentrating
- Irritability or relationship tension
- Physical symptoms like headaches

## Quick Tips for Managing Financial Stress

- Schedule a weekly time to review finances
- Take a few deep breaths before financial decisions
- Focus on one financial task at a time
- Talk with someone you trust about money worries

## When to Seek Help

- Panic attacks related to finances
- Avoidance of financial responsibilities
- Relationship conflict caused by money stress
- Substance use to cope with financial anxiety

