

## Money-related stress: How to manage your worries

**A**lmost everyone worries about money at times. Maybe you worry about paying rent or medical bills. You may feel your stomach tighten every time you buy groceries or fill the gas tank. Ongoing money problems can create stress that is harmful for health. But there are ways to ease your concerns, even if you don't have enough money.



Photo above by Jacob Wackerhausen, below by Urban, courtesy iStockphoto

### Quick facts on financial health:

**1** Start by adding it all up. Document how much you need each month for expenses and how much you make. Then add up what's due. Sometimes people avoid putting it all down on paper because they worry about what they'll learn. But it's a healthy first step.



**2** If you have debt, ask for help. Contact your credit card or loan company about ways to make lower payments. If you have medical bills, call your health care providers to ask about assistance or payment plans.

**3** Find local help. Call 211 to ask about food, housing, healthcare and other things you might need that are essential to life. There may be services to help you.



**4** Find ways to cope with the stress. Breathing exercises, meditation, yoga and other relaxation methods can quiet feelings of worry. Taking a walk or can also calm your mind and body.

**5** If stress about money feels overwhelming, reach out to people who care. The 988 national mental health hotline is free, confidential and available anytime if you feel like you're struggling and need to talk. You are not alone in this.