# Money-related stress: Sometimes unavoidable, but often manageable

By Teddi Nicolaus

Almost everyone worries about money at times. Maybe you lie awake worrying about the rent. You may feel your stomach tighten every time you buy groceries or fill the gas tank.

Or perhaps you have enough money, but spending it makes you nervous. You drive across town to save a few cents on gas or keep wearing worn-out shoes because replacing them feels wasteful.

Photos courtesy iStockphoto: Two women, Riska; man in glasses, FG Trade; piggy bank, Rmcarvalho

An unexpected bill, car repair or medical charge can cause stress for anyone. But chronic financial stress — the kind that continues month after month with no end in sight — is different.

"Chronic money stress absolutely impacts our physical health," says financial therapist Lindsay Bryan-Podvin, LMSW. "Our bodies are wired to deal with short-term stressors. But when it's something consistent, like 'I am not earning enough...' or 'My landlord told me they're going to raise my rent by 30%,' your body is absolutely going to respond to that."

Ongoing money stress can contribute to high blood pressure, headaches, muscle tension, nausea, appetite changes, digestive trouble and disrupted sleep, Bryan-Podvin says. You may have trouble falling asleep, wake during the night or sleep too much.

Money worries can also affect your mental health, making you feel irritable or on edge. You might snap at your partner, lose patience with your children or be short with a co-worker. If you already live with anxiety and depression, money woes give you even more to worry about. According to a 2025 survey, 43% of U.S. adults say money harms their mental health at least occasionally.

You may not be able to change your income right away, but the good news is there are steps you can take right now to feel less overwhelmed.

Start by taking stock. Document how much you need each month for expenses and how much you earn. Then add up what's due, including interest rates. Sometime people avoid putting it all down on paper because they dread what they'll learn. But it's a healthy step.

"Open the envelope you've been ducking," says financial therapist Rick Kahler. "Find out what you actually owe instead of the worse figure your imagination keeps handing you."

If you have medical bills, call your health care providers to ask if financial assistance or a payment plan is available. Do the same with your creditors. Credit card companies offer hardship programs that might give you a lower interest rate.  Also, don't be afraid to ask your boss what you can do to earn a raise.

You should also create a budget, or what Bryan-Podvin prefers to call a spending plan. Every positive step you take can lessen impacts and help build your confidence.

## Take back some control

Whether you have too little money or are scared to spend what you have, studies show that money stress can harm your health. Your habits may be shaped by anxiety, childhood experiences or feelings you have never named. Maybe you spend too much when you feel lonely, or perhaps you save so fiercely that you cannot enjoy the money you have. People who have money trouble often feel isolated.

"You pay for it in bad decisions made alone, and in shame that grows because nobody's there to talk you out of it."

Kahler advises people to tell a trusted friend or relative that they're struggling. You don't have to reveal every detail, he says.

"Shame needs secrecy to live," Kahler says. "Say the hard sentence out loud to one person you trust, and it loosens. You're just not carrying it alone anymore."

None of that raises your income, but it gives back a little control, Kahler says, "and control is what a stressed body is short on."

When you're scraping to get by, the answer may be applying for help you already qualify for, he says. Remember: Financial wellness doesn't mean becoming rich or never worrying about money.

"It means having enough support, knowledge and control to make decisions without living in constant fear," he says.

## Six ways to help ease your money-related stress

1 **Open one message.** Choose one bill or statement you've been avoiding. Knowing the real amount you owe may be less frightening than imagining the worst.

2 **Say what you can afford.** When getting together with friends, suggest a cheaper restaurant or free activity rather than paying for an outing that's beyond your means.

3 **Ask about debt help.** Contact your credit card company about a hardship or repayment program. A nonprofit credit counselor may also help you review your options.

4 **Find local assistance.** Call 211 to ask about food, housing, utility, transportation, healthcare and credit counseling programs nearby.

5 **Find ways to cope.** Look into stress-coping techniques such as breathing, meditation, yoga and tai chi. There are plenty of free videos online to get you started. Releasing stress from your body can help with mental stress too.

6 **Reach out for mental health help.** If dealing with financial stress begins to feel like more than you can handle, don't hesitate — talk to a mental health professional right away. The 988 national hotline is free, confidential and available anytime if you feel like you're in crisis.