

# Financial Stress

**Financial Stress can affect relationships, work & life enjoyment.**

**Limit checking behaviours** – Financial stress can lead to the desire to check your bank account & debt balances more often. These behaviours create more stress.

**Monitor stress** – Notice warning signs - reduced energy, sleep difficulties, muscle tension & headaches, worrying, irritability & getting sick more often.

**Keep a balanced perspective** – Don't stress about the daily changes. Focus on the long-term to get a "more balanced" view of the situation.

**Avoid negative thinking** like "I will never be able to retire" & challenge it with more realistic thoughts like "I may have to retire a little later".

**Don't underestimate yourself** or your ability to cope with stress & the available resources. Take stock of your abilities & resources for coping.

**Seek support** – Talk to friends & family, attend a support group, access self-help materials or call a health care professional.

**Problem solve** – If problems with budgeting & over spending exist, speak with your bank, financial planner or credit counselor.

**Stay positive** – Don't focus on the "worst case scenario". Think about the best case scenario & the most realistic scenario.

**Put yourself first** – During times of stress, take care of yourself. Eat healthy, be physically active, reduce negativity & get rest.

**Limit unhealthy coping** – Limit alcohol, caffeine & unhealthy foods.

For more information or support, contact your local **Mental Health & Addiction Services Office**  
Mental Health Crisis Line 1-888-737-4668 NL Health Line 1-888-709-2929

