



# Money in mind

Outside pressures impact upon our mental wellbeing.

One of the most powerful of these pressures is money and managing it. So it's important (not just for our pocket) but for our wellbeing that we manage our money well. Above all, it's essential that when we do have a problem that we don't ignore it.

We all have money worries at times – the key is to not let them overwhelm us. To help, we've put together some ideas to make sure you are more in control of your money and your wellbeing.

## Take Stock

Be honest with yourself about how you manage (or don't manage) your money. When you understand more about your behaviour you can think about what might help. Sometimes just being aware of these patterns can help you feel more in control. Think about when you spend money and why. Then try to keep a record of what you spend and why. This could help you work out any patterns to your spending. Recognising those patterns can help you find solutions that work for you.



## Take Advice

It can be hard to talk about money problems. You may find it hard to do things that make you anxious – for example using the phone, waiting for an appointment or going to unfamiliar building. But the good news is that there are many people and organisations that want to help you by providing free, professional advice. These organisations can help to remove the fear of money issues by listening to you, explaining matters without using jargon and providing achievable solutions.

If finances are causing you stress, you can access specialist information and support via our Employee Assistance Programme.

For more information, contact us at [workandstudy@inspirewellbeing.org](mailto:workandstudy@inspirewellbeing.org)

## Take Action

- Create a weekly or monthly budget – noting what you have to spend, what you need to spend and what you would like to buy.
- Read your bills each week so that things don't pile up.
- Keep all your important documents (e.g payslips, bank statements, bills and receipts) in one place, so that you can find them easily.
- Try taking as much money out of your bank account as you want to spend each week.

Most importantly, no matter what money problems you have, they can be resolved.

Remember: if you are concerned about your own wellbeing or someone else's contact a GP or an appropriate medical professional.

