

Fight Your Financial Worries

Try these 8 tips to help prevent money problems from hurting your mental health.

1 Talk to someone.

Opening up to someone you trust can make your money worries feel less debilitating and put things in perspective. This person doesn't have to be able to fix your problems, they just need to be willing to listen and talk things out without criticizing.

2 Seek professional help.

If you're concerned about your finances, getting expert advice is always a good idea. Contact your employer's confidential Employee Assistance Program (EAP) for free counseling and other resources to help you face your financial issues.

3 Track your spending.

Keep track of your income, debt, and spending over the course of at least one month. Knowing exactly how you spend your money is key to budgeting and creating a plan to get your finances on the right track.

4 Be patient and stick to your plan.

Remind yourself that your money worries won't disappear overnight. Resolving financial problems often requires taking small steps that reap rewards over time.

5 Have fun for free.

Make time for family and friends to enjoy each other's company and distract yourself from your financial worries. Going for a hike, playing a game, or visiting a park doesn't cost anything but can ease stress and makes everyone feel good.

6 Be grateful for the good things.

When you're weighted down by money worries, it's easy to get caught up in the negatives. Focus on the positive things in your life instead. Try writing down a few things you're grateful for, and send notes of appreciation to others.

7 Get regular exercise.

Financial problems can lower your self-esteem. Exercise will help you feel your best and improve your energy and outlook — and it's something you can do for free. Aim for at least 30 minutes on most days.

8 Make it automatic.

Set up auto-pay wherever possible to ensure all your bills are paid on time — late payments can decrease your credit score and increase your interest rates.