

Are You Experiencing Financial Stress?

HERE ARE FIVE TIPS TO HELP YOU COPE:

1 **Know that you are not alone.**

If you're stressed about money, it's important to know that you're not alone. New research from US News and World Report reveals that more than 67% of American workers are financially stressed.

2 **Take a time out.**

When we are anxious our minds can spin out of control. It is important to take a break and clear your head. Make time for activities to initiate a relaxation response. Take a walk, listen to music, read a book, or do some deep breathing. Breathing exercises can help lower your heart rate, decrease your blood pressure, lower your stress hormones, and help you to think clearly.

3 **Avoid catastrophizing.**

When our finances feel out of control it's easy to slip into catastrophic thinking, where we ruminate irrationally about what is likely to happen and who we are. These exaggerated thoughts create stressful emotions. To minimize the negative impact of irrational worries, you need to keep things in perspective.

4 **Make a plan.**

What is it about your finances that gives you anxiety? Is it lack of income? Too much debt? Or maybe you're secure now but worried about your future? Identify what you're worried about and lay out a plan of action. Sometimes having a plan in place can help to lessen your anxiety.

5 **Seek out help.**

If your financial anxiety is causing you significant distress or making it difficult for you to manage your life you may benefit from help. Consider working with a mental health and/or financial planning professional to help you cope with your anxiety and make progress on tackling your financial challenges.

**Your Assistance Program can help you manage your financial stress.
It's free and confidential.**

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