

www.stepchange.org

"What if I'm stressed about money?"

Four-step guide for anyone weighed down by money worries

You're not alone, and there is a way forward. Now's the time to seek out the support you need.



Recognise the signs of stress

Are you feeling sick or overwhelmed because you're worrying about money? Maybe you're struggling to sleep and withdrawing from friends and family, or finding it difficult to concentrate on work and other responsibilities? Once you recognise you need support it's time to seek out the help you need.



Talk to someone you trust

You might feel uneasy about talking to your loved ones about debt, but talking to someone you trust can help you feel less alone. Not everyone has a person in their life that they feel they can confide in, the NHS has put together a useful list of organisations that can **provide anonymous support**.

3

Tell your creditors you need their support

You might be scared to do this, but it's important to remember they want to help you deal with money worries, not make them worse. Also, if you're getting medical treatment you can send them a <u>debt</u> <u>and mental health form</u>, so they can better understand what you're going through.



Get free and confidential debt advice as soon as possible

A debt charity, such as StepChange, will look at your income, spending and debts and provide you with free and impartial debt advice tailored to your circumstances.

>> Free online debt advice

Find out more about how deal with <u>debts and stress</u> by reading the guide by StepChange Debt Charity. Visit their website: <u>www.stepchange.org</u>

StepChange Debt Charity: Solving the nation's financial what ifs



Authorised and regulated by the Financial Conduct Authority.