



“ I am currently living on benefits and every day I worry that I will have my benefits cut or taken away from me ... There are lots of hidden costs involved with having a mental illness and the price increases mean I don't know if I can afford them anymore.”

Laura (pictured)

Where to get support

If you're worried about money, your mental health, or both, there's lots of support available. You don't have to go through this alone.

- **Mind's helplines** provide information and support by phone and email. **Call 0300 123 3393 or email info@mind.org.uk**
- **Local Minds** offer face-to-face services across England and Wales. These include talking therapies, peer support and advocacy. Visit **mind.org.uk/about-us/local-minds**
- **Side by Side** is Mind's supportive online community for anyone experiencing a mental health problem. Visit **sidebyside.mind.org.uk**
- **Speak to someone from Citizens Advice** for free advice on your rights around money, housing and legal problems. Visit **citizensadvice.org.uk**
- **Visit the Mental Health and Money Advice website** for guides on claiming benefits for a mental health problem. Visit **mentalhealthandmoneyadvice.org**
- **Use the tools on the Money Helper website.** There are savings and loans calculators, and letter templates for getting in touch with services. Visit **moneyhelper.org.uk**



We can help take money off your mind.

We can often feel embarrassed or overwhelmed when talking about money and mental health problems, but you're not alone. Let's tackle them both, together.

Visit mind.org.uk/money-support for information and support.



Photo: Anna Sass / Mind

How are mental health and money connected?

Poor mental health can make earning and managing money harder. And worrying about money can make your mental health worse. It can start to feel like a vicious cycle.

- If you're feeling **low or depressed**, you may lack the motivation to manage your finances.
- Spending may give you a brief high, so you might **overspend** to feel better.
- If you **can't work or study** because of your mental health, this might affect your income.
- You might **avoid doing things** to stay on top of your money, like opening bills or checking your bank account.
- Certain situations might trigger feelings of **anxiety and panic**, like opening bills.
- Worrying about money can lead to **sleep problems**.
- You might make impulsive financial decisions if you experience **mania or hypomania**.
- You might not be able to **afford the things you need to stay well**. This could be housing, food, water, heating, or treatments like therapy.
- Money problems can affect your **social life and relationships**. You might feel lonely, isolated, or like you can't afford to do the things you want to.

Taking care of your money and mental health

There are things you can do to take care of your mental wellbeing, and feel more in control of your money.

- **Get to know your money and mood patterns.** Think about how you feel about money and why. You could keep a diary of your spending and your mood, where you record what you spent and how you felt. This might help you to understand your habits around money, and plan ahead.
 - **Share your worries with someone you trust.** This could be a friend, family member, or an organisation. Find some organisations on the back page.
 - **Claim any extra support you're entitled to.** This could be benefits, grants, or reductions to your energy bills.
 - **Make a plan for ways to distract yourself,** if you notice changes in your mood that might affect your spending.
 - **Build money tasks into your daily or weekly routine.** You could allocate a regular time to think about money tasks you need to do, like paying bills. You could plan a relaxing activity for when you've finished.
- Try to do one positive thing a day, so if you have a stack of bills to pay, try to pay one. The next day do something you enjoy, like go for a long walk. Don't put pressure on yourself and try not to worry. Help is out there.**