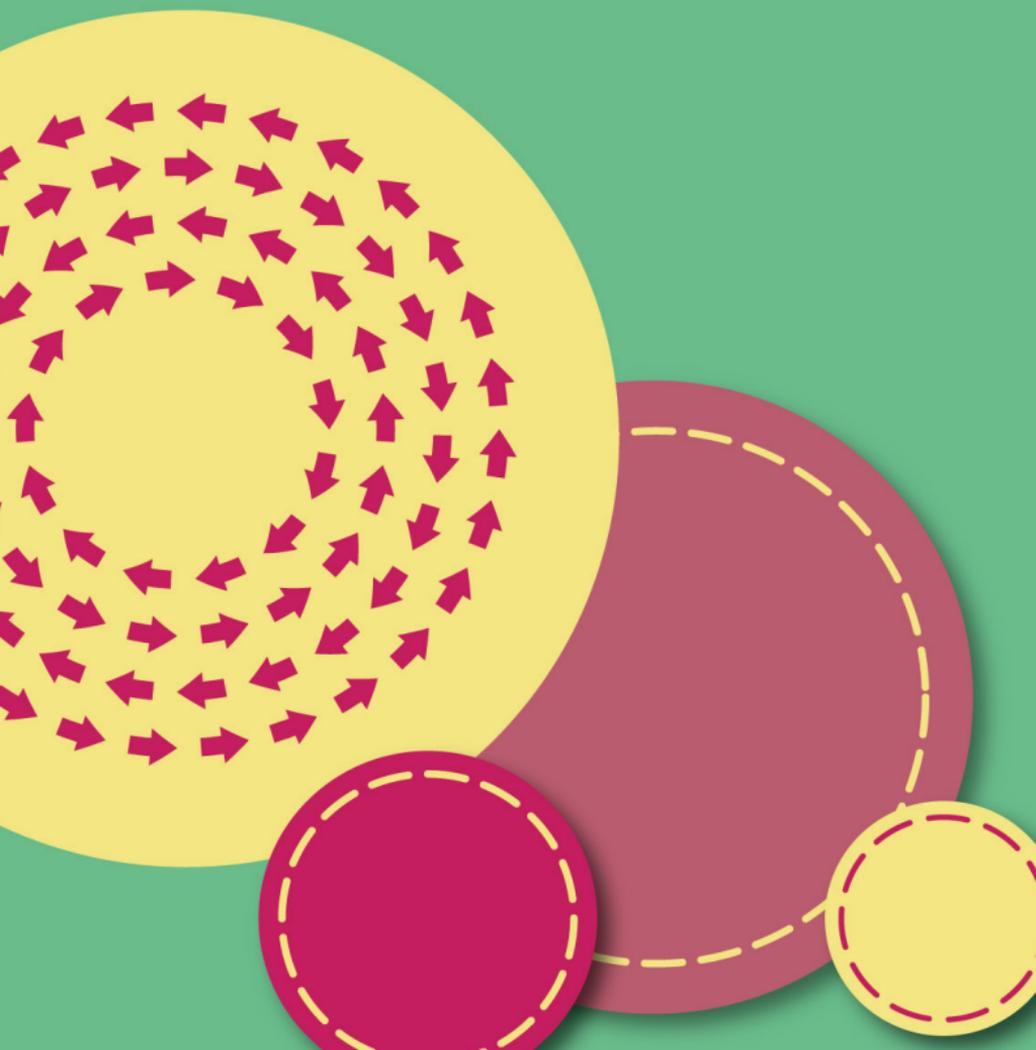


MONEY AND MENTAL HEALTH



Mental health is difficult to talk about, and so is money.

It is widely known though that these two issues are closely linked: poor mental health can lead to financial troubles, and vice versa. We know money is tight for many people, but it's important to make sure you take care of your wellbeing and mental health alongside addressing your money worries.



The term 'mental health' often isn't one we use every day so when we see those words together we can have different ideas about what it means. However, we often use words like 'stressed', 'anxious', 'sad' or 'depressed', and if these feelings are overwhelming, last for a long time, or are being fed by life events it's important to get the right support and advice, including addressing those life events.

Signs & symptoms

When our mental health is suffering, we may experience changes:



EMOTIONALLY

Feeling irritable
Feeling anxious
Low self-esteem



BEHAVIOURALLY

Drinking and smoking more
Biting your nails
Snapping at people



MENTALLY

Worrying
Loss of focus
Finding it hard to
make decisions



PHYSICALLY

Headaches
Aches and pains
Dizziness
Difficulty sleeping

Money worries and mental health

The way we're feeling can affect how we manage our money in some of the following ways:

- ➔ Feeling unable to work as many hours as usual, or look for work
- ➔ Feeling unable to open letters and bills, or contact services or banks about bills or repayments
- ➔ Spending money we can't afford, because it makes us feel good in the short term
- ➔ An inability to think about our money, plan ahead or make good decisions.

This can then cause stress, anxiety and depression, and result in a reduced ability to tackle our money worries.

What to do

You may feel more able to tackle your money worries if your mental health and wellbeing is good, and you feel positive. It may be helpful to make extra time for self-care activities that help you relax and unwind at the same time as getting support with money.

Other ways to improve your mental health include:



Be more active if you can



Talk to friends and family



Go on a self-help course



Avoid unhealthy habits eg. relying on alcohol or caffeine

If you find yourself struggling most days, it is important that you seek further support or speak to your GP.

Support for your mental health:

MindLine Bristol are available from 7pm to 11pm on **0808 808 0330**

Support and self-help courses are available through www.vitahealthgroup.co.uk/nhs-services/nhs-mental-health/ and selecting Bristol

AWP's 24/7 support line offers support for adults and children in crisis 24 hours a day, seven days a week, 365 days a year. Call **0800 953 1919**

The Campaign Against Living Miserably runs a helpline every day from 5pm to midnight, call on **0800 58 58 58**

Budgeting advice

- ➔ Fill in a budget planner - but be honest and thorough. This will give you a clear idea of your income and expenditure, and the difference between the two. You can find a planner here <https://tools.nationaldebtline.org/yourbudget/>
- ➔ An accurate budget planner will also give you an idea of where you can save money - changing energy supplier, cutting down on takeaways or shop-bought lunches, shopping at a cheaper supermarket... There's lots of advice here www.moneysavingexpert.com/family/money-help/
- ➔ Check you're getting all the benefits you're entitled to as you could be missing out on some income. Turn2us has an easy to use, online benefits calculator here <https://benefits-calculator.turn2us.org.uk/>

What to do about money worries

Money worries might seem like too big a problem to tackle. You do have options though, and it's best to get professional advice and guidance. Advisors will talk to you about:

- ➔ What options are available to you (e.g. reduced repayments or write-offs)
- ➔ Income maximisation to see if you are claiming all the benefits you can
- ➔ Income and expenditure, to see where you can cut your spending, and how your spending compares to your income
- ➔ How to organise your debts and repayments
- ➔ If you are eligible for support to clear your debts (e.g. DRO, IVA or bankruptcy)

Support with money

Local support

- ➔ **Talking Money (debt, energy debt, income maximisation)**
0117 954 3990 or 0800 121 4511
mail@talkingmoney.org.uk
www.talkingmoney.org.uk
- ➔ **Bristol Citizens Advice (debt, benefits, housing and more)**
0800 138 3422 (debt advice line)
debtadvice@bristolcab.org.uk
www.bristolcab.org.uk
- ➔ **St Paul's Advice Centre (debt, benefits, housing, immigration and more)**
0117 9552981
enquiry@stpaulsAdvice.org.uk
www.stpaulsAdvice.org.uk
- ➔ **North Bristol Advice Centre (debt, benefits, getting online and more)**
0117 951 5751
team@northbristoladvice.org.uk
www.northbristoladvice.org.uk

➔ **South Bristol Advice Service (debt and benefits)**

0117 985 1122 or debt line 0117 903 8358
admin@southbristoladvice.org.uk
www.southbristoladvice.co.uk

National support

➔ **StepChange**

www.stepchange.org

0800 1381111 Mon to Fri 8am-8pm, Sat 8am to 4pm.

➔ **National Debtline**

www.nationaldebtline.org/

0808 808 4000, Mon to Fri 9am-8pm and Sat 9:30 am - 1pm.

➔ **Money Helper** www.moneyhelper.org.uk/

➔ **PayPlan** www.payplan.com

➔ **Debt Camel** (information about payday loans and more) debtcamel.co.uk/payday-loan-refunds/

Mental Health support at a glance

**In life threatening emergencies call
999**

Samaritans: call 116 123 or text 07725 90 90 90

AWP's 24/7 support line: support for adults
and children in crisis. Call 0800 953 1919

Bristol City Council Mental Health Links:

[www.bristol.gov.uk/social-care-health/mental-
health-services](http://www.bristol.gov.uk/social-care-health/mental-health-services)

WellAware: wellbeing and advice directory
0808 808 5252 | www.wellaware.org.uk

Community Access Support Service (CASS)

Works with community, equality and faith groups
to improve access to mental health support.

0117 304 1400 | info@cassbristol.org

www.cassbristol.org