

Together, Citizens and MHA have created this guide to help you navigate financial stress, worry, and anxiety while building financial empowerment at every phase and in every stage of life.

**Experiencing money-related anxiety is more common than you might think.**

83% of Americans [cite money as a significant source of stress](#).

**And it starts early.** According to new [research from Junior Achievement and Citizens](#), 36% of teens say that [not making enough money is one of their biggest concerns](#) about their future careers.

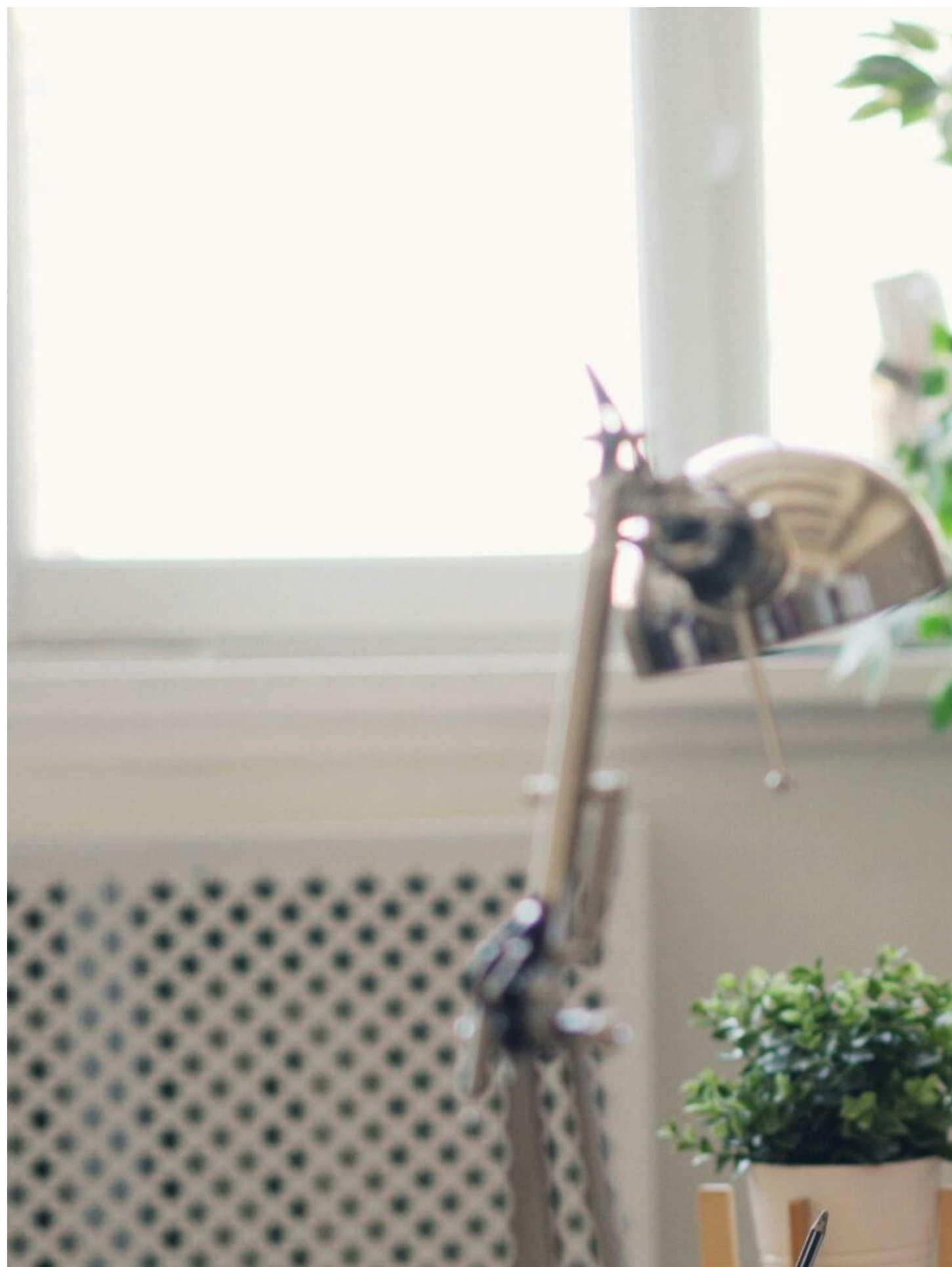
If you are feeling this way, know ***you are not alone***.



Whether you are worried about paying bills, working to get out of debt, or planning to achieve financial freedom in the future, the stress of money can weigh heavily on your mind. This guide offers strategies, tools, and resources to ***help you feel more in control.***

**Understanding money anxiety: What does it look like?**

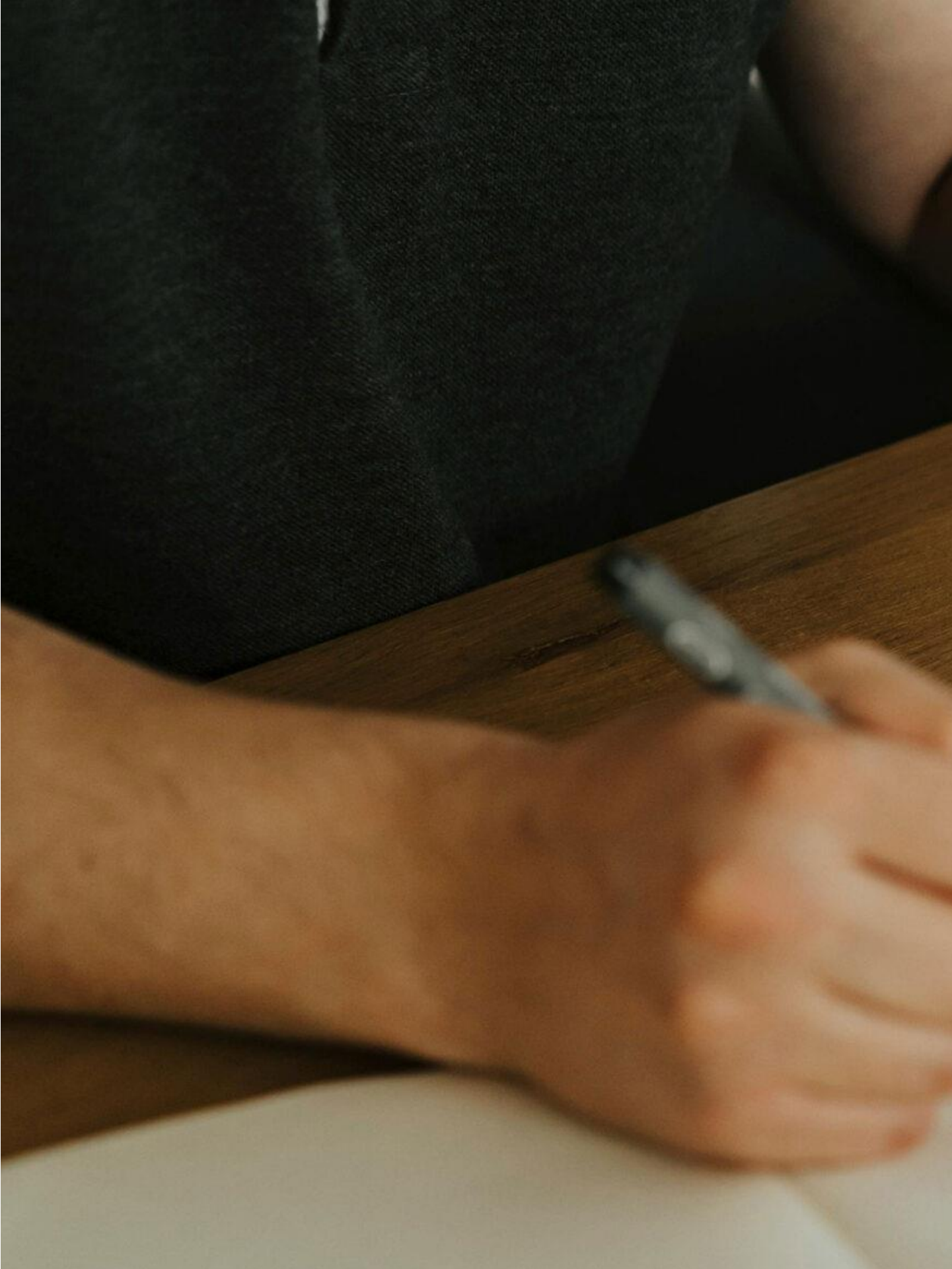
- Avoiding looking at your bank account or opening bills
- Compulsively spending or saving money
- Experiencing strained relationships due to financial conflicts
- Having difficulty falling asleep or staying asleep due to anxiety over money
- Losing your appetite or overeating in response to money anxiety
- Obsessing about finances and frequently checking account balances
- Struggling with low-self-esteem
- Feeling hopeless and helpless



### **Am I just stressed, or is it something more?**

If some of the signs above sound familiar, you may be struggling with money anxiety. Past financial trauma, increasing debt, loss of income, pressure of financial responsibility, and underlying anxiety or other mental health conditions may all be contributing factors.

It's also important to recognize that our cultural backgrounds, generational influences, and family experiences deeply shape the way we think about and manage money. For example, someone may have grown up in a household where money was scarce or never talked about. Understanding the origins of your perceptions of money can help you better understand money-related anxiety and replace inherited fears or habits with perspectives that lead you toward financial empowerment.



## Tools and tips for managing money stress and anxiety

### 1. Practice money mindfulness

- Dedicate one specific time each week to look at bills, account balances, and other financial responsibilities.
- Use [grounding techniques](#) to help yourself calm down if you start to feel panicked or anxious.
- Keep a journal to track your thoughts and feelings related to money, including your goals and successes.

### 2. Make a budget

- Organize your income and expenses, labeling needs/wants/savings/debt
  - Read up on [best practices for building your budget](#). Take advantage of free tools like Citizens [Budget Planner Calculator](#).
  - Be mindful of [common budget busters](#) that could be hindering your financial goals.
  - Regularly review and adjust your goals.

### 3. Focus on what you can control

- When your situation feels overwhelming, focus on ***one thing you can do today***. For instance, cancel a subscription, set up a recurring payment, or create a meal plan for the week to avoid unnecessary spending.
- Divide financial goals into small, manageable steps – consider [these 8 tips to achieve multiple savings goals](#).
- Celebrate financial wins, both big and small!
- Reaching out for guidance is a powerful step toward building confidence and taking control. Speaking with a banker can provide valuable insight and access to financial resources.

### 4. Set boundaries

- Practice saying “let me think about it” to financial asks
- Delay purchases that may not fit in your current budget.
- Set spending limits in certain areas based on your budget.

- Ask for help when you need it, without shame.
- Establish clear and open communication about finances with important people in your life. Set financial goals together while choosing the right time and place to have an honest and transparent discussion. Leveraging a financial advisor for these conversations can be helpful.



## How can I reframe the way I think about money?

Intrusive and spiraling thoughts about money can take up lots of mental real estate. Stress, worry, and money anxiety can make you feel a loss of control. The first step to regaining financial control of our lives starts with regaining control of our thoughts.

MHA has created tools to help you regain control of your thoughts, stop the spiral, and feel more hopeful:

- [The Overcoming Negative Thoughts Tool](#) guides you through reflective prompts that challenge unhelpful beliefs and build practical strategies to support your emotional and financial well-being.
- MHA's [Changing Thoughts With an AI Assistant Tool](#) helps you recognize and reframe sticky patterns of negative thinking called “thinking traps.”

These tools can help you learn how to recognize and shift negative thoughts over time—so you can feel more confident, hopeful, and in control each day.



## **Additional mental health resources from Mental Health America**

Whether you're just starting your journey or looking for support in navigating costs and coverage, the webpages and resources below are here to help.

- [Finding help](#)
- [Getting started](#)
- [Take an online mental health test](#)
- [Therapy](#)
- [Choosing a mental health provider](#)
- [How insurance works](#)
- [Finding therapy](#)
- [Paying for care](#)



### **Additional financial resources from Citizens**

At Citizens, we are committed to helping communities thrive by empowering individuals to take control of their financial future. Through comprehensive education, practical resources, and actionable strategies, we aim to support financial growth and well-being at every stage of life.

We understand that financial stress can have a profound impact on one's physical and mental health, and we're here to help mitigate its effects. At Citizens, we recognize that financial decisions are deeply personal, and we offer a variety of tailored tools and resources to guide you on your path to financial health.

Not sure where to start?

- Discover tips and tools for [budgeting, saving, and managing your finances](#)

- Preparing for college? [Explore guides](#), college match tools, and scholarship options to plan, pay, and thrive as a student and beyond.
- Dreaming of entrepreneurship? Dive into our resources on [starting, growing, and managing a successful small business](#).

Through **Citizens Money Essentials** program, Citizens' skilled and passionate colleagues volunteer their time to deliver financial empowerment workshops to individuals and small businesses in both English and Spanish. Citizens Money Essentials equips people with the knowledge and tools to budget, save, invest, and make informed financial decisions. [Email Citizens](#) to explore how our colleagues can help empower your community!

**No matter where you are on your unique journey, Citizens is dedicated to helping you and our communities realize their fullest potential through financial empowerment and support.**

*This online resource has been made possible in partnership with Citizens*

