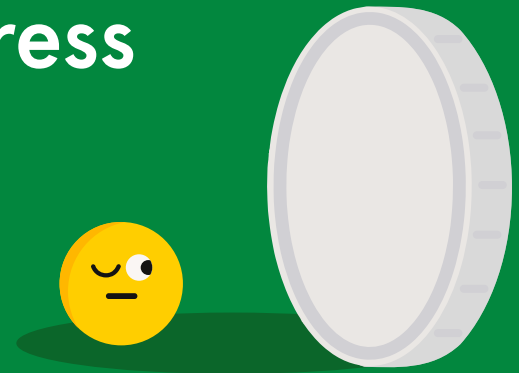


Managing Financial Stress

Tools for a mindful guide to money

Finances can be a source of significant stress, but there are ways to manage and reduce that burden. Here are some strategies to help you manage financial stress and build confidence in your financial choices:



1

Set small, achievable goals

Rather than focusing on overwhelming long-term goals, break them down into smaller, manageable steps. This could mean saving \$50 a month or paying off one debt at a time. Celebrating small wins will help build your confidence and reduce stress.

2

Focus on what you can control

There will always be financial uncertainties, but it's important to focus on the areas you can control, like your spending habits, savings contributions, and debt repayments. Let go of what's outside your control and prioritize making mindful, intentional choices within your reach.

3

Practice self-compassion


It's easy to feel guilty or frustrated when financial stress arises. Practicing self-compassion can help ease the emotional weight of financial struggles. Remind yourself that you're doing your best and that improvement is a process.


4


Cultivate gratitude

In times of financial stress, focusing on what you're grateful for — like supportive relationships, personal strengths, or non-material accomplishments — can offer relief and perspective. Taking a moment each day to note one or two things you're thankful for can help reduce stress and remind you of the resources you have beyond finances.

More Resources:

 [Meditation: Money Goals](#)

 [Meditation: Plan Your Dream Retirement](#)

 [Meditation: Embrace How You Spend](#)