

About : Stress Management

Financial Stress: How It Affects You and What You Can Do

From [Elizabeth Scott, M.S.](#),
Your Guide to [Stress Management](#).
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Break Free From Financial Stress

[Research has shown](#) that over half of all workers have money problems and that financial [stress is linked to health problems](#) like [depression](#). With congress passing legislation in 2005 that makes it harder to wipe away credit card debt, many Americans are feeling the crunch of financial stress. Anxiety over money can negatively affect health in several ways:

- **Unhealthy Coping Behaviors:** People experiencing financial stress can be more likely to numb their anxiety by drinking, smoking, overeating and practicing other [unhealthy coping behaviors](#). This in turn leads to more stress.
- **Less Money For Self-Care:** With less money in the budget, people who are already under financial stress tend to cut corners in areas like health care to pay for basic necessities like food. Small problems can go unchecked and turn into larger problems. This also leads to more stress.
- **Lost Sleep:** When under financial stress, people often experience [trouble sleeping](#), which can add up to a sleep deficit, impairing immune functioning and cognitive abilities, causing additional moodiness, and more.
- **Unhealthy Emotions:** Credit card debt can cause unhealthy emotions that can take a toll on health. People can experience anxiety, frustration and a sense of hopelessness as the debt piles up and increasing amounts of money are needed just to pay the interest. This causes additional stress, which compounds with the stress from poor coping and self-neglect, to become a menacing amount of stress.

It's no wonder financial stress is one of the leading causes of stress in Americans. Here are some resources to help you handle your financial situation and feel more in control of your life, reducing stress and helping you build toward a more secure future:

- [Find Out Where You Stand](#): Do you have a major money problem, or is your situation relatively under control? Ask yourself these questions and find out how much help you need to get on the right track.
- [Learn About Implementing Systems That Can Help](#): Find out [why budgets are important](#) to your financial success, and [learn how to create one](#) that will fit well with your lifestyle.
- [Work Toward Getting Out of Debt](#): Getting out from under credit card debt is much easier with a plan. Here's a three-step approach that can help you.
- [Learn How to Save Money and Cut Costs](#): Keeping a budget and working toward reducing what you owe is easier if you have more money. Here are some ways to hold onto more of yours!

As you work on improving your financial situation, you can reduce stress by practicing [stress-reducing techniques](#) and making other changes to [create a low-stress lifestyle](#). By following the advice provided in the above links and making these lifestyle changes, the burden of financial stress can soon be a thing of the past!

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Money concerns can present several challenges to your health.