

Financial worries

Feeling low or anxious is a normal response when you've lost your job, been made redundant, or struggling with debt.

You may be feeling, behaving or thinking in ways that are unfamiliar. But that does not necessarily mean you've got depression or an anxiety disorder.

To help you cope with financial stress The National Health Service (NHS) recommends that you:

Stay Active

Keep seeing your friends, keep your CV up to date, and try to keep paying the bills. If you have more time because you're not at work do some form of exercise- physical exercise can improve your mood if you're feeling low.

Get advice

If you're getting into debt, get advice on how to prioritise your debts. When people feel anxious, they sometimes avoid talking to others. Some people can lose their confidence about driving or traveling. If this starts to happen, facing these situations will generally make them easier.

Don't drink to much alcohol

For some people with money worries, alcohol can become a problem. You may drink more than usual as a way of dealing with your emotions or just to fill time. But alcohol will not help you deal with your problems and could add to your stress.

For tips on how to cut down on alcohol and the benefits of cutting down See: https://www.nhs.uk/live-well/alcohol-advice/tips-on-cutting-down-alcohol/

Do not give up your daily routine

Get up at your normal time and stick to your usual routine. If you lose your routine, it can affect your eating- you may stop cooking, miss breakfast because you're still in bed, or eating snacks instead of having proper meals. For more information on eating a balanced diet, the vegan diet, vegetarian diet, processed foods, and much more please see: https://www.nhs.uk/live-well/eat-well/how-to-eat-a-balanced-diet/





Coping with debt

If you need information about benefits, how to deal with debt, what you're entitled to if made redundant and who to speak to if you're at risk of losing your home you can visit citizensadvice.org.uk.

Other organisations offering help and advice include:

Money Helper: https://www.moneyhelper.org.uk/en or call 0800 011 3797 Monday to Friday 8am - 6pm

National Debt Helpline: https://nationaldebtline.org/ or call 0808 808 4000 Monday to Friday 9am - 8pm and Saturday 9:30am - 1pm

StepChange Debt Charity: https://www.stepchange.org/ or call 0800 138 1111 Monday to Friday 8am - 8pm and saturday 9am - 2pm

Mind: https://www.mind.org.uk/information-support/tips-for-everyday-living/money-and-mental-health/ or call 0208 215 2243

When to seek medical help

Most people who experience distress find that after a few days or weeks they are able to tackle challenges, such as finding a new job. See your GP if you're still feeling worried or anxious or low after a few weeks. If you think it will help, the GP can advise you about talking therapies in your area. You can self refer for talking therapies on the nhs website:

https://www.nhs.uk/service-search/mental-health/find-an-nhs-talking-therapies-service

Get help immediately if you cannot cope, if life is becoming very difficult or if you feel it is not worth living. See a GP, call NHS 111 or contact a helpline such as Samaritans (116 123) for confidential, non judgemental emotional support.



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