

6

ways to feel less anxious about money

The best way to not feel anxious about money is by changing your thought process. When you start thinking more positively and stop focusing on what could go wrong, it becomes easier for the same events that once made us stressed or panicky to now have no effect at all.

1

Know you're not alone

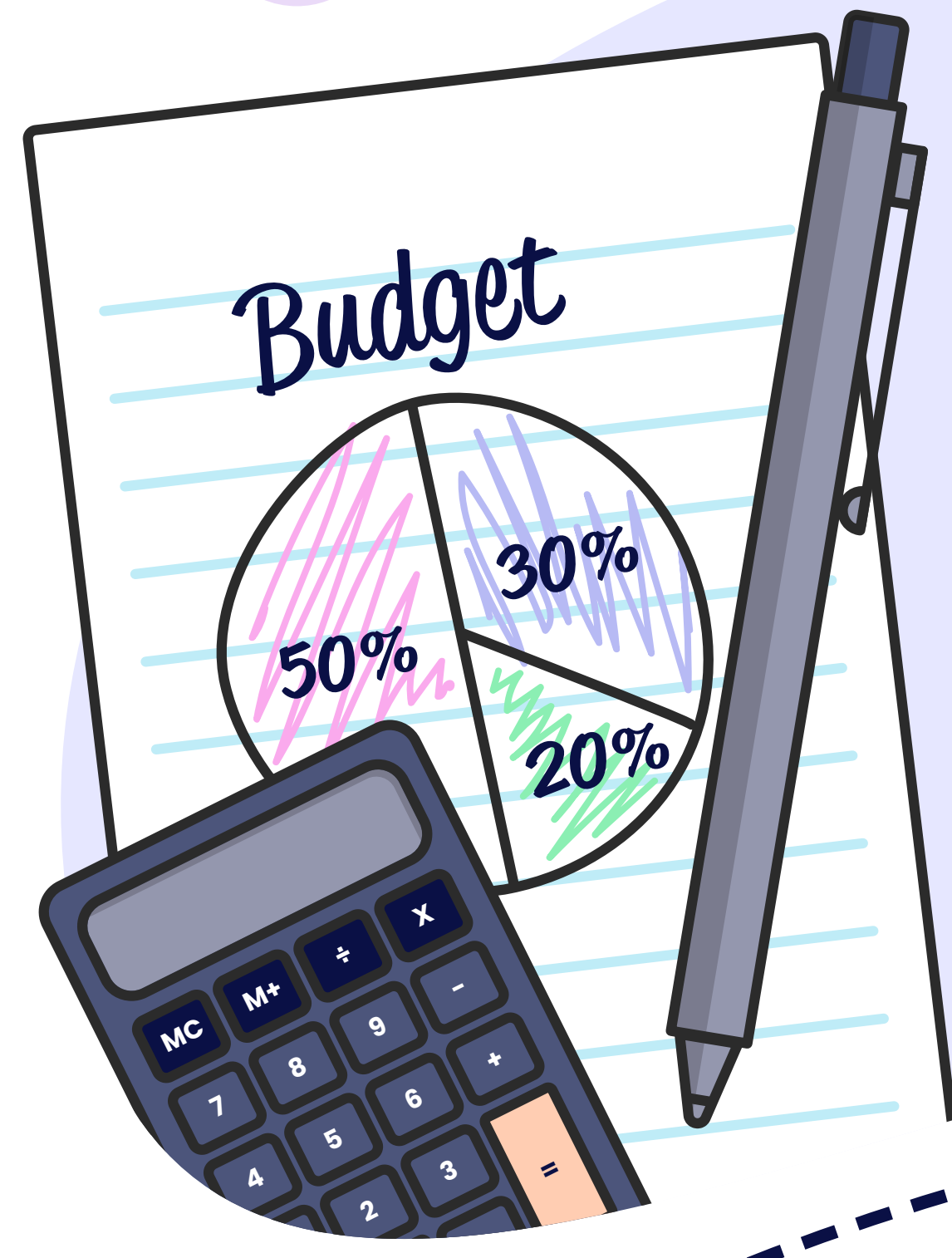
People often feel anxious when money is tight or when they're saving up for an important purchase. But there's nothing wrong with having some concerns about your finances.



2

Apply this rule

When creating a budget, separate your spending into three categories: Necessities, wants and savings and debt. Use the 50/30/20 rule to determine how much you should allocate to each category.



3

Track where your spending goes

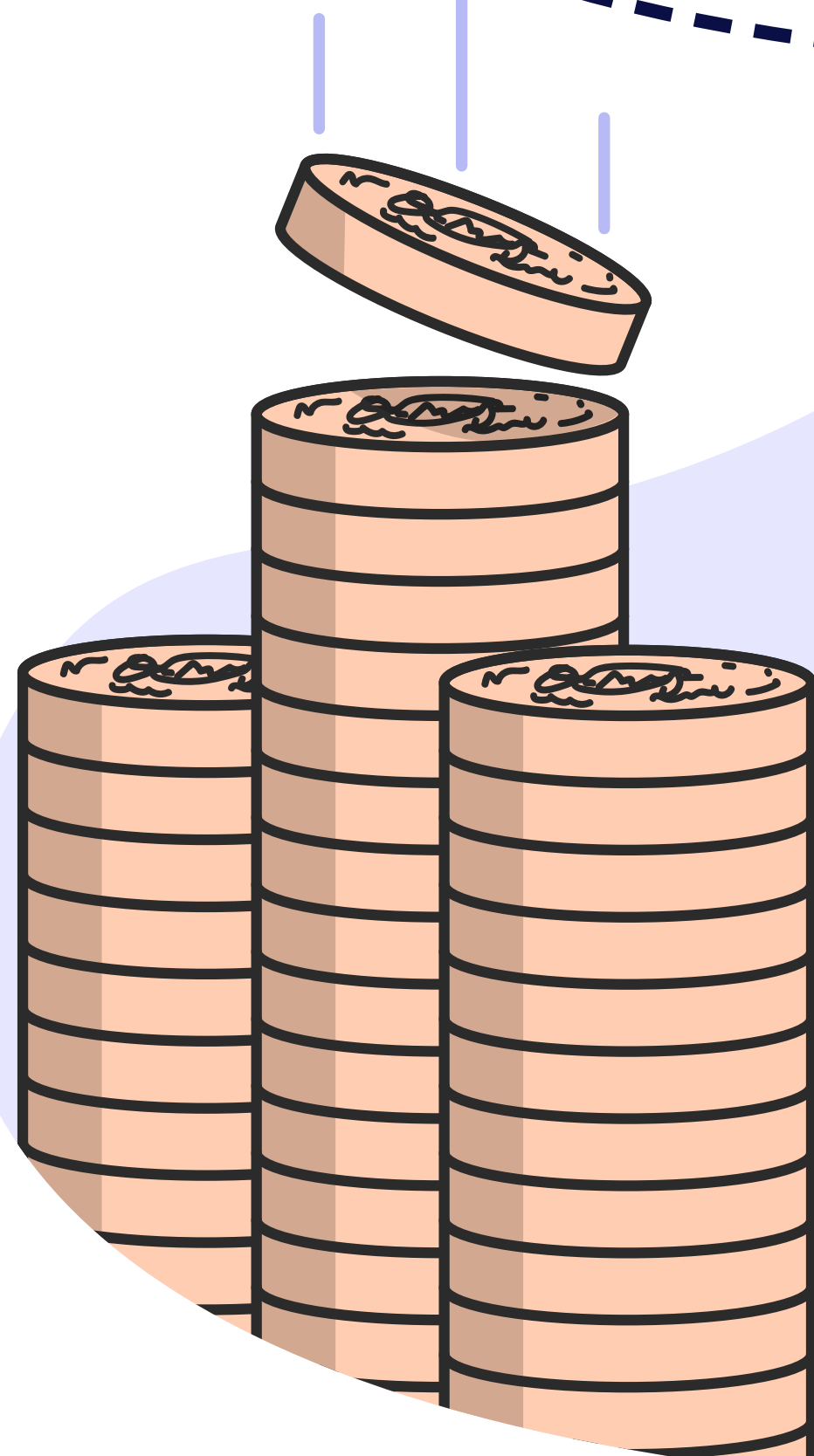
Tracking your money will help you stick to your plan. Cleo, Plum, Emma, Revolut and Monzo are just some of the many apps that help you monitor your financial habits.



4

Save every day, even just a small amount

Ever heard of "the 1p challenge"? Set aside money every day, starting with £0.01 on the 1st January, then going up one penny every day until the end of the year. By the 31st December you'll have £667 in savings. Not bad, eh?



5

Manage your stress with mindfulness

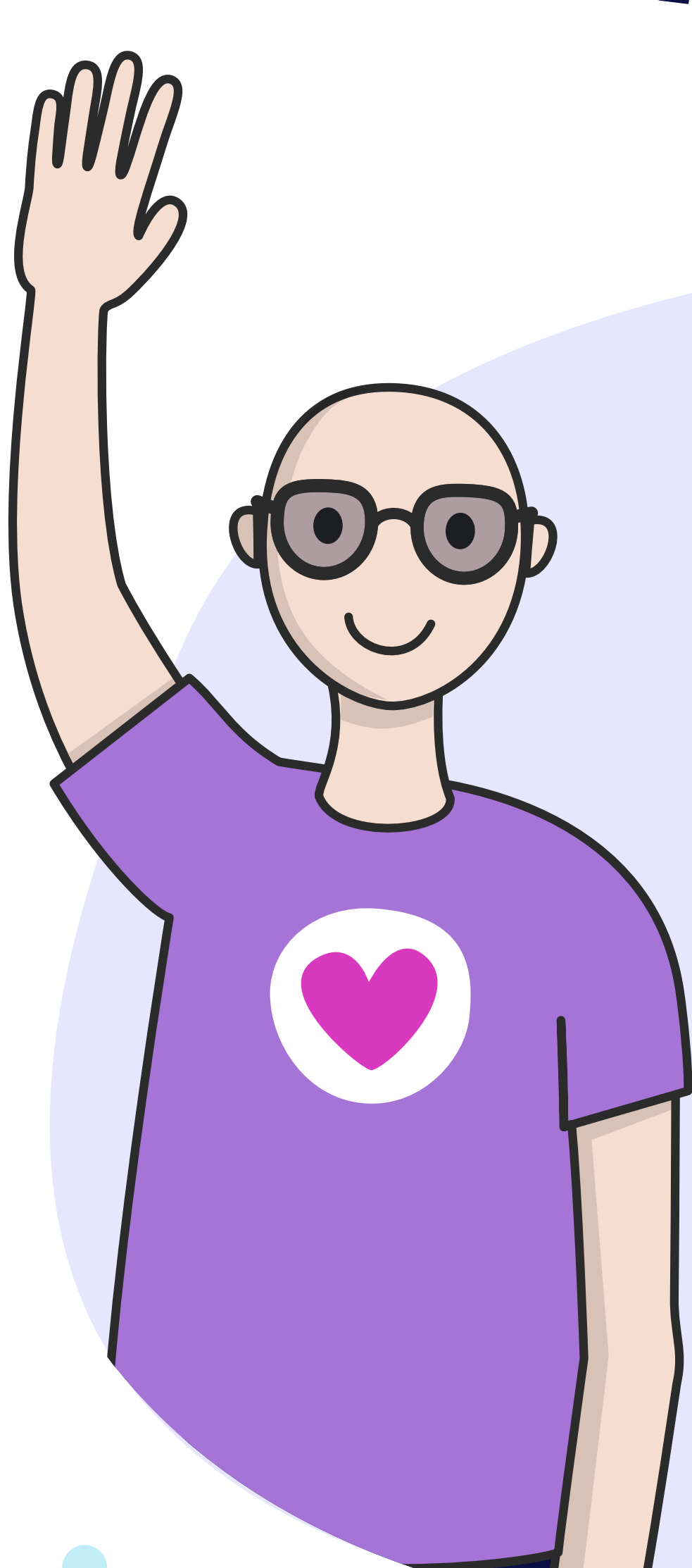
A daily routine that includes regular meals, physical activity and enough sleep will help you feel better both mentally and physically. Some relaxation techniques like yoga or meditation are also good for dealing with symptoms of anxiety and will help refocus your mind.



6

Raise your self-esteem

Financial struggles can make you feel like a failure and diminish your self-esteem. But there are plenty of other ways to improve how we view ourselves. Volunteering and giving back can help you feel worthy again by putting your time into something that benefits others as well! Learning a new skill or spending quality time outdoors also have amazing effects on our self-esteem.



The best thing about financial wellness is that it's never too late to start. Once you've identified what needs to change, you're ready to move forward. Contact your Validium service for more information and support on money and debt issues.