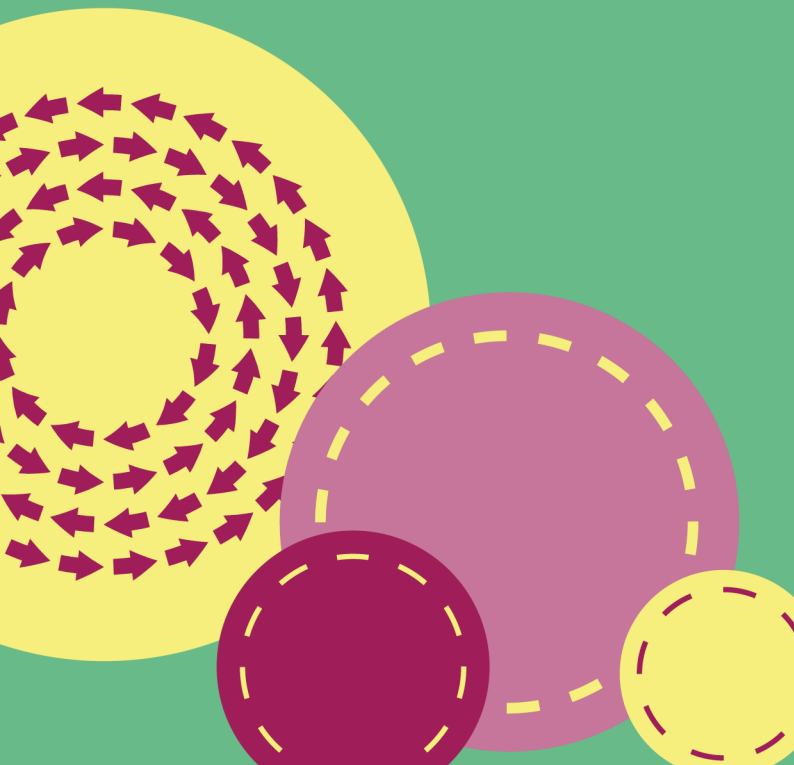
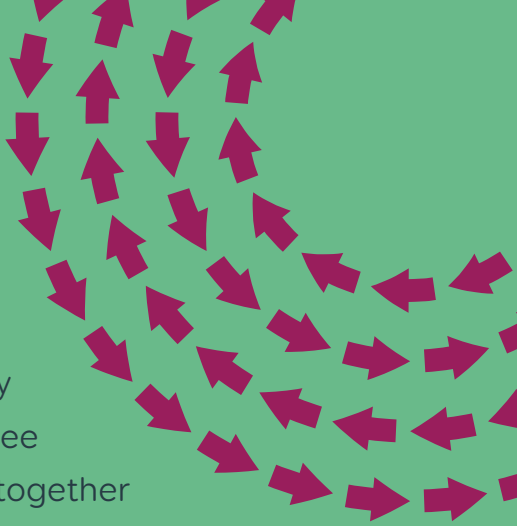


# MONEY AND MENTAL HEALTH



# Mental health is difficult to talk about, and so is debt.

It is widely known though that these two issues are closely linked: poor mental health can lead to financial troubles, and vice versa. We know money is tight for many people, but it's important to take care of your wellbeing and mental health alongside your money worries.



The term  
'mental  
health' often  
isn't one we  
use every day  
so when we see  
those words together  
we can have different  
ideas about what it means.

However, we often use words like  
'stressed', 'anxious', 'sad' or 'depressed',  
and if these feelings are overwhelming,  
last for a long time, or are being fed  
by life events it's important to get the  
right support and advice, including  
addressing those life events.

# Signs & symptoms

When our mental health is suffering, we may experience changes:



## EMOTIONALLY

Feeling irritable  
Feeling anxious  
Low self-esteem



## BEHAVIOURALLY

Drinking and smoking more  
Biting your nails  
Snapping at people



## MENTALLY

Worrying  
Loss of focus  
Finding it hard to  
make decisions



## PHYSICALLY

Headaches  
Aches and pains  
Dizziness  
Difficulty sleeping

# Money worries and mental health

The way we're feeling can affect how we manage our money in some of the following ways:

- ➔ Feeling unable to work as many hours as usual, or look for work
- ➔ Feeling unable to open letters and bills, or contact services or banks about bills or repayments
- ➔ Spending money we can't afford, because it makes us feel good in the short term
- ➔ An inability to think our finances, plan ahead or make good decisions.

**This behaviour can then cause stress, anxiety and depression, and result in reduced ability to tackle our money worries.**

# What to do

You may feel more able to tackle your money worries if your mental health and wellbeing is good, and you feel positive. It may be helpful to make extra time for self-care activities that help you relax and unwind at the same time as getting support with money.

Other ways to improve your mental health include:



**Be more active if you can**



**Talk to friends and family**



**Go on a self-help course**



**Avoid unhealthy habits e.g. relying on alcohol or caffeine**

If you find yourself struggling most days, it is important that you seek further support or speak to your GP.

## **Support for your mental health:**

**MindLine Bristol** are available from 7pm to 11pm on **0808 808 0330**

**Support and self-help courses** are available through [www.vitahealthgroup.co.uk/nhs-services/nhs-mental-health/](http://www.vitahealthgroup.co.uk/nhs-services/nhs-mental-health/) and selecting Bristol

**AWP's 24/7 support line** offers support for adults and children in crisis 24 hours a day, seven days a week, 365 days a year. Call **0800 953 1919**

**The Campaign Against Living Miserably** runs a helpline every day from 5pm to midnight, call on **0800 58 58 58**

# Budgeting advice

- ➔ Fill in a budget planner - but be honest and thorough. This will give you a clear idea of your income and expenditure, and the difference between the two. You can find a planner here **<https://tools.nationaldebtline.org/yourbudget/>**
- ➔ An accurate budget planner will also give you an idea of where you can save money - changing energy supplier, cutting down on takeaways or shop-bought lunches, shopping at a cheaper supermarket... There's lots of advice here **<https://www.moneysavingexpert.com/family/money-help/>**
- ➔ Check you're getting all the benefits you're entitled to as you could be missing out on some income. Turn2us has an easy to use, online benefits calculator here **<https://benefits-calculator.turn2us.org.uk/>**



# What to do about money worries

Money worries might seem like too big a problem to tackle. You do have options though, and it's best to get professional advice and guidance. Advisors will talk to you about:

- ➔ What options are available to you (e.g. reduced repayments or write-offs)
- ➔ Income maximisation to see if you are claiming all the benefits you can
- ➔ Income and expenditure, to see where you can cut your spending, and how your spending compares to your income
- ➔ How to organise your debts and repayments
- ➔ If you are eligible for support to clear your debts (e.g. DRO, IVA or bankruptcy)

# Support with money

## Local support

- ➔ **Talking Money (debt, energy debt, income maximisation)**  
0117 954 3990 or 0800 121 4511  
[mail@talkingmoney.org.uk](mailto:mail@talkingmoney.org.uk)  
[www.talkingmoney.org.uk](http://www.talkingmoney.org.uk)
- ➔ **Bristol Citizens Advice (debt, benefits, housing and more)**  
0800 138 3422 (debt advice line)  
[debtadvice@bristolcab.org.uk](mailto:debtadvice@bristolcab.org.uk)  
[www.bristolcab.org.uk](http://www.bristolcab.org.uk)
- ➔ **St Paul's Advice Centre (debt, benefits, housing, immigration and more)**  
0117 9552981  
[enquiry@stpaulsAdvice.org.uk](mailto:enquiry@stpaulsAdvice.org.uk)  
[www.stpaulsAdvice.org.uk](http://www.stpaulsAdvice.org.uk)
- ➔ **North Bristol Advice Centre (debt, benefits, getting online and more)**  
0117 951 5751  
[team@northbristoladvice.org.uk](mailto:team@northbristoladvice.org.uk)  
[www.northbristoladvice.org.uk](http://www.northbristoladvice.org.uk)

➔ **South Bristol Advice Service (debt and benefits)**

0117 985 1122 or debt line 0117 903 8358

[admin@southbristoladvice.org.uk](mailto:admin@southbristoladvice.org.uk)

[www.southbristoladvice.co.uk](http://www.southbristoladvice.co.uk)

## **National support**

➔ **StepChange**

[www.stepchange.org](http://www.stepchange.org)

**0800 1381111** Mon to Fri 8am-8pm, Sat 8am to 4pm.

➔ **National Debtline**

[www.nationaldebtline.org/](http://www.nationaldebtline.org/)

**0808 808 4000**, Mon to Fri 9am-8pm and Sat 9:30 am - 1pm.

➔ **Money Helper** [www.moneyhelper.org.uk/](http://www.moneyhelper.org.uk/)

➔ **PayPlan** [www.payplan.com](http://www.payplan.com)

➔ **Debt Camel** (information about payday loans and more) [debtcamel.co.uk/  
payday-loan-refunds/](http://debtcamel.co.uk/payday-loan-refunds/)

# Mental health at a glance

In life threatening emergencies call 999

**Samaritans**

call 0117 983 1000 or text 07725 90 90 90

**Bristol City Council Mental Health Links**

[www.bristol.gov.uk/social-care-health/mental-health-services](http://www.bristol.gov.uk/social-care-health/mental-health-services)

**WellAware** - Wellbeing and advice directory

0808 808 5252 | [www.wellaware.org.uk](http://www.wellaware.org.uk)

This leaflet was designed and produced by the Community Access Support Service (CASS) was a pioneering programme that ran from 2016 to 2023 and worked with community, equality and faith groups to improve knowledge, confidence and awareness of mental health, and support available in Bristol. CASS was delivered by a partnership between Knowle West Health Park, Southmead Development Trust and Wellspring Settlement on behalf of the NHS.

