Money and Mental Health: How They're Connected

For many of us, even thinking about money can stir up stress and worry. And while financial challenges can feel overwhelming, taking small, manageable steps toward stability can make a meaningful difference — not just for your wallet, but for your overall well-being.

How Financial Struggles Affect Your Mental Health?

Money stress shows up in many ways, and it's completely normal if you've felt any of these"

- **Stress and anxiety:** Financial pressure can lead to sleepless nights, headaches, and constant worry.
- **Depression**: Ongoing money challenges may impact your mood, motivation, and daily functioning.
- **Strained relationships:** Tension around finances can affect couples, and friendships.

How Financial Stability Supports Well-Being

Taking steps toward financial stability can improve more than just your budget:

- **Peace of mind:** Feeling secure financially can reduce personal stress and provide breathing room.
- **More opportunities:** Responsible money habits can open doors — whether that's pursuing goals or qualifying for better rates.
- **Healther relationships:** When financial strain eases, so often does interpersonal stress.

Debt and mental health

Debt can feel heavy, but you don't have to navigate it alone. Consolidating debt or adjusting a loan may help you regain control with one manageable monthly payment.

If you'd like support, our tea, is here to help. Call **(877) 549-4567** or **visit your local branch** to talk through your options.

Ways to Strengthen Your Financial – and Mental – Health
Here are ways you can improve your financial and mental health:

- **Create a realistic budget you can stick with.**
- **Talk with a financial counselor or therapist.** As a Valley First member, you have access to free financial counseling from our **Certified Credit Union Financial Counselors** (CCUFCs).
- **Practice stress-reducing activities** like meditation, exercise, or deep breathing.
- **Set achievable goals and celebrate progress** – big or small.
- Remember **your worth isn't defined by money.**

Managing your finances takes time, and asking for help is a sign of strength. We're here to walk with you, every step of the way.

Visit **valleyfirstcu.org**, call (877) 549-4567, or **stop by your local branch** whenever you need support.