

Stress and Money Matters

Money worries rank highly among the factors that lead to stress. Many people feel worried about their financial health. Even in families with two incomes, there never seems to be enough money or time.

How Stress Over Money Impacts Your Health and Well-Being

A wide range of anecdotal evidence shows a link between money and health. Along with injuries, some of the primary causes of lower back pain are fear, anger and money worries.

Chiropractors report a correlation between back pain and financial problems, perhaps as the result of increased muscle tension. Psychologists report that many people cite arguments over money as a major factor that led to their divorce. Talking to your partner and making decisions together allows the whole family to contribute to a healthy financial picture while reducing the stress caused when couples do not communicate.

With so many possibilities for spending and saving, having a budget and a clear savings strategy is a good way to reduce some of that stress.

How Employers Offer Support

Some companies try to help their employees with programmes and seminars on managing money and debt, budgeting and retirement planning. Check if your employer offers such programmes. If not, consider seeing a reputable financial planner. The cost of seeing a professional will likely pay for itself, not only in reduced stress but also in improved saving habits. Creating a plan and consistently adding to your savings is the most effective way to ensure financial security.

Diversify Your Investments

A diversified portfolio of many different investments is the best insurance against fluctuations in their value. Rather than worrying about one single investment, find out about other possible choices and any associated risks with a financial planner or reputable institution.

Armed with a little knowledge, confidence in your plan, and a dedication to making positive changes, you can significantly reduce the stress you feel about money matters.

Here when you need us.

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