

Mental Health & Wellbeing

Disclaimer

This workbook has been created by Safe Haven Connect CIC to provide general mental health information, self-help guidance and wellbeing activities.

The information in this workbook is for educational and self-help purposes only. It is not a substitute for financial, legal or medical advice.

This workbook is designed to help you understand and manage the emotional impact of financial stress. It does not provide financial advice or replace guidance from qualified financial advisers, debt advisers or healthcare professionals.

If you are struggling with debt or financial difficulties, consider seeking support from a trusted debt advice service or financial adviser. If your mental health is being significantly affected, please speak with your GP or another qualified healthcare professional.

If you feel you or someone else is at immediate risk of harm, contact your local emergency services immediately.

By using this workbook, you accept responsibility for your own wellbeing and decisions.

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PAGE 1 – Understanding Financial Stress

What is financial stress?

Financial stress is the emotional strain caused by worries about money.

It may be linked to debt, rising living costs, job insecurity, unexpected expenses or uncertainty about the future.

Money worries can affect your sleep, relationships, confidence and mental wellbeing.

Remember, experiencing financial stress does not define your worth, and support is available.

♥ Financial stress may affect me by...

- ☐ Feeling anxious.
- ☐ Difficulty sleeping.
- ☐ Constant worrying.
- ☐ Feeling overwhelmed.
- ☐ Irritability.
- ☐ Avoiding opening bills.
- ☐ Difficulty concentrating.
- ☐ Feeling hopeless.
- ☐ Arguing with loved ones.
- ☐ Feeling isolated.

♥ Reflection

How are money worries affecting my life?

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PAGE 2 – My Current Situation

Understanding your situation is the first step towards feeling more in control.

♥ My biggest money worries are...

- ☐ Household bills.
- ☐ Debt.
- ☐ Rent or mortgage.
- ☐ Food costs.
- ☐ Energy bills.
- ☐ Employment.
- ☐ Unexpected expenses.
- ☐ Saving money.
- ☐ Supporting my family.
- ☐ Other

♥ My biggest financial concern

♥ How does it affect my wellbeing?

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PAGE 3 – Taking One Small Step

Financial problems often feel overwhelming.

Instead of trying to solve everything at once, focus on one achievable action today.

♥ Today I will...

- ☐ Open my post.
- ☐ Check my bank balance.
- ☐ Write down my monthly expenses.
- ☐ Create a simple budget.
- ☐ Contact a company I'm worried about.
- ☐ Ask for advice if I need it.
- ☐ Talk to someone I trust.
- ☐ Take a break from worrying.
- ☐ Celebrate one positive step.

♥ My first financial wellbeing goal

♥ How will this help me feel more in control?

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PAGE 4 – Understanding My Money Triggers

Financial stress often increases during certain situations.

Recognising what triggers your worries can help you respond more calmly and take practical steps.

 My financial stress increases when...

- ☐ Bills arrive.
- ☐ I check my bank account.
- ☐ Unexpected expenses happen.
- ☐ I think about debt.
- ☐ I compare myself to others.
- ☐ I worry about the future.
- ☐ I lose income.
- ☐ I have to make difficult financial decisions.
- ☐ Other

♥ My biggest money trigger

♥ One healthy way I'll respond

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PAGE 5 – Focusing on What I Can Control

When money feels overwhelming, it's helpful to separate what you can control from what you can't.

Small actions can reduce stress and build confidence.

♥ Today I can...

- ☐ Review my spending.
- ☐ Make a simple budget.
- ☐ Pay one bill if I can.
- ☐ Contact a creditor if needed.
- ☐ Ask for support.
- ☐ Save a small amount.

☐ Avoid impulse spending.

☐ Celebrate my progress.

♥ One action I'll take today

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PAGE 6 – Looking After My Wellbeing

Money worries can affect your mental and physical health.

Looking after yourself can help you think more clearly and cope with stress.

♥ Today I will...

☐ Get enough sleep.

☐ Eat regular meals.

☐ Drink enough water.

☐ Go for a walk.

☐ Practice slow breathing.

☐ Spend time outdoors.

☐ Talk to someone I trust.

☐ Take a break from worrying.

☐ Be kind to myself.

♥ One thing that helps me feel calmer

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PAGE 7 – Daily Reflection

Take a few moments to reflect on today.

♥ Today I took control by...

♥ One thing I'm proud of

♥ One thing I learned

♥ One goal for tomorrow

♥ Remember

Financial stress can feel overwhelming, but you don't have to solve everything in one day.

Every bill you open...

Every budget you create...

Every positive decision you make...

Is a step towards feeling more in control and building a more secure future. ♥

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- ☐ I lose income.
- ☐ I have to make difficult financial decisions.
- ☐ Other

♥ My biggest money trigger

♥ One healthy way I'll respond

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- ☐ Avoid impulse spending.
- ☐ Celebrate my progress.

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- ☐ Drink enough water.
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- ☐ Spend time outdoors.
- ☐ Talk to someone I trust.
- ☐ Take a break from worrying.
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PAGE 8 – Understanding My Spending Habits

Our spending is often influenced by our emotions as well as our needs.

Recognising your spending habits can help you make decisions that support both your finances and your wellbeing.

♥ I am more likely to spend money when I feel...

☐ Stressed.

☐ Bored.

☐ Lonely.

☐ Happy.

☐ Anxious.

☐ Under pressure.

☐ Tired.

☐ Frustrated.

☐ Other

♥ One spending habit I'd like to improve

♥ One healthier choice I could make

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PAGE 9 – Creating a Simple Budget

A budget doesn't have to be complicated.

Knowing where your money goes can help reduce uncertainty and improve confidence.

 My monthly budget

Income

£ _____

Essential bills

£ _____

Food

£ _____

Travel

£ _____

Savings

£ _____

Other

£ _____

♥ One change that could help my budget

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PAGE 10 – Asking for Support

Seeking support is a positive step, not a sign of failure.

Many organisations and professionals can help you understand your options and reduce financial pressure.

♥ If I need support, I could...

- ☐ Speak to someone I trust.
- ☐ Contact my bank.
- ☐ Seek free debt advice.
- ☐ Speak with my employer.
- ☐ Talk to my GP if stress is affecting my mental health.
- ☐ Contact a local support organisation.
- ☐ Ask for help with budgeting.
- ☐ Learn more about my options.

♥ One person or organisation I could contact

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PAGE 11 – Weekly Reflection

Take a few moments to recognise your progress.

♥ This week I took positive action by...

♥ One thing that helped me most

♥ One thing I've learned about myself

♥ My goal for next week

♥ Remember

Financial wellbeing isn't about being perfect.

It's about making informed decisions, asking for help when you need it and taking one step at a time.

Every positive action you take today helps create a stronger tomorrow.

Small financial steps can lead to big improvements in your confidence and wellbeing. ♥

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PAGE 12 – Challenging Money Worries

When we're stressed about money, our minds can sometimes expect the worst.

Taking a step back and looking at the facts can help reduce anxiety and make problem-solving easier.

♥ A money worry I'm having

♥ What facts do I know?

♥ One practical step I can take

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PAGE 13 – Managing Financial Stress

Financial stress can affect your emotions, relationships and physical health.

Taking care of yourself can help you think more clearly when facing money challenges.

♥ Today I will...

- ☐ Take slow, deep breaths.
- ☐ Go for a short walk.
- ☐ Take a break from worrying.
- ☐ Talk to someone I trust.
- ☐ Focus on one task at a time.
- ☐ Drink enough water.
- ☐ Get enough rest.
- ☐ Be kind to myself.

♥ One thing that helps me feel calmer

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PAGE 14 – My Financial Wellbeing Journal

Take a few moments to reflect on today.

♥ Today I achieved...

♥ One challenge I faced

♥ One thing that helped me

♥ One thing I'll do tomorrow

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PAGE 15 – Weekly Reflection

Take time to recognise your progress.

♥ This week I improved my financial wellbeing by...

♥ One thing I'm proud of

♥ One lesson I've learned

♥ My goal for next week

♥ Remember

Financial challenges do not define your value.

Every budget you create...

Every conversation you have...

Every positive financial choice you make...

Is helping you build a stronger, more secure future—one step at a time. ♥

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PAGE 16 – Building Healthy Financial Habits

Healthy financial habits are built over time.

Small, consistent changes can help reduce stress and increase confidence.

♥ This week I will...

- ☐ Check my bank balance regularly.
- ☐ Stick to my budget.
- ☐ Avoid unnecessary spending.
- ☐ Save a small amount if I can.
- ☐ Pay bills on time where possible.
- ☐ Keep important financial paperwork organised.
- ☐ Ask for help if I need it.

☐ Celebrate my progress.

♥ One financial habit I'll start

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PAGE 17 – Being Kind to Myself

Money worries can lead to guilt or self-criticism.

Remember, financial difficulties can happen to anyone.

Treat yourself with the same kindness you would offer someone else.

♥ Today I will remind myself...

☐ My worth is not measured by money.

☐ I am doing my best.

☐ I can ask for support.

☐ Small progress is still progress.

☐ Mistakes help me learn.

☐ I can improve my situation.

☐ I deserve kindness.

☐ There is hope.

♥ One kind message I'll tell myself

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PAGE 18 – My Financial Success Journal

Every positive action deserves recognition.

♥ Today I...

- ☐ Stuck to my budget.
- ☐ Avoided an impulse purchase.
- ☐ Paid a bill.
- ☐ Saved some money.
- ☐ Asked for advice.
- ☐ Reviewed my finances.
- ☐ Took care of my wellbeing.
- ☐ Stayed hopeful.
- ☐ Celebrated my progress.

♥ My biggest success today

♥ What helped me succeed?

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PAGE 19 – Looking Forward

Financial wellbeing is a journey.

Every positive choice you make helps build greater confidence and stability.

♥ Looking ahead...

One financial goal I'll keep working towards

One strength I'll rely on

My promise to myself

♥ Remember

Your financial situation today does not determine your future.

Every small decision...

Every new habit...

Every step forward...

Is helping you build a more secure and hopeful tomorrow. ♥

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PAGE 20 – Understanding Financial Goals

Having a goal can make managing money feel more purposeful.

Your goal doesn't have to be big—it just needs to be meaningful to you.

♥ My financial goals include...

☐ Paying off debt.

☐ Building an emergency fund.

- ☐ Saving for a holiday.
- ☐ Saving for a home.
- ☐ Reducing my monthly spending.
- ☐ Feeling less stressed about money.
- ☐ Becoming more confident with budgeting.
- ☐ Planning for the future.
- ☐ Other

♥ My most important financial goal

♥ One step I'll take this week

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PAGE 21 – Preparing for Unexpected Expenses

Unexpected costs are a part of life.

Planning ahead where possible can help reduce financial stress.

♥ I can prepare by...

- ☐ Saving a small amount regularly.
- ☐ Reviewing my monthly budget.
- ☐ Reducing unnecessary spending.
- ☐ Keeping important documents organised.
- ☐ Planning for annual bills.
- ☐ Asking for advice when needed.
- ☐ Reviewing my financial goals.
- ☐ Staying flexible.

♥ One way I'll prepare for the future

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PAGE 22 – Looking After My Mental Wellbeing

Money worries can be emotionally exhausting.

Looking after your wellbeing helps you stay resilient while working through financial challenges.

♥ Today I will...

- ☐ Practice slow breathing.
- ☐ Spend time outdoors.
- ☐ Exercise or move my body.
- ☐ Talk to someone I trust.
- ☐ Take regular breaks.
- ☐ Eat nourishing meals.
- ☐ Get enough sleep.
- ☐ Do something I enjoy.
- ☐ Be kind to myself.
- ☐ Celebrate my progress.

♥ One thing that helps me relax

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PAGE 23 – My Financial Wellbeing Reflection

Take a moment to recognise your progress.

♥ Since starting this workbook...

I have learned...

I feel more confident because...

One habit I will continue...

♥ Remember

Financial wellbeing isn't about having unlimited money.

It's about making informed choices, asking for support when needed and taking steady steps towards your goals.

Every positive financial decision you make today is an investment in your future.

You are capable of building a more secure, confident and hopeful tomorrow. ♥

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PAGE 24 – Building Healthy Money Habits

Healthy money habits are built through small, consistent actions.

You don't need to be perfect—every positive choice helps build confidence.

♥ This week I will...

- ☐ Check my spending.
- ☐ Follow my budget.
- ☐ Avoid impulse purchases.
- ☐ Save a small amount if I can.
- ☐ Open my post promptly.
- ☐ Review my financial goals.
- ☐ Ask for help if I need it.
- ☐ Celebrate my progress.

♥ One money habit I'll improve

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PAGE 25 – Celebrating My Progress

Every step towards financial wellbeing is worth recognising.

♥ Today I...

- ☐ Stuck to my budget.
- ☐ Paid a bill.
- ☐ Avoided unnecessary spending.
- ☐ Saved some money.
- ☐ Asked for advice.
- ☐ Stayed positive.
- ☐ Took care of my wellbeing.
- ☐ Completed a financial task.
- ☐ Celebrated my progress.

♥ My biggest achievement today

♥ How did it make me feel?

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PAGE 26 – My Financial Wellbeing Plan

Financial wellbeing grows through consistent habits.

♥ I will continue to...

- ☐ Follow my budget.
- ☐ Review my spending.
- ☐ Save when I can.
- ☐ Pay bills as planned.
- ☐ Ask for help when needed.
- ☐ Stay organised.
- ☐ Focus on solutions.
- ☐ Be patient with myself.
- ☐ Celebrate progress.
- ☐ Keep moving forward.

♥ My financial wellbeing goal

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PAGE 27 – Looking Ahead

Every positive decision you make today helps build a stronger future.

♥ Looking ahead...

One financial goal I'm excited to achieve

One strength I'll rely on

My message to my future self

♥ Remember

Financial wellbeing isn't about never facing challenges.

It's about learning, adapting and continuing to make positive choices.

Every pound saved...

Every bill organised...

Every positive decision...

Is helping you create a more secure and confident future. ❤️

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PAGE 28 – Building Financial Confidence

Financial confidence doesn't come from being perfect with money.

It comes from understanding your finances, making informed decisions and believing that you can handle challenges as they arise.

❤️ Today I choose to...

- ☐ Learn something new about money.
- ☐ Review my finances without fear.
- ☐ Make thoughtful spending decisions.
- ☐ Ask questions if I need help.
- ☐ Celebrate my progress.
- ☐ Focus on what I can control.
- ☐ Stay patient with myself.
- ☐ Keep moving forward.

❤️ One financial skill I'd like to improve

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PAGE 29 – Recognising My Strengths

Financial challenges do not take away your strengths.

Take a moment to recognise the qualities that help you keep going.

♥ My strengths include...

- ☐ Determination.
- ☐ Patience.
- ☐ Problem-solving.
- ☐ Resilience.
- ☐ Responsibility.
- ☐ Kindness.
- ☐ Adaptability.
- ☐ Hope.
- ☐ Organisation.
- ☐ Willingness to learn.
- ☐ Other

♥ Three strengths I'm proud of

1.

2.

3.

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PAGE 30 – My Financial Action Plan

Building financial wellbeing is about taking consistent, manageable steps.

 This month I will...

- ☐ Stick to my budget.
- ☐ Track my spending.
- ☐ Save what I can.
- ☐ Avoid unnecessary debt.
- ☐ Review my financial goals.
- ☐ Stay organised.
- ☐ Ask for support when needed.
- ☐ Continue learning.
- ☐ Celebrate my achievements.
- ☐ Keep moving forward.

♥ My biggest financial goal this month

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PAGE 31 – My Financial Wellbeing Journey

Take time to recognise your progress.

♥ Looking back...

The biggest thing I've learned is...

The financial habit that has helped me most is...

One thing I'm most proud of is...

♥ Remember

Financial wellbeing is a journey, not a race.

Every positive decision...

Every new habit...

Every step towards your goals...

Is helping you build a more confident, secure and hopeful future. ♥

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PAGE 32 – Taking Control of My Financial Future

Financial wellbeing isn't about having all the answers.

It's about making small, positive choices that move you towards your goals.

Every step you take today can help create a more secure tomorrow.

♥ Today I choose to...

- ☐ Stay positive about my future.
- ☐ Follow my financial plan.
- ☐ Spend money mindfully.
- ☐ Save when I can.
- ☐ Ask for help if I need it.
- ☐ Keep learning about money.
- ☐ Be patient with myself.

☐ Celebrate every success.

♥ One positive financial decision I'll make today

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PAGE 33 – Looking After My Wellbeing

Financial stress can affect your emotional and physical health.

Looking after yourself gives you the strength to face challenges more clearly.

♥ This week I will...

☐ Get enough sleep.

☐ Eat balanced meals.

☐ Drink enough water.

☐ Go for a walk.

☐ Spend time outdoors.

☐ Practice relaxation.

☐ Talk to someone I trust.

☐ Make time for something I enjoy.

☐ Be kind to myself.

☐ Celebrate my progress.

♥ One healthy habit I'll continue

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PAGE 34 – My Financial Wellbeing Toolkit

Create your own list of strategies that help you stay organised, calm and in control of your finances.

♥ My Financial Wellbeing Toolkit

☐ Monthly budget.

☐ Spending diary.

☐ Savings plan.

☐ Bill reminders.

☐ Financial calendar.

☐ Talking to someone I trust.

☐ Seeking free financial advice.

☐ Relaxation exercises.

☐ Goal tracker.

☐ Regular budget reviews.

☐ Other

♥ My three most helpful financial tools

1.

2.

3.

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PAGE 35 – My Financial Wellbeing Journey

Take a moment to recognise how far you've come.

♥ Looking back...

The biggest thing I've learned is...

The financial habit that has helped me most is...

One thing I'm most proud of is...

♥ Remember

Financial wellbeing is built one choice at a time.

Every budget you review...

Every healthy financial habit...

Every step towards your goals...

Is helping you create a future with greater confidence, stability and peace of mind. ♥

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PAGE 36 – Looking Ahead With Confidence

Financial wellbeing is a journey built through patience, learning and perseverance.

There may be setbacks along the way, but every positive decision helps you build a stronger future.

♥ Today I choose to...

☐ Believe in my ability to improve my finances.

☐ Continue making positive choices.

☐ Focus on what I can control.

☐ Learn from my experiences.

☐ Celebrate small achievements.

☐ Ask for support when I need it.

☐ Stay hopeful.

☐ Keep moving forward.

 One thing I'm looking forward to achieving

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PAGE 37 – My Personal Commitment

Positive financial wellbeing grows through the promises you keep to yourself.

 I promise to...

☐ Stick to my financial goals.

☐ Review my finances regularly.

- ☐ Spend mindfully.
- ☐ Save whenever I can.
- ☐ Ask for help if I need it.
- ☐ Stay patient with myself.
- ☐ Celebrate my progress.
- ☐ Never give up on my future.

♥ My personal commitment

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PAGE 38 – My Wellbeing Plan

Looking after your mental wellbeing makes it easier to manage financial challenges.

♥ I will continue to...

- ☐ Get enough sleep.
- ☐ Eat nourishing meals.
- ☐ Stay active.
- ☐ Spend time outdoors.
- ☐ Practice relaxation.

☐ Stay connected with supportive people.

☐ Continue using my financial plan.

☐ Be kind to myself.

☐ Celebrate every success.

☐ Stay hopeful.

♥ Three things that help me feel calm about money

1.

2.

3.

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PAGE 39 – Congratulations

♥ You Have Completed the Financial Stress & Money Worries Workbook

Congratulations on completing this workbook.

Every page you've completed has helped you better understand the emotional impact of money worries and develop practical habits to improve your financial wellbeing.

Remember:

♥ Your worth is not measured by your bank balance.

♥ Small financial steps create lasting change.

♥ Asking for help is a sign of strength.

♥ Progress is more important than perfection.

♥ There is always hope for a better financial future.

♥ My Commitment

From today I promise to...

Name

Date

Signature (Optional)

♥ Final Reminder

This workbook is designed as a self-help resource to support your mental wellbeing around financial stress. It is not a substitute for financial, legal or medical advice. If you are struggling with debt or severe financial difficulties, consider seeking advice from a qualified debt adviser or financial support organisation. If financial stress is significantly affecting your mental health, please speak with your GP or another qualified healthcare professional.

Thank you for choosing Safe Haven Connect CIC.

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