

Caring for Your Mind and Money:

A Guide to Financial and Emotional Well-being

Mental Health America (MHA) and Citizens, our founding financial services partner, are sharing strategies for financial empowerment to help you reduce stress, gain confidence, and achieve brighter possibilities for mental health and beyond.

83% of Americans cite money as a significant source of stress.

And it starts early. According to [research from Junior Achievement and Citizens](#), **36%** of teens say that not making enough money is **one of their biggest concerns about their future careers**.

If you are feeling this way, you are not alone.



Do you...

Avoid looking at finances or obsess over account balances?

Compulsively spend or save?

Have strained relationships due to finances?

Struggle to fall or stay asleep over money concerns?

Lose your appetite or overeat because of financial worries?

Feel hopeless or helpless?

You could be having financial anxiety

Tips for managing money stress



Practice money mindfulness

- Dedicate time each week to look at your financial responsibilities.
- Keep a journal to track your thoughts and feelings, goals, and successes.



Make a budget

- Organize your income and expenses, labeling needs/wants/savings.
- Read up on best practices for your budget. Use the Citizens' [Budget Planner Calculator](#).



Focus on what you can control

- Learn how to divide financial goals into small, manageable steps with Citizens' [8 Tips to Achieve Multiple Savings Goals](#).
- Celebrate financial wins, both big and small!



Set boundaries

- Practice saying "let me think about it" to financial asks.
- Set spending limits on non-essentials.
- Ask for help when you need it, without shame.

Intrusive and spiraling thoughts about money can take up lots of mental real estate. MHA has tools to help you **regain control** of your thoughts and **feel more hopeful**.

Explore MHA & Citizens' Financial Well-being Center

Access virtual tools, take a mental health screening, and explore financial resources by visiting **mhanational.org/finance** or scanning the QR code below.



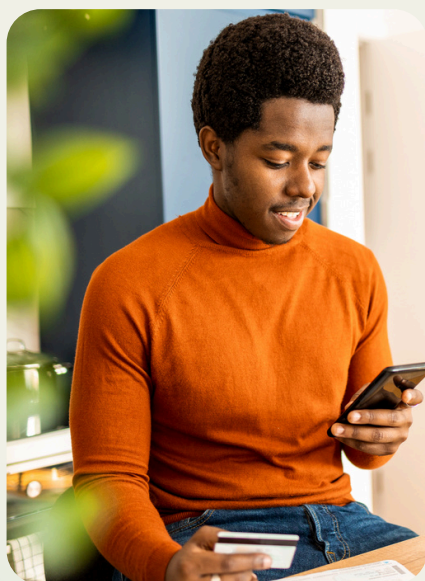
• • • • • • • • **Featured tools** • • • • • • • •

Overcoming Negative Thoughts

Reflective prompts challenge unhelpful beliefs and build practical strategies to support your emotional and financial well-being.

Changing Thoughts With an AI Assistant

Learn to recognize and reframe sticky patterns of negative thinking called "thinking traps."



Take a Mental Health Screen

When financial stress starts to feel overwhelming, it may be more than just stress. Our free, confidential screens are a quick and easy way to check in on your mental health.

**Scan the QR code
to get started!**



Through the **Citizens Money Essentials program**, Citizens' skilled and passionate colleagues volunteer their time to deliver financial empowerment workshops to individuals and small businesses in both English and Spanish. Citizens Money Essentials **equips people with the knowledge and tools to budget, save, invest, and make informed financial decisions.**

Email Citizens at **CommunityAmbassadorProgram@citizensbank.com** to explore how our colleagues can help empower your community!

**No matter where you are on your financial journey,
Citizens is dedicated to helping you.**