

# 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. 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 you both 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 programs and seminars on managing money and debt, budgeting, and retirement planning. Check if your employer offers such programs. If not, consider seeing a planner through your GuidanceResources® program. 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 portfolio of diverse investments is the best insurance against market fluctuations. Rather than worrying about one single investment, find out about other choices and any associated risks with a financial planner or reputable institution.

Armed with some knowledge, confidence in your plan, and a commitment to change, you can significantly reduce the stress you feel about money matters.

## Take control of your money and your peace of mind.

If you're concerned about your financial wellness, we are here to help. GuidanceResources offers personalized support ranging from budgeting to debt management and estate planning, giving you the tools to build lasting financial confidence.

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