

What is financial stress?



Financial stress is the worry and pressure that can build up when managing money feels hard.

When money worries stick around, they can make it harder to focus, strain relationships, and lead to tough choices like skipping meals or delaying medical care just to get by.

Whether you're falling behind on bills, feeling overwhelmed by debt, or relying on credit to cover everyday costs, it's something many people experience at different times in life.

You're not alone.
1 in 4 Australians
are finding it hard
to get by on their
income right now.

Signs & effects

Financial stress feels different for everyone, but some common signs include:



Impact on work or study

Finding it hard to concentrate, missing deadlines, or feeling unmotivated to keep up with things.



Physical symptoms

Feeling run-down with headaches, stomach aches, or tension in your body.



Sleep problems

Struggling to fall asleep, waking up at night, or feeling tired no matter how much rest you get.



Constant worrying

Money worries that seem to take over your thoughts, making it hard to focus on anything else.



Emotional distress

Feeling anxious, frustrated, ashamed, or like you're stuck and don't know what to do next.



Relationship strain

Arguing about money or pulling away from the people who care about you.

Causes

Financial stress can build from lots of different experiences, such as:

Job challenges

Losing work, having your hours cut, or dealing with unexpected changes at work.

Debt

Feeling overwhelmed by repayments or struggling to keep up with what you owe.

Life events

Going through tough times like a relationship breakdown, natural disaster, illness, or becoming a carer.

Studying or living on a low income

Trying to manage study costs, limited work hours, or living expenses when money is already tight.

Rising costs

When essentials like rent, food, fuel, or utilities keep getting more expensive.

Gambling challenges

Spending more than you can afford or trying to win back losses.

Economic uncertainty

Worrying about things like inflation, interest rates, or what's happening in the economy.

Unexpected expenses

Things like urgent car repairs, medical bills, or vet costs that pop up and throw off your budget.

Experiencing financial stress isn't your fault. Whatever the cause, there are ways to navigate what you're feeling. And remember, support is available.

Recognising how stress shows up

Having a plan like below can help you prepare for situations that might lead to feelings of financial stress. This can make it easier to spot what's happening and respond in ways that support your wellbeing.

Financial stress management plan

Anticipate What might lead to financial stress?
e.g., upcoming bills, job insecurity, unexpected expenses

Identify How might I feel or respond?
e.g., trouble sleeping, constant worry, avoiding financial tasks

Manage What can I do to care for myself?
e.g., create a budget, seek financial counselling, use grounding techniques





Wherever you are, help is at your fingertips with the **Support Toolkit**


👉 lifeline.org.au/toolkit


Practical management strategies


 **Get free financial counselling**
Call the National Debt Helpline (1800 007 007) for free, confidential support with debt management, budgeting, and financial planning.

 **Reach out for support**
Talking to someone you trust or joining a support group can help remind you you're not alone.

 **Take care of yourself**
Stress is harder to manage when you're run down. Prioritise sleep, regular meals, and gentle movement.

 **Make a simple budget**
Writing down your income and expenses can help you see where your money is going and plan for future spending.

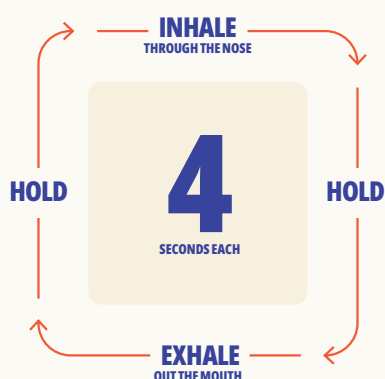
 **Use grounding techniques**
Deep breathing, the five senses technique, or a short walk can help when worry takes over.

 **Limit overwhelm**
Break big tasks into smaller steps and focus on one thing at a time, like sorting one bill or making one call.

Want to try something now?

If you're feeling distressed or unsure where to start, a grounding technique like **box breathing**, **reciting something in order**, or **using your five senses** can help ease physical sensations and take your focus off what's causing you to feel overwhelmed.

BOX BREATHING



RECITING TECHNIQUE

You can try reciting:

- the alphabet
- the months, backwards
- what you did yesterday



5 SENSES TECHNIQUE

Look for...

-  5 things you can **see**
-  4 things you can **feel**
-  3 things you can **hear**
-  2 things you can **smell**
-  1 things you can **taste**



Everyone is different, so what works for someone else might not work for you, and that's okay.

The key is to keep experimenting until you find what helps you most.

When to seek help

You may want to speak to a health professional if:

- ✓ Money worries feel constant or overwhelming.
- ✓ Financial stress is affecting your relationships, work, or daily life.
- ✓ You're using coping strategies like gambling or substances that may be making things harder.
- ✓ You're experiencing headaches, fatigue, or trouble sleeping.
- ✓ You feel stuck, hopeless, or unsure how to move forward.
- ✓ You're falling behind on essential payments and don't know what to do next.

Reaching out can feel difficult, but it's a sign of strength.

Support is always available to help you feel more in control and hopeful for the future.

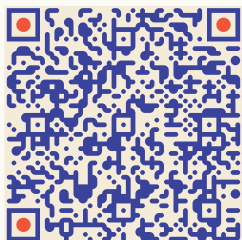
Support is available

Understanding and managing anxiety isn't something you have to do on your own.

Head to our **Support Toolkit** to find more practical strategies and discover national and local support services that can help.

The Support Toolkit also offers information on a wide range of mental health and wellbeing topics you can explore at your own pace, whenever you need.

Visit lifeline.org.au/financial-stress/services or scan the QR code to get started.



If you're feeling overwhelmed right now, Lifeline is here to support you.

You can reach us 24 hours a day, 7 days a week.

☎ Call 13 11 14

✉ Text 0477 131 114

💬 Chat online at lifeline.org.au/crisis-chat

If your life is in danger, please call 000.