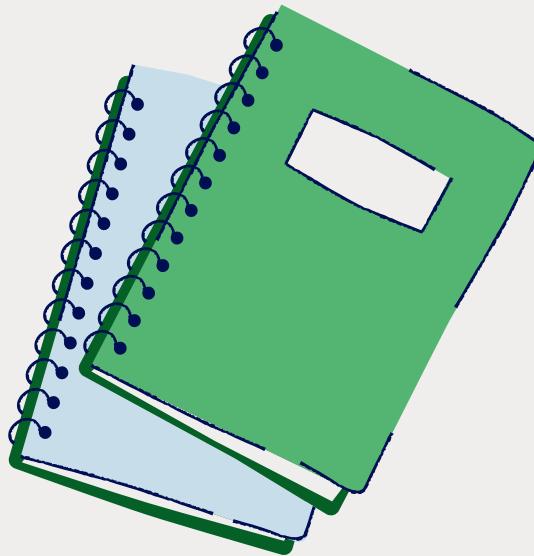


HEALTHY M^{ON}DAY



FINANCIAL STRESS RELIEF WORKBOOK

Simple tools to help you organize your
money and ease your mind.

A calm, clear mind starts *here*.

Putting your finances on paper helps shift worries out of your head and into perspective. This workbook is here for you—no judgment, only awareness. Use it as a tool to find clarity, reduce stress, and take small steps toward financial peace.



write it down



reflect



take one small action

Understand where you stand.

Income Sources

Source	Monthly Amount	Notes

Monthly Expenses

Fixed Expenses	Variable Expenses	Discretionary (wants)
Rent/Mortgage	Groceries	Subscriptions
Utilities	Gas/Transport	Dining Out
Insurance	Childcare	Entertainment
Car Payment		

Plan your month *with intention*.

Now that you've written down your current income and expenses, it's time to plan ahead. A monthly budget helps you decide where your money goes instead of wondering where it went. Think of this as a guide—not a restriction—to help you make intentional choices and reduce financial stress.

Monthly Income

Your Net Income (after taxes): _____

A good budget starts with knowing what you truly bring home. Use this number as your foundation.

Monthly Budget by Category

Category	Planned Amount	Actual Spent	Difference (+/-)
Housing			
Food/Groceries			
Transportation			
Debt Payments			
Savings/Investments			
Health & Insurance			
Leisure/Other			

A minute to *reflect*.

Budgeting isn't about cutting out everything you enjoy. It's about noticing where your money goes and choosing what matters most. Use this space to set one or two small goals that feel doable for the month ahead.

One area I'll cut back on this month: _____

One financial priority I'll focus on: _____

Remember: progress comes from small, consistent steps. Even a \$25 change in your monthly spending adds up to \$300 saved in a year.

Track progress **one step at a time.**

Debt and savings can feel overwhelming when you only think about them in your head. Writing them down makes them manageable. This page helps you see where you stand today and track your progress over time. Even small payments or deposits move you closer to financial stability and peace of mind.

Debt Tracker

Debt Name	Total Balance	Minimum Payment	Extra Payment	New Balance	Notes

Savings Goals

Savings Goal	Target Amount	Current Amount	Notes

A minute to **reflect.**

Money worries are often about the unknown. By writing down your debts and savings, you're turning the unknown into a plan. Use this space to identify one small step that will help you feel more in control this month.

The debt that feels most stressful right now is: _____

One positive action step I'll take this month: _____

Calm your mind, ease your stress.

Managing money can stir up a lot of emotions—worry, guilt, frustration. Just as you track your income and spending, it helps to track how you manage stress. Simple practices like breathing, visualization, or affirmations can calm your body and mind, making it easier to face financial challenges with clarity.

Try this breathing exercise:

Belly Breathing

- Place one hand on your chest and the other on your belly.
- Close your eyes and mouth. Place your awareness on your breath and not on your surroundings.
- Inhale deeply through your nose for a count of four, making sure your diaphragm, or abdomen, is expanding and not your chest.
- Exhale slowly through your mouth for a count of four.
- Continue in this way for a few breaths, or until you feel calm.

Picture a Stress-Free You:

Close your eyes and imagine what your life looks like once your biggest financial stress is resolved. Maybe it's fewer bills in the mail, a cushion in your savings, or more freedom to enjoy time with family.

Describe what you imagined:

When stress spikes, try one of these small actions:

- Take a 5-minute walk outdoors
- Step away and stretch your body
- Write down 3 things you're grateful for
- Call a trusted friend

Reframe your thoughts.

Affirmations help replace negative self-talk with calming, positive words. Try writing your own or start with one of these:

“I am strong, resilient, and capable of overcoming challenges.”

“I am making progress, one step at a time.”

“I deserve financial peace and stability.”

You're not alone.

Financial stress can feel isolating, but millions of people face similar challenges. Support is out there from professionals, communities, and loved ones. Use this page to jot down the resources and people you can turn to when you need encouragement, guidance, or just someone to listen.

My Personal Support Network

Name	Role/Relationship	Phone/Email	Notes

Professional & Community Resources

- Consumer Financial Protection Bureau: consumerfinance.gov
- National Foundation for Credit Counseling: nfcc.org
- AARP Money Map (for older adults): moneymap.aarp.org
- 211 Helpline (nationwide): dial 211 for local resources
- Mental Health Support: Call or text 988 (Suicide & Crisis Lifeline)
- Local credit unions often provide free financial counseling
- Public libraries often host financial literacy programs

Asking for help is a sign of strength. Support can come in many forms—a conversation, a plan, or even a single encouraging word. Take the first step and reach out.

Next steps.

What's one supportive step I can take this week?

[**View Healthy Monday Stress Management Resources**](#)