



Looking after your mental health when you have financial difficulties



Connecting for Life

yourmentalhealth.ie

About this leaflet

This leaflet explains how financial difficulties can affect your mental health.

It has three parts:

1. Mental health and financial stress
2. Mental health – how to look after it
3. Mental health – what to watch out for

1. Mental health and financial stress

Mental health is about how you think and feel and your ability to deal with ups and downs.

Good mental health means you can:

- **cope with the normal stresses of life**
- **get the most out of everyday life**
- **enjoy positive relationships with family and friends**

Your mental health does not always stay the same. Challenges can arise at any time in your life, but detecting and addressing a problem early can help. Maintaining good mental health will also help you deal with problems as and when they arise, or during tough times in your life.

Financial difficulties can challenge your mental health. Some of the challenges you may face include paying a mortgage or rent, or buying groceries. However, if you can recognise stress early, there is less chance of developing a more serious mental health issue later on.

If you have financial difficulties, it's important to:

Understand your behaviour

Your mental health can affect how you manage money in lots of different ways. Recognising those patterns can help you find solutions that work for you. Consider when and why you spend money and what aspects of money make your mental health worse.

Face up to the situation

Get advice on how to prioritise your debts. When people feel anxious, they sometimes avoid talking to others. Some people can lose their confidence about driving or travelling. If this starts to happen, facing up to these situations will generally make them easier.

Get organised

Choose a regular time to look at your money and bills each week so that things don't pile up. Put all important records and documents, such as payslips, bank statements, bills and receipts in one place, so that you can find them easily. Get in touch with the Money Advice and Budgeting Service (MABS) for information and advice on money and budgeting.

Look after yourself

Money worries can have a big impact on your general wellbeing, which can sometimes make it even harder to take positive steps.

It can help to try and notice when your mood and behaviour start to change, and think about what you can do to help yourself. This can help you feel more in control and prevent money problems getting worse.

Talk things through with someone you trust

It isn't always easy, but sharing your worries and talking things through with someone you trust, like a friend or family member or health professional, can be a relief. If this seems too hard and you can't see a way forward, you can talk to the Samaritans for free on 116 123 or email jo@samaritans.ie.

2. Mental health – how to look after it

We all need to look after our mental health, and just like our physical health, it needs to be maintained. Here are some ways you can look after your mental health.

- **Keep active**

Regular exercise can really give your mental health a boost. For example, a walk every day can make a big difference. See more at www.healthyireland.ie.

- **Accept yourself**

Everyone is different and is entitled to respect. Many different things, including your background, race, religion and sexual identity, make you who you are.

- **Eat and sleep well**

Having a balanced diet and a good sleep pattern will not only help the way you feel, but it will also help the way you think. Good food and regular sleep are essential for your mind and body to work properly. See more at www.healthyireland.ie.

- **Drink less alcohol**

Avoiding too much alcohol is important, especially if you're feeling down or worried.

Drinking alcohol will not help you deal with problems in the long term. Alcohol is a depressant and overdoing it can increase anxiety and lead to depression. See more at www.askaboutalcohol.ie.

- **Do something you enjoy**

Setting aside some time to do something you enjoy, especially if you are not feeling great, will help you feel better. For example, doing creative activities can help when you are anxious or low.

- **Stay in touch**

Trusted friends and family are important, especially at difficult times. You do not have to face things on your own. It is good to keep in contact or reconnect with someone close.

- **Talk about it**

Problems feel smaller when they are shared with others. Talking about feelings is a good way to deal with a problem. It can help you feel less isolated or overwhelmed.

- **Ask for help**

Asking for help is not a weakness but a sign of personal strength. Everyone needs help from time to time and there's nothing wrong with asking for it. See more at www.yourmentalhealth.ie.

3. Mental health – what to watch out for

The stress sometimes associated with finances or debt, as well as everyday stress, can make you feel alone, angry, tired or withdrawn. These feelings are normal and usually pass. However, if they become overwhelming or don't go away, they could be signs of a mental health problem.

Other signs of a mental health problem are:

- **Feelings of sadness or hopelessness**
- **Excessive and undue worry**
- **Significant mood changes**
- **Low self-esteem**
- **Changes in appetite or eating habits**
- **Changes in sleeping patterns**
- **Feeling tired all the time**
- **Withdrawal from friends and family**
- **Not caring about other things that are normally important**
- **Problems functioning, paying attention or staying focused**

If you are experiencing some of these signs, it is important to get support. Support can range from informal support from friends or family to advice from your GP.

Self-harm and suicide

Sometimes, more distressing problems can appear permanent and it can seem that things will never get better. Self-harm is used by some people as a way to try to escape from or deal with pain or stress that they cannot tolerate in their lives.

Some people also have thoughts of suicide. If you are having these thoughts, you need help and support to deal with whatever is causing you to feel this way. Most problems have a solution, but sometimes, because you are feeling so low, you can't see it.

You are not alone and there are people who can help you to work through your problems, no matter how difficult they appear to you.

Who to contact if you need urgent help

Contact your GP, or an 'out-of-hours' GP
see **www.hse.ie**

Contact Samaritans 24/7 on freephone
116 123 or email jo@samaritans.ie

Contact Pieta 24/7 on freephone
1800 247 247 or text HELP to 51444
(standard message rates apply)

Contact Text About It, a free 24/7
support service, by texting HELLO
to 50808
see **www.textaboutit.ie**

Go to, or contact, the Emergency
Department of your nearest hospital
see **www.hse.ie**

Call the emergency services on 112
or 999

*If you are being supported by a mental
health team, or have been in the past,
contact the service for support in
a crisis.*

For free, confidential and independent advice and support for dealing with problem debt, contact the Money Advice and Budgeting Service (**MABS**) Helpline on 0818 07 2000 (Mon to Fri, 9am to 8pm)
www.mabs.ie

Contact **Citizens Information** for information and advice on a wide range of public and social services, and on the network of Citizens Information Centres nationwide
www.citizensinformation.ie



Information | Support | Services

1800 111 888

Visit **www.yourmentalhealth.ie** for information and support services for your mental health and wellbeing.

This leaflet is available to order on **www.healthpromotion.ie** and has been produced by;

**The HSE National Office for
Suicide Prevention (NOSP)**

Access and Integration
Stewarts Hospital
Palmerstown, Dublin 20
E: info@nosp.ie

Version 7, August 2025 / HSP01265