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Take the first step  
towards better  
mental health.

**GOLDEN TOUCH** Behavioral  
Care  
Center



# How to Cope When Your Finances Feel Overwhelming

## What’s Causing *Financial Stress* Right Now?

Check all that apply

- ☐ Living paycheck to paycheck
- ☐ Debt or loans
- ☐ Emergency expenses
- ☐ Irregular or unstable income

- ☐ Other (Please Explain)  
e.g. I feel like I’m always catching up but never ahead.

## How is Financial Stress Showing Up in *Your Life*?

Check all that apply

- ☐ Arguing about money
- ☐ Trouble sleeping/stress-eating
- ☐ Delaying needs or self-care

- ☐ Other (Please Explain)

## What’s Within *Your Financial Control* Right Now?

e.g. I can’t change my rent today, but I can change my spending habits or or side income options. I can’t predict every emergency, but I can start a small emergency savings buffer, even \$10 helps.

## My Budget Snapshot

A space to notice, not judge. Use this to track where your money is going and where you might want to adjust.



Category	Estimated Monthly Amt.	Is this a Need or a Want?		Can I Reduce This? (Yes/No - How)
Rent Mortgage	<div></div>	<input type="checkbox"/> Want	<input type="checkbox"/> Need	<div></div>
Utilities (electric, water, etc.)	<div></div>	<input type="checkbox"/> Want	<input type="checkbox"/> Need	<div></div>
Groceries Food at Home	<div></div>	<input type="checkbox"/> Want	<input type="checkbox"/> Need	<div></div>
Eating Out Delivery	<div></div>	<input type="checkbox"/> Want	<input type="checkbox"/> Need	<div></div>
Transportation (gas, bus, etc.)	<div></div>	<input type="checkbox"/> Want	<input type="checkbox"/> Need	<div></div>
Subscriptions Streaming	<div></div>	<input type="checkbox"/> Want	<input type="checkbox"/> Need	<div></div>
Phone / Internet	<div></div>	<input type="checkbox"/> Want	<input type="checkbox"/> Need	<div></div>
Debt Payments (credit cards, loans)	<div></div>	<input type="checkbox"/> Want	<input type="checkbox"/> Need	<div></div>
Self-Care Entertainment	<div></div>	<input type="checkbox"/> Want	<input type="checkbox"/> Need	<div></div>
Savings Emergency Fund	<div></div>	<input type="checkbox"/> Want	<input type="checkbox"/> Need	<div></div>
Other:	<div></div>	<input type="checkbox"/> Want	<input type="checkbox"/> Need	<div></div>