Money problems can be a source of worry and stress

Knowing how to balance and manage money can help us feel more in control, less anxious and happier

Many factors can influence mental well being

Often our money is spent before we've got it, on weekly shopping, next month's bills or loan repayments. Unexpected costs can also crop up. Money matters can be worrying and may affect relationships, your lifestyle and health.

The following can help you to be more in control of your money:

- Balance the money you have available against your spending
- Don't ignore bills or payments, the debt won't go away - contact the company involved they might make some other arrangement
- Be careful with loans and credit cards, spreading the cost may seem easier but can be more expensive in the long term
- If you have to borrow money, shop around for a trustworthy firm or Credit Union offering a low interest rate, remember to read the small print!
- Make sure you understand the terms and conditions you've signed up to, especially around missed or late payments
- If you do receive a court order don't panic, the court will try to arrange payment at a rate you can afford

If you want advice about benefits, their collection, managing money or debt contact your local Welfare Rights Advice Centre or Citizens Advice Bureau (CAB)

Working together to make South of Tyne and Wear healthy for you

This information can also be made available in another format or language on request. If you require further copies of this leaflet please contact the Public Health Improvement Information Team Tel: 283 1124 Email: healthinfo@sotw.nhs.uk