# 5 Ways to Lower Financial Stress

Worries about money can be overwhelming. Your thoughts might keep you up at night and make it hard for you to sleep. And you may find that thoughts about money bother you throughout the day.

Finding a way to get control over your finances can ease some of that stress. Here are five ways to lower your financial stress.

One: Look for small changes you can make right away. Finding small ways to save money will add up over time. You can start by making a list of your monthly expenses.

This will help you see the things you spend money on and show you where you might be able to save money. For example, maybe you can make your lunch instead of going out as much.

Remember, even if you can find a way to save $5 a week, you can save $20 a month. And that will add up to more money saved by the end of the year.

Two: Take steps to lower your debt. Remember that list you made? Take another look at it. Figure out how much money you need to live on each month.

Now put any extra money you earn toward paying down debt, like credit cards or car payments.

Three: Make a budget. A budget is a plan that can help you manage your money each month. There are free budgeting apps you can use to help you stay on track.

Or use a spreadsheet or just a pen and paper. No matter how you decide to keep track of your budget, the important thing is to stick with it each month.

Four: Reward yourself for your hard work. When you pay off a big bill, reach a goal, or save some money, find a way to celebrate that success.

Look for things you can do that will feel indulgent but don't cost much money.

Five: Ask for help if you need it.Sometimes it just helps to talk to someone you trust when you feel overwhelmed.

And your employer, faith community, or local social services groups may offer financial advice that's affordable, even free.

If you find yourself overwhelmed by thoughts about money, you aren't alone. Many people have financial stress. Keep making small steps to lower your debt.

And remember to pause now and then to think about the positive changes you've made since you've started this journey.

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