



Emotional spending

Being more self-aware is often the first step in regaining control of your finances.

Some people spend money impulsively when they are feeling sad, lonely, or frustrated. This spending habit can cause financial troubles if left unchecked.



Practice mindfulness to help calm your stress response and gain greater mental clarity when spending money.

Talk to friends to share information, challenges, and helpful ideas for managing money.

Know your money situation, including your income, assets, debt, loans, and expenses.

Find new and healthy ways to cope with negative emotions. Go for a walk, talk it out with a friend, or consider seeing a financial therapist for help.