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## Are you avoiding your financial responsibilities?

Addressing debt, instead of avoiding it, can help your finances and your mental health.

You may be in avoidance if you:

- Try to put money and finances out of your mind
- Avoid talking about money with family and friends
- Avoid opening bank statements or credit card bills
- Don't know what your credit score is
- Don't know your net worth

Ways to recover:

**Think critically about beliefs** surrounding money that you may have picked up in childhood.

**Move past self-blame** so you can take concrete steps toward financial health.

**Track your money** to see if you're spending it on things that really matter.

**Make a spending plan** to decide which expenses can be cut and which ones are more important.

**Use programs and apps** to help you track spending and set spending and saving targets.

**Automate.** Automatically deposit part of your paycheck into your savings accounts. Set up reminders or automatic payments for bills.

**Seek help.** Psychologists are experts in helping people make lasting behavior changes.

*Source: APA.org*

Financial  
Health