



HOW TO STOP WORRYING ABOUT MONEY

Submitted by Land of Lincoln Credit Union

Worrying about money has so many harmful effects on people, both mentally and physically. It wastes valuable time, keeps you from enjoying life, keeps you up at night, can make you feel unhealthy physically, and it strains relationships. Don't go down that path. Here are ways to STOP WORRYING about money.

1. **Change the Way You Think.** Get a mantra. Say positive things yourself. Reinforce your worth. If you say it enough, you will believe it.
2. **Count Your Blessings.** Stop focusing on the negatives and each day, force yourself to wake up and list the positive things in your life. It will give you a greater awareness of what you should be thankful for and will give you the strength to tackle the problems.
3. **Focus on TODAY.** While it is good to try and plan for the future, sometimes just focusing on what you can do with your finances can do today.
4. **Accept What Life Throws at You.** You can't prepare for everything. You can't plan for losing a job or a natural disaster. Approach new challenges with confidence.
5. **Set Aside Time for Finances.** The rest of the time, put it out of your mind. Plan a weekly ½ hour to review your budget, make adjustments, and then leave it alone. If you don't have a budget, create one. Most often, this is all a person needs to stop worrying because worry stems from not having a plan.
6. **Build an Emergency Fund.** Even if it is just \$5 a week that you put in savings, do so. And then don't touch it unless you have a TRUE emergency. Knowing you have that fund for extreme cases can alleviate a lot of worry.
7. **Use BillPay.** Stop worrying about missing a payment or paying a bill late by using your automatic bill-pay options. Review it during your weekly finance time.



- ◆ Think positively
- ◆ Count your blessings
- ◆ Focus on TODAY
- ◆ Accept life's changes
- ◆ Set aside time for budgeting
- ◆ Build an Emergency Fund
- ◆ Use BillPay options

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