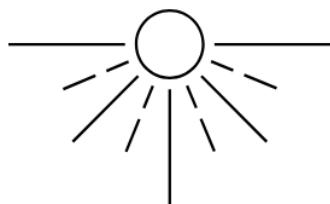




THE HOLISTIC COUNSELOR PODCAST



From the Mic to the Community

Why Does Money Make Me Anxious?

A guide to your money story, emotional patterns, and one practical next step



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[THEHOLISTICCOUNSELOR.COM/RESOURCE](https://theholisticcounselor.com/resource)

Your balance is not your worth.

Money & anxiety | Begin here

Why do I feel anxious about money? Money anxiety can reflect real financial pressure, uncertainty, past experiences, or a combination. Worry may also affect how you manage money. Understanding your feelings and addressing the practical situation can both matter; financial hardship is not simply a mindset problem.

Hello there, fearfully and wonderfully made human. A bill, a family request, or even opening a banking app can bring up more than numbers. You may feel fear, resentment, embarrassment, or pressure to prove you are doing well.

This guide helps you separate the facts you need to act on from the meanings you may attach to them. It will not tell you what to invest in, how much you should earn, or which debt to pay without knowing your circumstances.

1 Two questions can be true at once

What needs practical attention? And what happens inside me when I try to give it attention? You may need financial assistance, a clearer plan, emotional support, or all three.

Start gently: choose one ordinary money moment to reflect on. You do not have to write your income, bank balance, account numbers, or passwords anywhere in this guide. Keep personal notes private.

Start with the teaching and practical ideas, then use the money-story worksheet. The final page connects you to the podcast and independent resources.

General education for adults, not personal counseling, diagnosis, medical advice, or a treatment plan. Reading or downloading this guide alone does not create a therapist-client relationship. Diana S. Rice is a Florida Licensed Mental Health Counselor (LMHC) sharing these resources as a podcast host and educator. Do not delay or change professional care because of this guide. Seek a qualified professional authorized to practice where you are. Reflections are optional; stop if they become distressing. This guide does not provide individualized financial, investment, tax, or legal advice.

What is my money story?

Money & anxiety | Understand

1 Notice the connection in both directions

Financial pressure can affect mood, sleep, and stress. Mental-health difficulties can also make money tasks harder: a person may avoid opening bills or spend to improve how they feel. Recognizing a pattern creates a place to ask for support; it is not a character judgment. [1]

2 What did I learn before I earned a paycheck?

Conversations on The Holistic Counselor Podcast with Jennifer Schrappe and Dr. Oliver Schnusenberg explore emotional spending and the meanings people attach to money. Use those conversations as invitations to reflect, not proof that a particular childhood event explains your situation.

Consider messages such as "There will never be enough," "Talking about money starts a fight," or "I must provide for everyone." These are examples, not assumptions about your family. Which messages helped you survive? Which deserve a fresh look in your current circumstances?

3 Why am I anxious even when the bills are covered?

That is a worthwhile question to explore, rather than a reason to dismiss yourself as ungrateful. Begin with current facts and the situations that trigger worry. If repeated checking, avoidance, or distress is affecting your life, a qualified mental-health professional can help you investigate the pattern.

4 What if there really is not enough?

Then you deserve practical help, not pressure to think more positively. Identify the immediate need: housing, food, utilities, transportation, childcare, or another obligation. The CFPB offers tools for organizing income, bills, and debt so you can prepare a focused conversation about options. [2]

Faith reflection | optional: What messages about money, success, generosity, or provision have you absorbed? Which encourage responsible care, and which leave you afraid to admit a need? Receiving help is something you can consider without turning your balance into a spiritual score.

One emotional step. One practical step.

Money & anxiety | Put it into practice

1 If you have been avoiding money tasks

Choose a manageable task, such as finding one due date or gathering one statement. If useful, ask a trusted person to sit with you while you do it. You decide what information to share. The goal is enough information for the next decision, not a perfect budget today.

2 If you cannot cover the bills

List deadlines and consequences before choosing an order. Consider housing, income, insurance, and court-ordered obligations. Contact the provider or creditor about available arrangements; options vary and are not guaranteed. A qualified credit or housing counselor can help you consider your situation. [3]

3 If shopping seems to change how you feel

Before one nonessential purchase, notice what you are hoping it will provide: relief, comfort, connection, celebration, or distraction. If it is safe and practical, take a pause before deciding. Essential purchases and urgent needs do not have to become exercises in self-denial.

Example: "I want to buy something after a difficult meeting. I am hoping to feel less inadequate. I can take a short walk or call someone, then decide whether the purchase fits my plans." This is an example to reflect on, not a rule for every purchase.

4 If someone else controls the money

Restricting access to earnings, interfering with work, or using finances to control a partner can be financial abuse. Ordinary budgeting advice may not address that situation. Seek confidential support and consider safety before making changes that could be discovered. [4]

5 Who can help with which part?

A licensed mental-health professional can address distress and patterns affecting your life. A qualified financial or credit counselor can help with the practical money questions within their scope. Verify training, fees, and services; a financial-therapy label alone does not establish a mental-health license.

A useful opening: "I need help with both the practical situation and how overwhelmed I feel. Which part can you help with, and who could help with the other part?"

A money moment, with less judgment

Money & anxiety | Pause and reflect

Use an ordinary example. Skip private numbers and identifying details. These questions are for exploration, not a score, diagnosis, or attempt to reconstruct painful memories.

A money situation that brings up a strong feeling:

What I know for certain about the situation today:

The message or prediction that comes to mind:

What I need emotionally, and one practical action I can take:

Who can help, and when I will contact them:

Your next step may be a phone call, an appointment, a benefits inquiry, or a conversation. A small step can be useful even when the larger problem is still unresolved.

You do not have to solve this alone.

Money & anxiety | Listen and learn

Episode 78 | Jennifer Schrappe, LPCC-S

Emotional spending, money-related patterns, and a parts-work perspective.

Episode 129 | Dr. Oliver Schnusenberg

Financial therapy, scarcity, and childhood messages about money.

1 Sources and practical tools

- [1. NHS Every Mind Matters | Money worries and mental health](#)
- [2. CFPB | Booklets to help talk about money](#)
- [3. CFPB | Prioritizing bills tool](#)
- [4. National Domestic Violence Hotline | What is financial abuse?](#)
- [5. 988 Lifeline | Immediate emotional support](#)

2 Continue with support

[Affordable therapy and support options](#)

[National Domestic Violence Hotline: safety planning](#)

If you need immediate emotional support in the U.S., call or text 988 or visit 988lifeline.org. For immediate danger or a medical emergency, call 911. Outside the U.S., use your local crisis or emergency service.

For U.S. domestic-violence support, call 800-799-SAFE (7233) or visit thehotline.org. If communications are monitored, use a safer device when possible.

Source notes: money and mental-health teaching is supported by the sources above. Examples, faith reflections, and prompts are original educational material. Episode inclusion is not an endorsement of every claim or a guarantee of provider fit. Sources checked October 8, 2026.

For our worldwide audience: the U.S. and U.K. resources cited here describe services and systems in those countries.

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