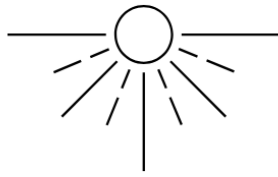


THE HOLISTIC COUNSELOR PODCAST



A LEARNING & REFLECTION GUIDE

Why Does Money Make Me Anxious?

Your money story, emotional patterns, and one
practical next step.

READ / LISTEN / REFLECT

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FROM THE MIC TO THE COMMUNITY

MONEY & ANXIETY

Begin where you are.

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.

Listen alongside this guide

Conversations from The Holistic Counselor Podcast to explore with these pages.

EPISODE 78

Money stories with Jennifer Schrappe

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

[Listen or read the transcript](#)

EPISODE 129

Money beliefs and changing careers with Dr. Oliver Schnusenberg

Financial therapy, scarcity, and childhood messages about money.

[Listen or read the transcript](#)

IN THESE PAGES

Your balance is not your worth. / What is my money story? / One emotional step. One practical step. / A money moment, with less judgment / You do not have to solve this alone.

MONEY & ANXIETY

Your balance is not your worth.

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 offers a starting point for reflection and for conversations with qualified support about your particular financial circumstances.

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.

MONEY & ANXIETY

What is my money story?

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]

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." Your family's messages may be different. Which messages helped you survive? Which deserve a fresh look in your current circumstances?

MONEY & ANXIETY

Make room for what is true today

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.

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]

OPTIONAL FAITH REFLECTION

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 while being honest about your circumstances.

MONEY & ANXIETY

One emotional step. One practical step.

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.

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]

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.

MONEY & ANXIETY

What kind of support would help?

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]

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?"

MONEY & ANXIETY

A money moment, with less judgment

Choose an everyday money moment that feels manageable to consider. There is room here to notice a feeling and plan a practical step without recording balances, account details, or painful memories.

Type in the spaces below, or print and write by hand.

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.

MONEY & ANXIETY

You do not have to solve this alone.

Sources and further reading

Editorial revision: October 13, 2026. The linked authorities provide current rules, services, and evidence.

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](#)

Wherever you are reading from, your culture, language, beliefs, access needs, and daily circumstances belong in the conversation. Professional titles and services vary between countries. Sources and directories identify their own regions; a local health service or professional regulator can explain the options where you live.

ABOUT THIS GUIDE

These guides offer general education for adults. They do not provide personal therapy, diagnosis, medical advice, or a professional relationship with Diana. A qualified professional who can practice where you live can help you apply information to your circumstances. Changes to prescribed care belong in a conversation with your treating professional. For personal financial, tax, investment, or legal decisions, consult a professional qualified in that area.

[Read the full educational disclaimer](#)

[Affordable therapy and support options](#)

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

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FROM THE MIC TO THE COMMUNITY

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at your own pace.

Scan for this guide and its episode links.

theholisticcounselor.com/resources

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IF YOU NEED URGENT SUPPORT

If you need urgent emotional support in the U.S. or its territories, the 988 Suicide & Crisis Lifeline offers phone, text, and chat support. For immediate danger or a medical emergency, use your local emergency number (911 in the U.S.). Elsewhere, contact a crisis service in your country. The podcast and its messages are not monitored for urgent care.

988lifeline.org/chat/

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