

## Coping With Financial or Health Worries

Practical ideas for reducing stress and staying steady through uncertainty

Concerns about money or health can weigh heavily, especially in later life.

Rising costs, medical appointments, or changing circumstances may leave you feeling anxious or powerless.

Worrying won't change every situation, but small, calm actions can help you feel more in control and protect your peace of mind.

- Acknowledge your worries clearly
  - Trying to ignore anxiety often makes it worse. Write down what's troubling you — whether it's bills, medical results, or future care. Seeing your concerns on paper helps you separate what needs action from what just needs reassurance.
- Focus on what you can do today
  - Ask yourself: "What can I realistically manage right now?" That might be calling a helpline, speaking to your GP, or checking a benefit entitlement. Taking one practical step at a time reduces helplessness and restores a sense of control.
- Seek reliable advice and information
  - Don't struggle alone or rely on guesswork. Trusted sources such as Citizens Advice, Age UK, your GP, or financial charities can offer clear guidance about benefits, budgeting, or support schemes. Good information reduces confusion and fear.
- Share your concerns with someone you trust
  - Talking about worries can ease the pressure and help you think more clearly. Confide in a friend, relative, or professional. Most people are relieved to discover they're not alone and that others have faced similar challenges.
- Keep perspective with small grounding habits
  - When worry spirals, pause to breathe slowly and focus on simple sensations — the feel of your chair, sounds around you, or your feet on

the ground. Returning to the present helps quiet the mind when it jumps ahead to “what ifs.”

- Balance planning with rest
  - Practical planning is helpful, but constant thinking isn’t. Set aside a specific time for managing money or health paperwork, then step away and do something relaxing. Boundaries stop worry from taking over your whole day.
- Look after your wellbeing
  - Stress can make health and mood worse. Try to eat regularly, rest, and do gentle movement if you can. Even small acts of self-care — a walk, music, or time in nature — help you feel more resilient.
- Reflection questions
  - Which worries are within my control, and which are not?
  - What small action could make me feel more secure or informed?
  - Who could I talk to for practical or emotional support?
- If anxiety or stress become overwhelming
  - If constant worry disrupts sleep, appetite, or daily life, speak to your GP or a counsellor. Support can help you manage anxious thoughts and cope with uncertainty more calmly.
- You’re not alone
  - Many people struggle with financial or health concerns at times. With clear information, small actions, and the right support, it’s possible to steady your mind, ease pressure, and feel more in control of what lies ahead.



**OlderPeople.co.uk**

**Gentle, confidential counselling support**

Website: [www.olderpeople.co.uk](http://www.olderpeople.co.uk) | Email: [contact@olderpeople.co.uk](mailto:contact@olderpeople.co.uk)