

Employee fact sheet:

Taking control of your finances



Financial stress can affect your sleep, relationships, mental health, concentration and day-to-day decision-making. It can also make it harder to feel calm, focused or in control.

Money concerns can happen for many reasons, including cost-of-living pressure, debt, unexpected expenses, family responsibilities, relationship changes, illness, reduced hours or uncertainty about the future.

What financial stress can feel like

Financial stress can affect people in different ways.

You may notice:

- worrying often about money, bills or debt
- avoiding bank accounts, bills or financial conversations
- difficulty sleeping or switching off
- feeling anxious, ashamed, irritable or overwhelmed
- conflict with a partner, family member or household
- finding it hard to concentrate at work
- delaying important decisions or payments
- feeling like you are falling behind or losing control

Financial stress is common and can feel isolating, but support is available.



Reaching out early makes a real difference. Contact **PeopleSense** to book a confidential appointment with a qualified psychologist.

AU: 1300 307 912

NZ: 0800 425 526

Strategies that may help

Taking small, practical steps can help you feel more informed and reduce some of the pressure.

1. Understand your current situation

List your income, regular expenses, debts and upcoming payments so you can see what needs attention.

2. Prioritise essentials

Focus first on housing, food, utilities, transport, medical needs and other essential commitments.

3. Avoid ignoring bills or debt

If you are struggling to pay, contact providers early. Many organisations have hardship options or payment plans.

4. Set small, realistic goals

Start with one manageable step, such as reviewing subscriptions or setting a spending limit.

5. Talk to someone you trust

Speaking with someone supportive can reduce pressure and help you think through options.

6. Seek practical financial support

A financial counsellor or relevant support service may be able to help you understand your options.

7. Look after your wellbeing

Financial stress can affect mood, sleep and relationships. **PeopleSense by Altius**, your EAP, can help you manage the emotional impact.