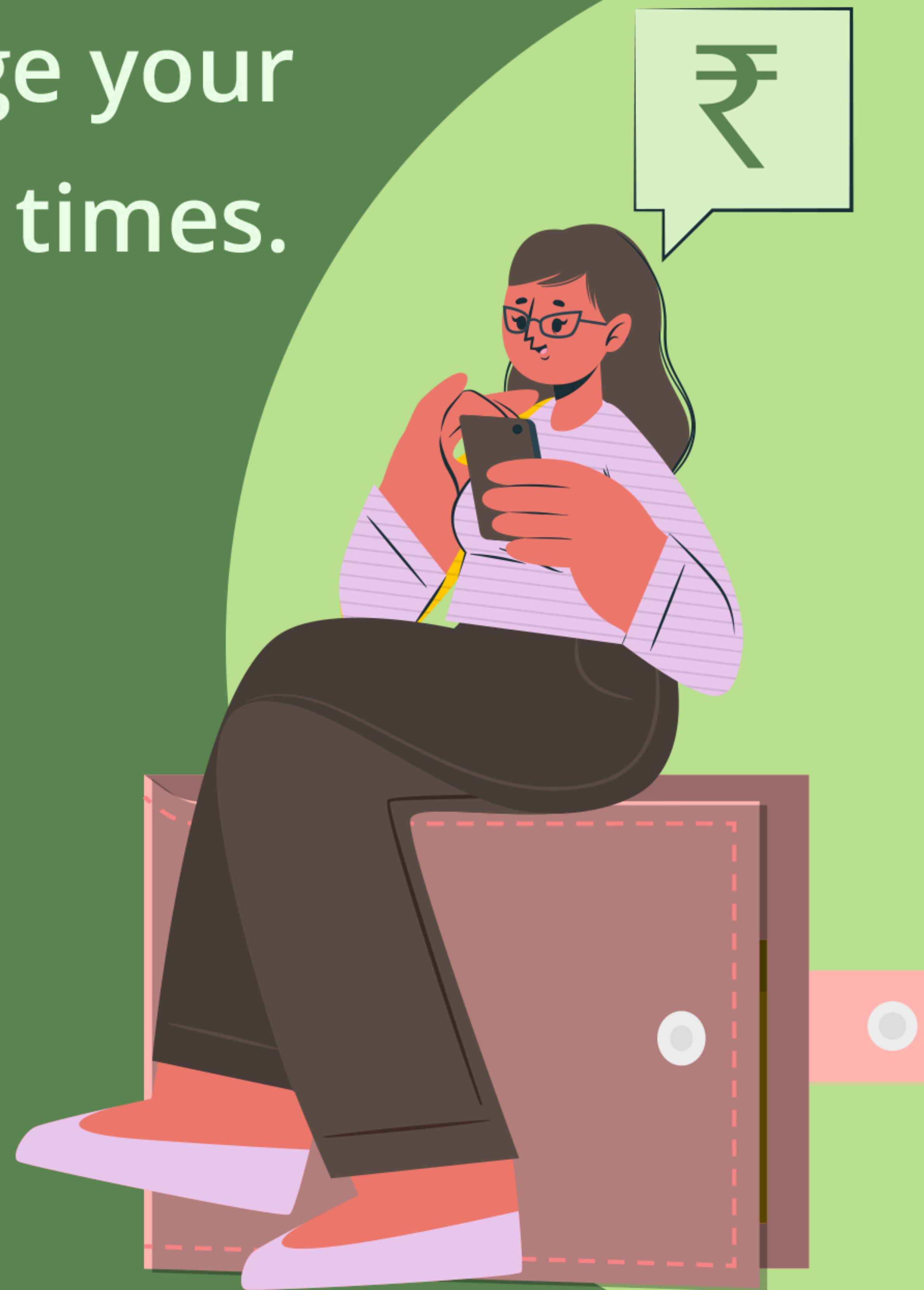


Tackling financial stress:
Simple ways to manage your
finances during trying times.



Take stock of your finances.

Make a list of your biggest money challenges, be it recurring bills or credit card debt.



Review your cash flow.

Track your money — how much is coming in, where you are spending, where you can cut expenses and where it's possible to start saving.



Make a priority list.

Categorise your spending into needs and wants. This will help you identify the pressing needs, cut down on your impulse purchases and identify ways to save on small daily expenses.



Create a budget.

Planning your monthly expenses is a great way to ensure all recurring payments are covered. Budgeting helps you take control, which is necessary to stop feeling overwhelmed.



Start saving.

This might seem impossible but start. Even if it might seem small, it's necessary to build an emergency fund to tackle unexpected expenses.



Get help.

If in dire straits, seek help from trusted sources to manage your expenditure. Be it a financial advisor or close family, getting support will also help you cope with the stress better.



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