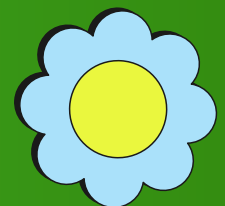
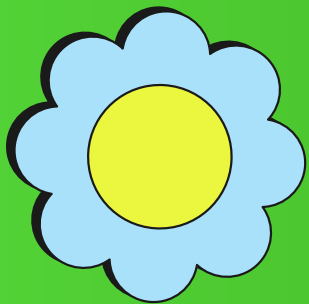


Don't let **insufficient funds**  
rob you off your  
**mental wellbeing**



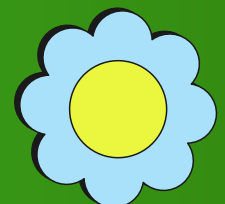
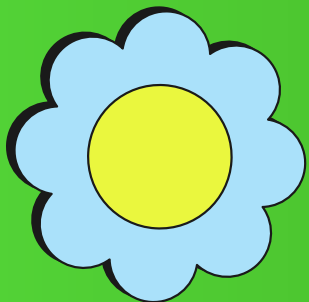
# Effects of money problems on your mental health

- Feelings of anxiety & panic
- Sleep problems
- Feeling lonely or isolated
- Feeling ashamed or guilty for needing support



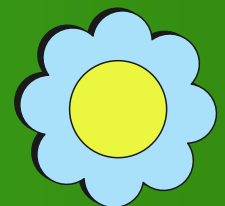
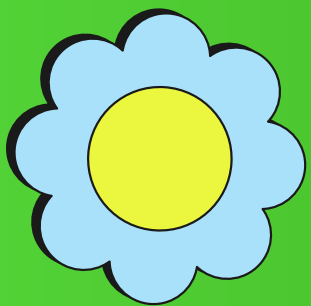
## Reasons you have insufficient funds

- You're spending more than you earn
- You're not saving enough
- You're probably not tracking expenses
- You're not budgeting



# Ways to cope with financial stress

- Reach out to loved ones
- Engage in self-care; meditation and exercise are good starting points
- Understand your debt cycle
- Stop comparing your lifestyle to others
- Speak to a financial advisor



# Stress-proof your finances and find calm amidst a financial storm with Wellbeing on the Web (WoW).



Counsellors



Doctors



Dietitians



Financial advisors



Yoga



Dance



Art



Articles & videos



POSH training



e-pharmacy



Lab tests



Physios



Email support



Newsletters



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Monthly reports