

A Guide to understanding and coping with common mental health issues.

Issues covered in this guide include:

- Warning Signs of a Mental Health Crisis
- Coping With Anxiety
- Coping With Depression
- Coping With Stress
- Coping With Bullying & Cyber-bullying
- Active Listening and how it can help

#### Help And Assistance

If you are concerned about yourself, friends or family get immediate support and information 24/7 by FreeTexting **HELP** to **50015**. Texting 50015 is free of charge from any network and you can text this number even if you have no credit.

For information on Emergency Contacts, National Helplines, Local Support Groups and your nearest Places of Safety visit [www.ineedhelp.ie](http://www.ineedhelp.ie)

Always call 999 if someone is seriously ill or injured, and their life is at risk.

Gardaí / Ambulance / Fire call 999 or 112

#### Youth Suicide Prevention Ireland

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# Coping *with* DEBT



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## DEBT

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If you are worried about money, finances or debt, you are not alone. Rising energy costs and the impact of the coronavirus pandemic have made it harder for a large proportion of the population to get back in control of their money in recent months. Many people have borrowed money from friends or family, have credit card debt, or have taken out large personal loans to help them manage their outgoings. Being in any form of debt or financial difficulty can leave you feeling stressed or anxious about your financial situation. You may therefore often find yourself worrying about how you will cope with your debt.

In this article we will look at how you can cope with debt and the stress it is causing you or a family member.

## How Can I Tell if I Am Stressed About Money?

It is normal to feel stressed if you are facing financial hardship or are in debt. For some people with long Covid, a return to work has not been possible and this has led to severe income losses for many individuals, couples, and families. Those who have not faced ill-health may still have been sorely affected by the pandemic as a result of job losses and long-term furlough. Others may now be unable to work due to taking on a caring responsibility for a loved one.

At a time when many families are still trying to recover financially from the pandemic, the significant increase in energy prices has caused a huge strain.

Stress can cause a wide range of symptoms including the following physical, emotional and behavioural changes.



## Physical signs of stress

- Headaches
- Muscle aches and pains
- Nausea (feeling sick)
- Upset stomach
- Chest pain or feeling your heart racing
- Not being able to sleep or feeling tired all the time

## Behavioural signs of stress

- Being irritable, grumpy, or snapping at others
- Over-eating or under-eating
- Increased alcohol intake
- Smoking more cigarettes
- Avoiding other people or becoming withdrawn.

If you start to notice thoughts or behaviours that are unfamiliar to you, your financial worries or concerns about debt could be to blame.

## Mental signs of stress

- Worrying all the time
- Not being able to concentrate
- Finding it hard to make decisions
- Feeling overwhelmed
- Feeling down, sad or depressed
- Being more forgetful than usual



## How Can I Manage the Stress of Debt?

Managing debt, and managing the stress associated with debt, are two different things. Most people will need to manage both of these aspects to fully alleviate the stress associated with any financial strain. There are several steps you can take to help manage the way you feel.



## Talk to a friend or family member

Managing any form of stress can leave you feel isolated and alone. Sharing how you feel with someone you trust can help to lift a weight from your shoulders. Many of us feel uneasy about talking about money and finances, but being open about your concerns is an important part of starting to manage the stress of debt.

Friends and family may also have suggestions to help you limit or manage any debt, as well as ideas for reducing your outgoings while you try to get back on your feet.

## Talk to a professional

If you do not feel able to speak to someone you know personally, you may find it helpful to confide in a professional who can offer the right support. The Money Advice and Budgeting Service (MABS) offers a free and confidential service for those who are worried about money or debt. They may be able to provide advice on additional benefits or credits that you are entitled to, depending on your individual circumstances.

A professional may advise you to speak to your bank, mortgage lender, landlord, utilities providers and other companies. These establishments may have procedures in place to help those in debt manage their finances before an account goes into arrears.

In addition to speaking to a financial advisor, you may benefit from seeking emotional support from a counsellor or therapist who can help you with the emotional side of coping with debt.

## Don't give up

If you are out of work but physically able to return, maintain a routine of job hunting, updating your CV and applying for jobs online or in person. The more proactive you are, the greater your chances of securing another job. Perseverance may also help you to feel that you are doing something positive to secure a regular income or get yourself back out of debt. This may help to avoid feelings of hopelessness.



## Maintain your daily routine

When you are not working, it can be tempting to reject normal daily routines. However, getting into a pattern of going to bed late, sleeping in and eating unhealthily will be unhelpful long term.

Maintain your usual pattern of day and night, and try to eat nutritious foods. Looking after your physical health will ensure you can better support your emotional health. If your mental wellbeing is cared for, you will feel more able to make financial decisions including those around managing your debt.

Similarly, physical activity is known to improve mental health. This doesn't have to mean going for a run or a long bike ride. However, if you are able to, getting out for a walk every day will help to improve your mood.

## Avoid alcohol

Alcohol can become a crutch for many people who are facing debt. Although it might seem that having a drink is a good way to numb the anxiety or stress you feel, alcohol is a depressant and is likely only to make you feel worse. Alcohol is also another expense that you may prefer to go without.

## Avoid denial

If you are facing debt, it is easy to look backwards instead of forwards, or even to bury your head in the sand. However, getting out of debt will take time and requires you to focus on your current situation. Many people who are facing debt feel ashamed or embarrassed by their situation, but changes in financial security can happen to anyone unexpectedly.

Avoid denial, and instead acknowledge your current financial situation. This will help you to start thinking about the steps you can take to manage your finances moving forwards.



## Learn to budget

Creating a weekly or monthly budget can help you to work out how you can repay your debts. If you have credit cards, store cards, loans or other forms of debt, it can be hard to keep track of what you owe and to whom. Making a list of any money coming into your account, all the regular outgoing payments, and your debts is beneficial for getting a full picture of your finances.



Once you have a list of your outgoings, it may be possible to prioritise the things you love over the things you can do without. For example, expensive TV subscriptions may need to be put on hold for a while, so that you can prioritise paying bills or paying off debt. If you have already cancelled non-essential payments, making a list may still be helpful in creating a weekly budget and helping you work out how to begin managing any debt.

## Get medical help

Stress and anxiety can greatly impact our health. If financial strains or debt are affecting your physical or mental health, you must seek medical advice from your doctor or practice nurse. A medical professional may be able to refer you for counselling or another form of talking therapy. They may also suggest a short course of medication to help reduce the symptoms of anxiety, or if necessary, to help you sleep.

## Final Thoughts

If you are struggling with debt or money worries, it is important to seek advice, support or help as early as possible. Depending on your circumstances, you may prefer to speak to a medical professional for support with your mental health while you cope with debt, family members for emotional support, or financial advice services such as MABS. For help with your mental health, visit the [ineedhelp.ie](https://www.ineedhelp.ie) website.

## My parents are stressed about money. What can I do?

If your parents are worried about money, it can be a stressful time for everyone. It is important to remember that you are not to blame for financial problems within your family.

Although you may not have your own debt, it can be very stressful to be part of a family facing financial difficulties. If you are feeling worried or anxious about money, you can speak to a teacher or another adult about your concerns. There may be steps they can take to put your family in touch with a professional who can help your parents with their finances.

When adults are stressed, their behaviour can appear to change. Some teenagers notice that their parents appear to be angrier or more frustrated than usual, and they may also seem to have less patience. Your parents' behaviour should not negatively impact you, however, and if you have concerns about this then you may feel able to raise this with them. If this conversation would be too difficult, you may feel more comfortable speaking to another trusted adult about your concerns. A teacher or sports coach, for example, may feel more approachable.

If you are worried about how money is affecting your parents, or have a friend or relative who is in debt, it can be a stressful and upsetting time for you, too. It can be helpful to talk about how you are feeling with a counsellor or another trained professional, such as your doctor. The [ineedhelp.ie](https://www.ineedhelp.ie) website offers further information about support services you can access if you need help or advice.



## A family member is in debt. What can I do to help?

Watching someone else struggle with debt can be very upsetting. Whether you are an adult or a teenager, it is often hard to know how to help someone. It is important to remember that you should not be expected to offer financial advice, especially if debt and finances are not something that you are familiar with. Instead, you can offer your friend or family member emotional or practical support to help them start navigating a path out of debt.

Listening to how your relative or friend is feeling is one of the most helpful things you can offer. If someone opens up to you, it may mean that they have started to accept or acknowledge that they have a financial problem. Once they have accepted this, they can start to take control of the situation. Having your support may help them as they begin trying to repay any debt.

If you feel able to, you could make time to sit down with your relative and help them make a list of their income as well as all of their outgoing payments and outstanding debts. Having this information in one place can be helpful for prioritising payments or spending. Suggesting that they contact The Money Advice and Budgeting Service (MABS) for expert advice may also be helpful.

If you notice that a friend or relative is behaving in a manner that is out of character, or that they are becoming withdrawn or seem unwell, you may need to advise them to seek advice from a healthcare professional.

You should not feel obliged to repay someone else's debt, or to offer to lend them the money they need. Helping a relative financially is a personal decision, and if you wish to help someone in this way you may want to seek advice from your own friends or family before doing so.

# Help and Assistance

If you are concerned about yourself, friends or family you should contact your GP or Out of Hours Service immediately.

You can also get immediate support and information 24/7 by

## FreeText HELP to 50015

Texting 50015 is free of charge from any network and you can text this number even if you have no credit. This service is fully confidential and YSPI has no information on mobile numbers that use the FreeText service



For information on:

- Emergency Contacts
- National Helplines
- Local Support Groups
- Directions to your nearest GP or out of hours clinic
- Directions to your nearest safe place or refuge

 [www.ineedhelp.ie](http://www.ineedhelp.ie)

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# About Youth Suicide Prevention Ireland

Youth Suicide Prevention Ireland was founded in 2007 as there were no national charities focusing specifically on the problems and issues of youth suicide and self-harm in Ireland. We now provide a range of services aimed at mental health awareness and suicide prevention amongst teenagers.



We run our “Four Steps to Help” Programme for schools and colleges around Ireland which provides Zoom workshops. We also have a video workshop presented by John Sharpson that any organisation can book through our website at [schools.yspi.ie/video.php](http://schools.yspi.ie/video.php) We provide a wide range of free information including our “Let’s Talk About Mental Health” magazine delivered to schools and organisations as well as the “Coping With” series of mental health guides.

We also operate a **24/7 FreeText Crisis Information Service** and fund a Youth Crisis Counselling Service.

Full details are available at [www.yspi.ie](http://www.yspi.ie)

You can help us save more young lives by donating to our work or by joining a fundraising event.



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