



# Dealing With the Stress of Family Money Troubles

Growing up in a family that has financial struggles can be difficult for a lot of young people. It can impact their mental, physical and emotional health, as well as restricting what they can and can't have.

For some young people, getting a part-time or weekend job alongside their other duties can help distract them from the more difficult times. It can also feel nice to do something to help. However, this is not an option for all young people and often does not make dealing with the difficult emotions easier.

Because family finances involve family, sometimes it can be hard to talk to family about how you feel. That's why we thought it would be useful to put together some advice to help you if your family is struggling financially, and you are finding it hard to see how you can keep going and achieve your dreams.

## 1. Spend time in the community

Joining community groups or youth clubs can be beneficial to your well-being. These organisations often have access to things that you might need like, stationery and technology, or food and drink.

They may also have access to funding to help you and your family, or to people who can help to train you in things you are interested in, or open doors to opportunities for you. You might also make friends with other young people who have access to some of the things you might need.

Being able to access the equipment and tools you need to learn, have fun and look after your body can help take away some of the strain and pressure. It can also help you to build a support network.

## 2. Talk to your peers

In England, we have a saying 'a problem shared is a problem halved'. This means that problems can feel lighter (emotionally) when we share them with others. Sharing worries can help reduce how much they build up inside us. They can also help us feel less alone.

Here at [Kooth](#), we love the idea of [peers supporting each other](#). There are many ways you can do that here in the Kooth community. Check out the articles below to find out more:

[Peer support on Kooth](#)

[Why is peer support so important to Kooth?](#)

[How to: Kooth Magazine](#)

[How to: Kooth Discussion Boards](#)

### 3. Talk to your teachers

Teachers can be another great choice of people to talk to. They can help point you towards further support and can help you apply for opportunities, such as scholarships. They may also be able to link you in with community support and pastoral care.

### 4. Keep the faith

If you or your family have religious or spiritual practices, leaning on these through financial struggles can be helpful. You might want to engage in prayer (on your own or with friends and or family) and ask for strength and guidance, for example.

If you have a place of worship, then you might want to make time in your day to visit it and connect with your god. Remembering and calling on your faith can help you feel emotionally and physically safe during times when you feel like giving up. It can give you the strength to keep going and help you find answers to some of your biggest questions.

If you don't follow any religious or spiritual practices, it can be helpful to try and take some time to focus on any hopes and dreams you might have for the future, or spend some time listening to inspirational talks online.

Thinking about hopes and dreams can be difficult but, it can also be a reminder to keep going.

### 5. Practice meditation

Meditation can help calm your mind when you have a lot of thoughts whizzing around in your head. It can help you take a break from your thoughts and feelings and create a moment of peace.

Meditation can take time to 'master' or get used to, so it is important to be patient with yourself, especially if you have never tried it before. If you would like to learn more about meditation and how to do it, check out our guided meditation [here](#).

### 6. Breathe

Breathing is a powerful tool that helps when things feel overwhelming or stressful. This is because it sends a message to your brain that tells it to help your body to relax. The good thing about breathing is that it can be done anywhere and with anyone.

Practising breathing techniques on a regular basis can help your overall well-being. To check out some breathing techniques, click [here](#).

\*\*If you feel you need support, you can always message our wonderful Kooth staff, or join the chat queue during opening hours (Mon-Fri 12-10pm & Sat-Sun 6-10pm). To contact the team, click [here](#) To find out more about chatting and messaging with the team, click [here](#). \*\*

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