

Normalising the Conversation about Money and Mental Health



Money... it helps to talk but it isn't always easy, whether you are currently feeling stressed about your finances, or are feeling guilty for your financial success. The fact that we all shy away from talking about money means that when we do hit bumps in the road it is much more difficult to deal with. This can be because we are not comfortable discussing it with those closest to us, it affects our ability to perform at work and enjoy every aspect of our lives, and is proven to be one of the leading causes of stress.

So, How Do You Start a Conversation about Money and Mental Health?

We've put together some ideas and questions that can help you when talking to a colleague, or a customer.

Asking questions can give the person space to express how they're feeling and what they're going through, and it will help you to understand their experience better. Try to ask questions that are open and not leading or judgmental.

- Often, the simplest question to start the conversation is: **'How are you feeling? I am here to listen.'**
- Asking open questions like **"How Are You?"** then asking again, **"But, How Are You Really?"** will create a more honest answer.



Sharing your own money experiences (in a way that feels comfortable to you) can create space for people to open up. For example:

- **'I have been feeling worried about paying bills after Christmas expenses. How are you feeling?'**

Asking follow up questions like can help the person to open up and for you to better understand their experience with money.

- **'How does that affect you?'**
- **'What does it feel like?'**

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Here are some further examples of follow up questions and affirmations you could use to further understand how they may be feeling about their current situation:

- 'How are you feeling today, really? Physically and mentally?'
- 'Just checking in, how are you doing?'
- 'Letting you know, you are not alone because I am here to listen.'
- 'Is there anything I can do for you?'
- 'Are there any adjustments to your work that we can plan together that might support you better?'
- 'What is taking up most of your headspace right now?'
- 'How have you been sleeping?'
- 'What did you do today that made you feel good?'
- 'What one thing could you do today that would be good for you?'
- 'What exercise have you done this week?'
- 'When was the last time you had a full meal, and are you drinking enough water?'
- 'How long has this been going on?'
- 'Are there problems outside of work that it may be helpful for me to know about?'
- 'What long-term medical conditions do you have, if any?'
- 'Are you aware of possible support services?'
- 'What ideas do you have about helpful adjustments to your work?'
- 'What coping strategies do you have? How can I help with this?'

Be patient and hear your team member or customer's feelings. This might be the first time they are opening up about how they are feeling. Totally open answers may not be forthcoming the first time you try, but as your team member or customers are reminded of these questions, the more comfortable they may feel.

Make these questions a regular part of your conversation.

Check that your colleague or customer understand what resources are available for financial wellbeing and mental health and how to find them.