



HANDY

GUIDES

MONEY PROBLEMS

AND MENTAL HEALTH



Research shows that **financial worries** and difficulties can have a negative impact on our **mental health and wellbeing**. Issues including redundancy, job insecurity, availability of jobs or hours, debt and other financial difficulties often lead to emotional distress.

Feeling worried, anxious or low when things get tough is a normal response. It is important to recognise when these feelings become more serious or happen more often. It is also true that experiencing poor mental health can make it more difficult to continue to earn and manage your money. This can feel like a **vicious cycle**.

Tips for Improving Mental Wellbeing

- 1 Make time** to meet up with friends and socialise with them. 
- 2 Staying active and eating healthy** can help you to sleep better, reduce stress and help recovery from poor mental health. 
- 3 Don't ignore any bills or debt.** If you are struggling to pay these then get help is available to improve your budget and look at debt options. 
- 4 Try to avoid alcohol,** it won't help deal with any problems or issues and may add to your stress. 
- 5 Try to keep a routine,** even if you don't have to get up for work. 
- 6 If you continue to feel worried, anxious or low after a longer period of time make sure that you get support.** Speaking to your GP or money advice services can help to feel like a weight has been lifted. 

Symptom Debts

Some **symptoms** of Huntington's disease can lead to debt and **financial difficulties** including impulsive purchases, fixating on routines (e.g. daily deliveries), forgetting to make payments or a lack of understanding about how serious financial issues can become.



Ensuring that someone with Huntington's has **financial support and guidance** over their expenditure can help reduce some of these difficulties or prevent them from happening.

There are tools available that can help to manage symptoms that might impact your finances such as:

- **Freezing your bank card**
- **Deleting saved card details from your devices to create a barrier to spending**
- **Blocking sites from your devices**
- **Adding a Notice of Correction to your credit file**
- **Notifying the Vulnerability Registration Service**

Creditors are much more aware of the impacts of debt on mental health now and should be proactive in **helping vulnerable customers** who are experiencing issues with repayments. This can include offering **breathing space** to allow you the time to get advice. It can be good to share with creditors if you are suffering from health problems which are impacting your ability to manage money, or if these difficulties have led to a reduced income such as time off work. There is a specific form for sharing this information that a **healthcare professional** can complete for you called the Debt and Mental Health Evidence form.

The Scottish Huntington's Associations **Financial Wellbeing Service** is available to support those impacted by Huntington's disease who are experiencing financial difficulties and help you to get in touch with creditors.

