How to Audit Your Financial Stressors (Without Shame)

7 MIN READ

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A step-by-step way to identify money stressors, understand what's driving them, and take control calmly and clearly

In a world where nearly everything costs money, some level of financial stress is a normal part of life. Some types of financial stress can be loud and consuming. Moving, a job loss, significant debt, or a big stock market dip. Others can be a quiet hum in the background, like spending more than you wanted or avoiding the bills on the table. If unchecked, your **financial stress** could snowball into something much bigger and affect your mental and physical health. If you tend to bury your head in the sand when it comes to money, you may not even be in tune with what's actually putting financial pressure on you. Here, we provide actionable steps on how to audit your financial stressors in a friendly way, minus the shame and judgment.

Identify Your Financial Stressors

You may have a very clear idea of what your financial stressors are, or you may not. Wherever you fall on the spectrum, begin by naming and identifying these stressors.

"Start with awareness, not a spreadsheet. I ask people to list three moments in the last month when money stress spiked: maybe a market drop, a bonus getting taxed differently than expected, or a fight with their partner about spending," said Dan Pascone, founder and CEO of **Tailored Wealth**.

Knowing exactly what's driving the stress is essential to finding the right solution. Pascone said, "Then we connect each moment to a specific system that's either missing or unclear. Is it cash flow? Too many accounts with no real plan or dashboard? How decisions get made as a family?"

Notice How Your Financial Stressors Make You Feel

Once you know what your financial stressors are, start to notice how they make you feel. Financial stress can lead to depression, anxiety, and even cause inflammation in the body due to stress hormones like cortisol.

Do you tend to ruminate about a particular money issue or avoid it altogether? Do you get frequent headaches, an upset stomach, and **disrupted sleep** because of a financial decision? Financial stressors can impact your behavior, as well as your mental and physical health.

Pascone tells us that financial stress can manifest in several ways, including:

- Waking up in the middle of the night thinking about money
- Checking account balances multiple times a day
- Procrastinating on major financial decisions
- Feeling a tightness in your chest when reviewing investments
- Fighting with your partner about small expenses

Review What You Can Control (and What You Can't)

All financial stressors are not created equal. You're only in control of so many things. Some of the issues causing you stress may not be in your control at all. You can control how much you spend with your budget. But you can't control how much things **cost with inflation**. You can control how much you end up saving and investing. But you can't control interest rates or the direction of the stock market.

Pascone suggests creating two columns on a blank piece of paper with "Control / Influence" on the left side and "Noise / Not Controllable" on the right side. Put your financial stressors in one of the columns. Here's an example based on Pascone's insights.

Though it can be tough, try to avoid worrying about things that are out of your control. Instead, you can double down on your efforts for things that are within your control.

Make a Financial Change

Once you know the financial stressors in your control, you can take action to lower your immediate stress. Maybe that means going for a run or a long walk. It may mean **meditating**, journaling, or lifting weights.

After you feel more regulated, it's key to face the stressors head-on and make a financial change.

"In my experience, most financial stress isn't really about the numbers, it's about avoidance," said Brady Lochte, financial advisor and founder at **Axon Capital Management**. "When something feels unclear or unresolved, the mind usually fills the gaps with worst-case scenarios. What's interesting is how often that stress starts to fade after the very first action is taken to address it, even if it's small."

If you're stressed about a big expense, you might open a new savings account targeted for that specific purchase. If you feel like money is tight, sit down and reassess your

budget. If you're worried about your investments, re-evaluate your risk tolerance and time horizon. That could mean rebalancing your portfolio. If you're worried about things like the ups and downs of the stock market, which are out of your control, look deeper.

"Another helpful distinction is separating stress about the math from stress about what the money represents. Rarely is someone just anxious about a number on a page. More often, it's about security, independence, control, or identity," Lochte noted.

Work with a Professional

Learning how to sit in the discomfort of stress can help you become more resilient. Let the feelings in, and watch the moment pass, without rushing into a decision (and a potential mistake).

"Financial stress often comes with the anxiety of needing to fix the issues right away. When in reality, these issues can't be solved overnight," said Cynthia Campos Delgado, founder and financial advisor at **Campos Wealth Management**.

If you want additional support, you don't have to do it alone either. You can work with a financial therapist or financial advisor.

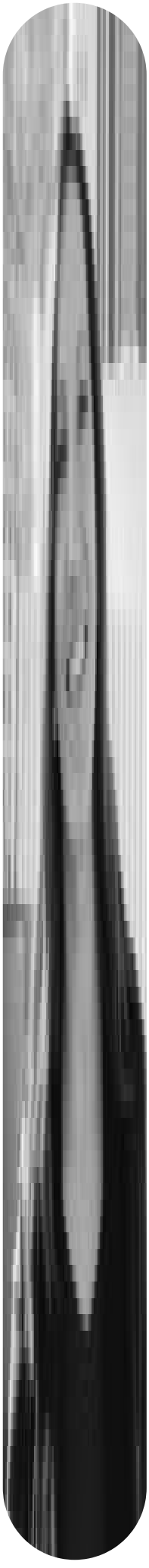
"One way to reduce financial stress is by partnering with an expert. This could be a financial advisor, retirement planner or tax professional. Once you find someone you're comfortable with and trust, it will help you not feel alone when it comes to dealing with your stress. This expert should help you create a budget, free up funds and build a solid cash flow that helps cover your needs. They can also help you explore investment options that can further improve your finances."

Whether you do it on your own or work with someone else, you can recognize your financial stressors and take action to minimize and manage them.

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