

# Money Worries Programme

If you're worried about money, it can affect your mental health. And if you feel down or anxious, you may find it harder to manage your money.

SilverCloud<sup>®</sup> by Amwell<sup>®</sup> is a digital therapy course. It can help you to break this cycle of money and mental health problems by learning new ways of thinking. The **Money Worries** programme will help you to tackle your financial difficulties and feel more positive about the future.



## Knowledge and Understanding

You'll learn about the link between your finances and your mental health. In particular, you'll start to see how your worries can lead to unhelpful ways of coping, such as ignoring bills or not seeking help. Using the tools provided by the programme you can start to reduce the shame many people feel when they are facing financial difficulties.



## Skills and Strategies

You will learn to become more confident and in control when it comes to managing your money. As you move through the programme, you will begin to overcome your fears in small, manageable steps.



## Forging Ahead

At the end of the programme you'll know how to manage your money to reduce the risk of problems in the future. And you'll know how to take steps to ease the impact of financial stress on your mental health.

## Is this programme for me?

This programme can help you if you want to understand and manage the relationship between your money worries and your wellbeing. If you spend a lot of time thinking and worrying about money problems, it will help you to start looking for solutions to your financial situation and feel more positive.

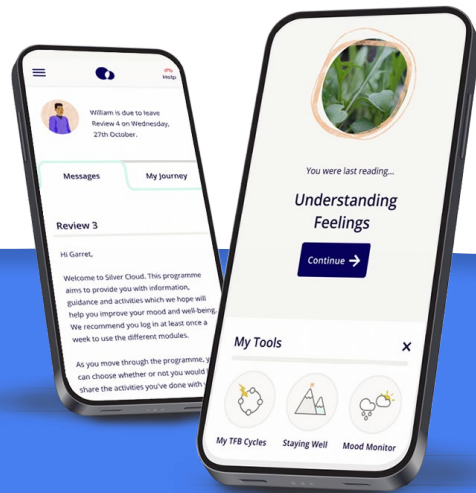
You can access the programme on your phone, computer or tablet wherever and whenever you need it. You can work through at your own pace. For most people it takes about eight weeks.

“I realised with time that worrying didn’t solve my money worries, it just made me even more anxious.”

- Nadia, SilverCloud® user

## Cognitive behaviour therapy

This programme is based on cognitive behaviour therapy, or CBT for short. CBT has been used for many years as an effective way to improve wellbeing. It allows you to become more aware of how you are feeling and teaches you how to make the changes you need to feel better.



## Modules in the *Money Worries* programme:

- The Link Between Money Problems and Mental Health
- Finding New Ways of Coping with Money Problems
- Facing Your Financial Fears
- Managing Worry About Money
- Feeling More Hopeful About Money Problems
- Keeping to a Budget
- Bringing It All Together

## Tools and Activities

The *Money Worries* programme contains many helpful tools and activities including:

- **Personal stories** – Find out how other people experience money worries and how this programme helped them. It can be a comfort to realise you are not alone.
- **Quizzes** – Test your knowledge about money and mental health. Learn the factors that influence them.
- **The money and mental health cycle** – Break the unhelpful cycle of money worries and anxiety.
- **Mindfulness exercises** – Take a moment to slow down and find peace with our relaxation podcasts.
- **Personal journal** - Keeping a journal can help you to clarify your thoughts and feelings about money. It can help you solve problems more effectively.

**You can access this program right away: click here to visit the Lanarkshire Mind Matters sign-up page**

