



Small habits that support financial wellbeing

A woman with long brown hair and glasses is sitting on a grey sofa. She is wearing a white cardigan over a black top and white pants. She is smiling and looking towards the camera. She is holding a small notebook and a pen. The background shows a window with curtains and a lamp.

Financial wellbeing
is about feeling
more in control
— especially when
money feels tight

Financial pressure is something many people are experiencing right now.

Rising living costs, uncertainty, and unexpected expenses can make it hard to feel confident about money — no matter how careful you are.

Financial wellbeing isn't about having “extra” money or doing everything perfectly. It's about understanding where you stand, having options when things pop up, and reducing the stress money can bring into everyday life.

Taking small, achievable steps at your own pace can help you feel steadier over time.

Small habits can put you in control.

When you feel more in control of your finances, it often supports other parts of your wellbeing too. Feeling more comfortable and less stressed can improve your sleep, relationships, focus, and energy.

You don't need a complete overhaul. Even one or two small shifts can help create breathing space and build confidence.

Here are a few small choices you can try to support your financial wellbeing:

Give yourself some breathing room - Having a bit of money set aside can help ease stress when unexpected costs arise. Save a little each week to build a buffer to help you over time. To make this even easier on you, try setting up a regular transfer – whatever amount feels manageable – to a separate account, and let it take care of itself. You'll be surprised how quickly a little can add up to a lot.

Focus on the bigger picture - Instead of worrying about every small spend, look at larger expenses when you have capacity. Reviewing insurance, utilities, phone plans, or interest rates can sometimes unlock savings without changing day-to-day habits.

Be intentional, not restrictive - Enjoyment matters. Rather than cutting out everything you like, think about what's most important to you, and let go of the rest. Feeling deprived often makes money stress worse, not better.

Lighten the load - Check in with your money habits to assess how you can make managing your finances easier on yourself. Automating bills, saving, or repayments where possible can reduce mental load and decision fatigue.

Keep funds for fun Financial wellbeing includes being able to say yes to some things. Setting aside a small, realistic amount for enjoyment can help you spend with confidence instead of guilt.

Talk it through - Money worries can feel heavy when you carry them alone. Talking with a trusted person or a professional can help you feel less overwhelmed and more supported in working out next steps.

Something on your mind?

If you require counselling, coaching or support, our clinicians are here to help. Call, chat or request an appointment online.

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for more
resources?



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