

## Creating a Financial Crisis Plan

**Step 1:** Before beginning your financial crisis plan, it can be helpful to first identify the ways in which your mental health is affected by your current financial issues or stressors. After this, identify the ways in which your finances are affected by your mental health, physical health, addiction/ substance use, and/or treatment issues.

How Financial Issues Affect Me	Never	Rarely	Sometimes	Often
I experience anxiety.				
My sleep is interrupted.				
I feel hopeless.				
I can't purchase needed medication or access services.				
I can't buy the things I want.				
I do without necessities.				
I feel ashamed.				
I worry about my future.				
My relationship with my partner is strained.				
I dread (or avoid) opening mail or answering the phone.				
I feel out of control with my spending.				
I have to work more than I would like just to pay my bills.				
I can't go out with my friends or take a vacation.				
I feel powerless over my finances.				

How My Mental Health, Addiction, Treatment, and/or Physical Health Issues Affect My Finances	Never	Rarely	Sometimes	Often
Important bills don't get paid on time.				
I go on spending sprees.				
I spend money I can't really afford on unnecessary things.				
I avoid opening my mail.				
I have a hard time writing and signing checks.				
I have a hard time using ATMs or debit card machines.				
I let my finances go unchecked.				
I can't physically access my finances.				
I lose important financial documents.				
I stop caring about keeping a budget and start making poor financial choices.				
I sabotage my own financial situation.				

**Step 2:** Once you have identified how your mental health, addiction, substance use, and/or physical health issues impact your finances, you can begin to create a Financial Crisis Plan that will work for your needs.

**My Financial Crisis Plan:**

<b>When I do this (or experience this):</b>	<b>I will do this:</b>
<b>Rather than doing this:</b>	<b>I will do this instead:</b>