

# Feeling stressed and anxious about money?

GET ADVICE!



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AN INVESTMENT IN YOUR FUTURE

# Feeling stressed and anxious about money?

## GET ADVICE!

A new report by Adviser Ratings estimates that just one in seven, or only 14% of Australians receive the benefits of financial advice. Of those, the vast majority (75%) are over 45 years of age. This is despite the fact that one in two people were worried about their finances and one in four had experienced difficulty sleeping because of financial anxiety, according to a recent survey.

A separate survey found that almost ***one in three people were feeling financially stressed*** and that this was having damaging effects on their physical health and their social relationships. The issue is not confined to the “poor” and the problem affects all socio-economic groups and ages. A survey by Newgate Research of more than 1500 people conducted in the second half of 2016 found that financial stress affects workers regardless of income – even one in three of those earning more than \$120,000 a year were worried about their financial situation, the survey found.

### Can financial stress affect your health?

A Clinical psychologist involved in one of the studies, Dr Nicola Gates said, “The psychological burden of stress has a physical effect on the body, with lack of sleep and lowered immunity, (also) people often cope with financial stress in ways that can damage their health and relationships”. She added “financial stress is very prevalent and there's a lot of shame and embarrassment around financial stress and as a result people don't really talk about it,”

### What's the solution to financial stress?

If you're stressed and anxious about your finances, you are not alone, but you don't have to fall into the trap of being embarrassed or ashamed of your situation. There is an obvious solution to this stress and anxiety and that is to seek financial advice. Advisers will often describe themselves as “coaches” or “guides”, Advisers are here to help people define what is important to them and help design a plan of how to go about achieving these goals.

The key is having that financial professional to help. Bouncing ideas off someone who advises for a living makes sense – as does taking advantage of their expert knowledge.

Getting control of your finances is the key to reducing anxiety about your finances. Having the knowledge of what is and is not achievable at the time and using an expert adviser to help put a plan in place to get to where you want to be will give you reassurance that you are in command of your financial situation. This will naturally breed confidence and diminish anxiety about your financial situation. The value of the resulting physical and emotional well-being achieved by getting to this point cannot be underestimated!

### Aren't financial advisers only for the rich?

That's like saying a personal trainer is only for people who are fit!

Investment Zone offers a free initial meeting so we can get to know each other and to see if we can provide value to you. The service we give to our clients offers more than just financial gain – just see our reviews at [www.investmentzone.com.au/reviews](http://www.investmentzone.com.au/reviews)

As Brad, a Platinum rated adviser says, *“A good financial adviser offers so much more than managing your investments. It's not just about the share market and having some sort of special insight into what investment or stock is going to do well in the future. Good advisers work with people to set goals and build plans to achieve these.”*

### What is the next step?

The good news is that there is something you can do about it. Is it time for you to take that first step towards getting control of your finances and achieving the feeling of financial security and overall well-being that comes from having a financial expert in your corner?

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