

The background of the entire image is a light blue-tinted photograph. It shows a white piggy bank in the center-right, with a hand at the top right dropping a coin into its slot. In the foreground, there are several stacks and scattered coins of various denominations, including silver and gold coins. The overall scene is related to budgeting and saving money.

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UNiDAYS

**Mental Health
on a Budget**

Support for your mind -
without breaking the bank.

Why Money and Mental Health Are Connected

Let's be real – financial stress isn't just about what's in your bank account. It affects how you sleep, how you socialise, and how you feel about yourself. At uni, money pressures can creep in from every angle: rent, food, bills, travel, course materials, and all the unspoken costs of just keeping up with student life. It's no wonder that so many students feel overwhelmed.

If you've ever skipped a night out because you couldn't afford it, or sat awake worrying about rent while trying to revise – that's valid stress. It's not about being "bad with money." It's about being a human in a very demanding system. And your emotional response to that pressure matters.

This guide from **Carecoins** offers genuine advice, affordable self-care ideas, and encouragement to help you feel more in control – no matter what's in your wallet.

How Money Stress Can Show Up

Financial pressure isn't always obvious – it can sit quietly in the background and still have a huge impact. If you've noticed your mood shifting or your habits changing, you're not imagining it.



Some common signs include:

- ☞ **Trouble sleeping, especially when payments or deadlines are looming**
- ☞ **Feeling irritable, low, or disconnected**
- ☞ **Avoiding opening emails or checking your balance**
- ☞ **Comparing yourself to others and feeling “behind”**
- ☞ **Withdrawing socially because you can't afford to join in**

These are natural responses to ongoing stress – but they deserve support, not shame.

Taking Back Some Control (Even If It's Just a Little)

Money stress can feel huge – and when it does, the natural instinct is often to avoid it. But even small steps can ease some of the mental load. The goal isn't perfect budgeting or instant solutions – it's giving yourself more clarity and a bit more breathing room.



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Start by getting a clearer picture of what you're working with:

- Track your income and expenses, even if it's just in your Notes app
- Write down the non-negotiables: rent, bills, food, travel
- Look at what's left – it might be tight, but knowing is better than guessing
- Use free budgeting apps like Emma if that's more your style

Even if your budget isn't pretty, the act of facing it is empowering – and that in itself can reduce anxiety.

Asking for Help –
Without the Guilt

Many students carry a quiet sense of shame when they're struggling financially. Maybe you've thought, "I should have budgeted better" or "everyone else seems to be coping." But here's the truth: this system is tough. University life is expensive, and there's no shame in needing support.

You're not being a burden by asking for help – you're being resourceful. Support services exist because this is a common issue, and using them is a smart, self-aware move.

Here's where you can turn if you're feeling the strain:

University financial support teams

For budgeting help, payment plans, and emergency funds

Student unions and advice centres

Often offer one-to-one financial guidance

Personal tutors or wellbeing teams

Especially if finances are affecting your mental health or academic work

Bursary and grant schemes

You might be eligible without realising

Asking for help isn't a weakness –
it's how things change.

Protecting Your Mental Health When Money's Tight

When you're stressed about money, looking after your mental health can feel like a luxury. But actually, it's the foundation that helps you cope. You don't need an expensive routine or a fancy wellness app – just a few grounding things that make life feel a little lighter.

These ideas won't magically fix things – but they can help you feel more in control, more balanced, and more able to cope with everything else. Think of them as tools, not tasks. They don't have to be perfect, they just have to be enough.



Build small daily routines

A little structure can make the chaos feel more manageable. Doing the same simple thing each day – like making a morning tea, taking a short walk, or checking in with your to-do list – gives your brain a sense of stability. Routines also help reduce decision fatigue, which is really common when you're stressed and overwhelmed.



Prioritise your basic needs

When money's tight, it's easy to skip meals, push through exhaustion, or stay up late worrying. But the basics (eating regularly, sleeping enough, drinking water) are what help your brain regulate stress. Think of these as your mental health foundations. When you meet your basic needs, you're giving yourself the capacity to deal with whatever else is going on.

**You don't need to have it all figured out.
You just need to care for yourself in the
moments you can.**



Let yourself rest without guilt

Financial stress can trick you into feeling like you don't "deserve" to rest – like you haven't earned it until you've solved your problems. But you're not a machine. Rest isn't a reward, it's a necessity. Even short breaks, slow mornings, or half an hour to watch a show can help your nervous system recover and stop you from burning out.



Check in with yourself regularly

It's easy to go numb or switch to autopilot when you're overwhelmed. Try asking yourself once a day: "How am I really feeling?" or "What do I need right now?" That could be food, sleep, a conversation, movement, or just a break. When you check in with yourself, you're more likely to notice early warning signs – and do something about them before you crash.

Budget-Friendly Self-Care Ideas That Actually Help

Self-care has been overcomplicated. You don't need to buy fancy candles, attend yoga retreats, or spend anything at all to look after your mind. True self-care is simple, regular, and rooted in meeting your needs – not avoiding them.

Try one or two of the following when things feel too much:

Go for a walk with a playlist or podcast

Movement helps regulate stress hormones like cortisol, and walking gives your brain a break from overthinking. Pairing it with music or a podcast creates a rhythm that can calm racing thoughts and make it feel less like a “task” and more like a reset. You don't need a step goal – just fresh air and a reason to step outside.

Try a free guided meditation or breathing exercise

Even five minutes of deep, intentional breathing can shift your nervous system from “fight or flight” into a calmer, more grounded state. Apps like Insight Timer, YouTube videos, or even silent breathing in a quiet space can help you feel clearer and more in control – especially if your thoughts are spiralling.

Make a comforting low-cost meal

Food affects mood – and when you're stressed or low, warm, filling meals can make a huge difference. Something as simple as pasta with sauce or soup with toast can help stabilise blood sugar and energy levels, and reconnect you with the sense of taking care of yourself. It's not about cooking something fancy – it's about nourishment.



Write things down in a journal or notebook

When your brain feels crowded, journaling helps. Writing down what you're thinking or feeling creates distance between you and your thoughts. It can help you untangle worries, track mood patterns, or just release tension. You don't need to be a "writer" – it's not about perfect sentences, it's about getting things out of your head and onto paper.

Use your uni library creatively

It's not just for coursework! Many university libraries stock books for leisure reading, board games, films, or quiet chill-out zones. Taking time to do something enjoyable – like reading for pleasure or trying a new podcast – can offer a mini mental holiday, especially during stressful periods.

Organise no-spend social time

Social connection is one of the most important protective factors for mental health – but money worries can make it feel like you need to isolate. Instead, try inviting friends over for a movie night, cooking together, going for a walk, or checking out free campus events. These low-pressure hangouts still give you the sense of connection your brain craves.

The goal is to gently remind your brain: you are safe, you are trying, and that's enough.



Where to Get Support

Whatever you're facing — whether it's something overwhelming or just a quiet feeling that something's off — you don't have to go through it alone. Support is there for you, no matter how big or small things might feel. Reaching out doesn't mean you're failing — in fact, it takes a lot of strength to say, "I'm not okay right now." Your mental health matters just as much as your grades, your goals, or anything else you're juggling and you're allowed to put yourself first. There are people ready to listen and help when you're ready.



On Campus:

- 🕒 **University counselling services** (waiting lists can be long — reach out early)
- 🕒 **Student union or welfare officers**
- 🕒 **Personal tutors and academic advisors**
- 🕒 **Peer support groups**

External Resources:

- 🕒 **Student Minds:** studentminds.org.uk
- 🕒 **Mind:** mind.org.uk
- 🕒 **Papyrus:** For suicide prevention in young people papyrus-uk.org
- 🕒 **Samaritans:** Call 116 123 anytime, for free

Self-Help Tools:

- 🕒 **Apps:** Headspace, Calm, MoodTools, Student Health
- 🕒 **AppTogetherall:** A peer support community available to many students
- 🕒 **Podcasts:** “The Mindful Student”
“Happy Place”
- 🕒 **Speak to friends and family**

If you need the extra support...

We know that taking the first step can feel overwhelming — but you don't have to do it alone. Through our partnership with **UNiDAYS**, students can now access personalised, high-quality mental health support at an exclusive discount:

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40% off your first 3 Carecoins –
Covering your initial consultation and first hour of therapy

20% off all future sessions –
Because support should be sustainable

Whether you're struggling with stress, feeling stuck, or just need someone to talk to, our carefully matched therapists are here to help you feel heard, supported, and empowered — every step of the way.

Learn more or book your session now at:

t: **0300 002 0061**

e: **care@carecoins.co.uk**

Because **your wellbeing** is worth investing in — and we're here **when you're ready**.