

TOOLBOX TALK #02

Financial Stress



Financial stress does not always look like missed bills or maxed-out cards. Sometimes it shows up quietly in your day-to-day life long before things get serious. Maybe it is that tight feeling in your chest when you check your bank account. Maybe it is snapping at your partner over something small. Maybe it is waking up in the middle of the night thinking about the mortgage, child support, or credit card balances.

For many tradespeople, financial stress is tied to things they cannot control, like seasonal work, layoffs, slow periods, travel costs, medical bills, or not enough hours. When money feels tight, it affects your sleep, your mood, your relationships, your patience, and even your confidence at work.

Most people do not realize how much money stress is weighing them down until it starts affecting their health or their home life. Recognizing the early signs is the first step toward taking control back. This Toolbox Talk breaks down why financial stress hits so hard and how you can take small, realistic steps to lighten the load.

Why Financial Stress Feels So Overwhelming

Money is tied to basic needs; food, housing, transportation, and caring for you and your family. It is also tied to stability and security. So when money gets tight, your mind naturally switches into “survival mode.” You might find yourself worrying more, feeling tense, or having a harder time relaxing, even when nothing is going wrong at that moment.

It is easy to blame yourself, but financial stress is not a sign that you are irresponsible or not working hard enough. Life is expensive. Costs rise. Work slows down. Emergencies happen. Anyone can find themselves struggling with money.

How Financial Stress Shows Up in Your Life

Money stress affects more than your wallet. It affects your mind, your body, and your relationships. You might notice:

- Trouble sleeping or falling asleep with money on your mind
- Feeling more irritable or frustrated than usual
- Arguing more with your partner
- Avoiding bills or ignoring mail because it feels overwhelming
- Working every hour you can even when your body is worn down
- Feeling embarrassed, anxious, or like you’re falling behind

These reactions are normal. They are signs that the stress is becoming too much to carry alone. Financial stress is incredibly common, especially in an industry with unpredictable hours and high demands. By understanding how it affects you, taking small steps to manage the pressure, and reaching out when you need support, you can protect your mental health and regain a sense of stability.

GROUP DISCUSSION:

1. What is one financial habit, big or small, that has helped you feel more in control?
2. Why do you think money stress is so hard to talk about, even though most people deal with it?

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Healthy Ways to Manage Financial Stress

Financial Stress does not go away overnight, but small, steady habits can make a huge difference in how overwhelmed you feel. Think of these tools like tightening up loose ends; one small adjustment at a time makes your situation feel more manageable.

1. **Create a simple budget:** A budget is not about restricting yourself, it is about clarity. Knowing what is coming in and what is going out takes away the “unknown,” which is often the biggest source of anxiety. Even a rough budget helps you feel more in control.
2. **Track Your Spending for One Week:** Most people do not realize where their small daily spending goes (coffee, snacks, fast food, online shopping, etc.) This is about awareness. Once you see patterns, you can adjust what matters most to you.
3. **Automate small savings:** Even \$10-\$20 a paycheck adds up over time, and having a small cushion reduces panic when the unexpected happens. Set up an automatic transfer so you do not have to think about it. This makes saving feel effortless, and you will thank yourself later.
4. **Plan for slow seasons when possible:** Tradespeople know the ups and downs all too well. If winter slowdowns or job gaps are a regular part of your year, planning ahead (even a little) can take a major load off. Set aside a small amount during busy season, cut one or two non-essential expenses temporarily, or stock up on essentials when you are having a good month. It does not have to be perfect, just intentional.
5. **Talk openly with your partner or household:** Money stress grows fast when you are carrying it alone. Open, honest conversations help everyone understand what is happening and what the plan is. Just getting on the same page can calm a lot of tension.
6. **Prioritize bills instead of trying to pay everything at once:** When money is tight, everything feels urgent. But not everything has the same consequences. List your bills, mark which ones are essential, and pay in order of urgency. This helps prevent late fees and keeps you from feeling scattered.
7. **Give yourself permission to say “not this month”:** Life is expensive. There is no shame in telling yourself or others “I can’t do that right now,” and that is ok. This is responsible decision-making.

You cannot control work slowdowns or surprise expenses. You can control your habits, your planning, and how you support your own mental well-being. Taking control where you can helps reduce stress in areas you cannot control.

AVAILABLE RESOURCES

- **988 Lifeline:** Available 24/7 for anyone feeling overwhelmed, in crisis, or needing someone to talk to. You do not have to be in a major crisis to call.
- **TEAM & Ulliance (EAP Services):** Offers free, confidential support for financial counseling, stress management, mental health, debt concerns, and more. They can help you create a plan and connect you with trained professionals.
- **Your Union Representative:** A trusted point of contact who can help guide you through available resources, benefits, or next steps if finances are affecting your ability to work or your emotional well-being.