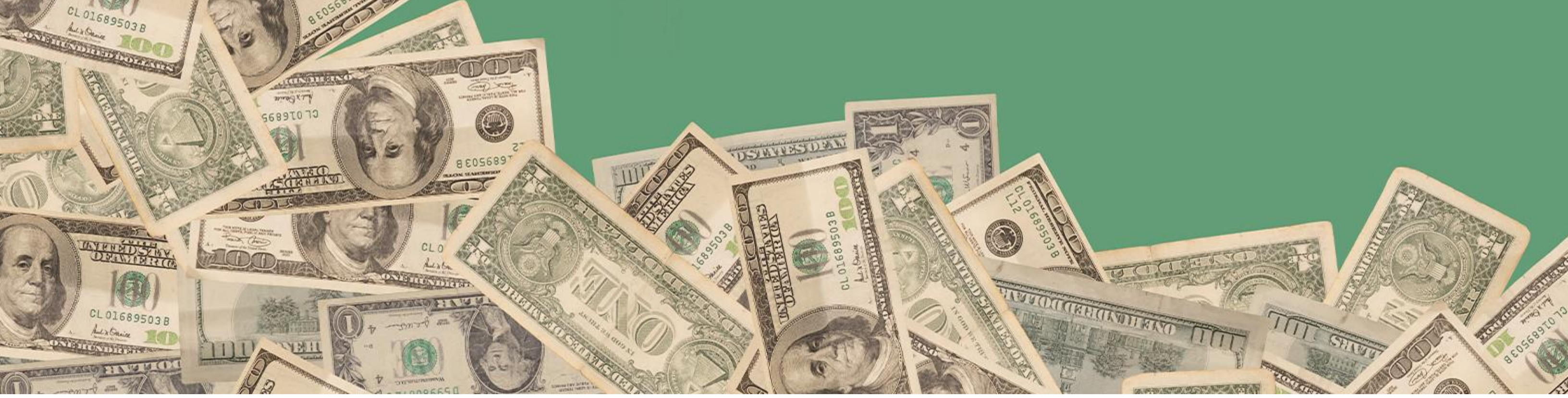

Money and Mental Health During Volatile Markets

Money and mental health are closely linked. Market swings and constant headlines can create stress, even when your personal situation is stable.

You cannot eliminate uncertainty. But you can build routines that reduce its impact.

Set Information Boundaries

Markets react in real time. Human nervous systems are not built for constant monitoring.

Choose a defined review window — weekly or twice monthly. Outside that window, step away. This is not avoidance. It is discipline.

Review Spending with Intention

Once a month, review spending through the lens of your values.

Ask:

- Does this reflect what matters most to me?
- What patterns feel misaligned?
- What small adjustment can I make next month?

Small, steady adjustments build control and reduce anxiety.

Anchor to a Written Plan

A documented financial plan provides context when volatility rises. If your goals and time horizon have not changed, short-term market movement may not require action.

Automatic investing and dollar-cost averaging remove the need for repeated emotional decisions. Consistency often matters more than reaction. Always remember investing involves risk, including the potential loss of principal. Dollar-cost averaging does not assure a profit or protect against loss in declining markets.

Manage Account Review Frequency

Some people check balances too often. Others avoid them entirely. Neither extreme helps.

Set a cadence that keeps you informed but not overwhelmed. Focus on multi-year progress — savings rates, debt reduction, net worth trends — rather than daily valuation changes.

Protect Emotional Resilience

Sleep, movement, and connection matter. If financial anxiety becomes persistent or intense, seeking support from a qualified mental health professional can be appropriate.

There is strength in addressing stress dire