



मनस् - CENTER FOR MENTAL WELLNESS & COUNSELLING

# Is Financial Stress Affecting My Mental Health?

10 questions about money anxiety and its psychological impact

**Dr. Priya Dubey Sharma**

Founder & Consulting Psychologist

Applied, Organizational & Behavioural Psychologist | PhD | 18+ Years Experience



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Dr. Priya Dubey Sharma is an Applied, Organizational & Behavioural Psychologist with a PhD in Psychology and over 18 years of experience. As the Founder of Manas – Center for Mental Wellness & Counselling, she has guided thousands of individuals through anxiety, depression, relationship challenges, and life transitions.

Her approach combines evidence-based techniques with deep cultural understanding of the Indian lived experience.

“ Understanding yourself is the most courageous thing you can do. Simply pausing to ask how you are, and actually answering honestly, is an act of profound self-respect.

### THE STORY

#### Manas was not built in a boardroom.

It was built in a home, watching a father heal people for forty years. Dr. Rangnath Dubey – DHB, MBHCS, AVR – spent four decades believing that no ailment is ever purely physical. Every patient carried a story, and he always made time for that story.



Dr. Rangnath Dubey  
DHB · MBHCS · AVR

“I didn't decide to become a psychologist. I realised, quite late, that I had always been one – I just needed the training to do it properly.”

**18+**

Years of practice

**5,000+**

Lives touched

**5**

Intl memberships

**UN · SBI**

Institutional roles



## Is Financial Stress Affecting My Mental Health?

This screener helps you understand how much financial worries are impacting your well-being. Answer honestly to get a clearer picture.

### Assessment Questions

Answer yes or no to each question. Focus on your experience over the past 2 weeks.

- Do you frequently worry about not having enough money to cover your expenses?
- Does financial anxiety ever keep you awake at night?
- Have money-related discussions ever led to arguments with your partner or family?
- Do you feel ashamed or embarrassed about your current financial situation?
- Do you often compare your financial status or lifestyle to that of your friends or relatives?
- Do you tend to avoid opening bills or checking your bank account statements?
- Have you experienced physical symptoms like headaches or stomach issues that you associate with money worries?
- Does your financial situation ever affect how you feel about yourself or your self-worth?
- Do you find yourself restricting essential purchases or activities due to fear of cost?
- Do you experience moments of financial confidence or feel a sense of stability regarding your finances?

**Score:** Count the number of 'Yes' answers to questions 1 through 9. Question 10 is scored as 'No' = 1 point, 'Yes' = 0 points. Then sum the total points.



## Your Results

Find your score range below. Remember — this is a starting point, not a diagnosis.

### SCORE: 0-3

#### Financially Calm

Your financial situation seems to be well-managed and is not causing significant distress. You are likely experiencing a healthy balance between your financial life and mental well-being.

### SCORE: 4-6

#### Mild Money Anxiety

You might be experiencing some level of worry about finances. These feelings are generally manageable but could benefit from some attention to prevent them from growing.

### SCORE: 7-8

#### Moderate Financial Stress

Financial matters appear to be causing a notable amount of stress. It's a good time to explore strategies for managing these pressures and their impact on your peace of mind.

### SCORE: 9-10

#### Severe Financial Anxiety

Your financial worries seem to be significantly impacting your mental health. Please consider seeking support from a financial advisor or a mental wellness professional to navigate these challenges.

**Whatever your score: You took the time to check in with yourself. That takes courage.**

### DR. PRIYA'S TIP

It's natural to feel concerned about finances, especially with family obligations and EMI pressures. Focus on one manageable step at a time, and remember that seeking guidance is a sign of strength, not weakness.

[Book a Session with Dr. Priya](#)



## Personal Reflection

Take a few minutes. Write whatever comes to mind.

1. Which question resonated with you the most, and why?

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2. What is one small step you can take this week to address a financial concern?

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3. How can you cultivate more moments of financial confidence or stability?

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How are you feeling right now? Circle one:



Very difficult



A bit low



Okay



Feeling good



Very well

## Continue Your Journey

Recommended resources based on your results:

1

### Budgeting for Beginners

Learn simple steps to manage your income and expenses effectively.

₹199

2

### Mindful Spending Habits

Develop a healthier relationship with money and reduce impulsive purchases.

₹99

3

### Navigating Financial Stress

Practical strategies to cope with money worries and improve your outlook.

₹199

### TAKE A FULL ASSESSMENT

For a comprehensive, clinically validated evaluation, take the full assessment — plus 270+ validated tools — at [manas365.com/assessments](https://manas365.com/assessments)



### Audio Companion

Scan for a free 3-minute guided breathing exercise with Dr. Priya's voice.



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**"Thank you for taking this first step. Whether your score was low or high, knowing where you stand is where all real change begins."**

– Dr. Priya Dubey Sharma

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**Disclaimer:** This resource has been prepared by Dr. Priya Dubey Sharma – Founder & Consulting Psychologist (Applied, Organizational & Behavioural Psychologist, PhD, 18+ years), Manas – Center for Mental Wellness & Counselling. This is a wellness education and self-help resource for educational purposes only. It does not constitute a clinical diagnosis, clinical assessment, or treatment recommendation for any mental health condition, and has no relevance or admissibility in any court of law, legal proceeding, or official dispute resolution process. It is not a substitute for professional psychological, medical, or legal advice. For personalised support, reach out to the Manas Team for guidance, or consult a qualified Psychiatrist or licensed mental health professional. © 2026 Manas – Center for Mental Wellness & Counselling. All rights reserved. For queries: [priya@manas365.com](mailto:priya@manas365.com) | +91 99818 13224