

# Physical & Mental Health

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## Managing Financial Stress

### Additional Resources

#### Online

- *12 Free Budget Templates to Get Your Money Under Control.*  
<https://millennialmoneyman.com/budget-templates/>
- *How to Write a Hardship Letter – The Ultimate Guide.*  
<https://credit.org/2018/01/05/writing-a-good-hardship-letter/>
- *Department of Housing and Urban Development Tenets Rights by State.*  
[https://www.hud.gov/topics/rental\\_assistance/tenantrights](https://www.hud.gov/topics/rental_assistance/tenantrights)
- *How to Find the Best Credit Card.* [https://files.consumerfinance.gov/f/documents/cfpb\\_adult-fin-ed\\_how-to-find-the-best-credit-card.pdf](https://files.consumerfinance.gov/f/documents/cfpb_adult-fin-ed_how-to-find-the-best-credit-card.pdf)
- *Mutual Aid Network.* <https://www.mutualaidhub.org/>

#### Budgeting Apps

##### Mint

- About: This budgeting management tool syncs with user accounts to track spending.
- Cost: Free.

Mint has been the gold standard for budgeting tools for some time, and the app takes the top spot here for a few reasons: It automatically updates and categorizes transactions, creating a picture of spending in real-time. Users can add their own categories, track bills, split transactions, and set budgets that alert them when they're exceeding their maximum spending threshold. The service also provides free credit scores and credit score monitoring.

##### PocketGuard

- About: PocketGuard gives users a snapshot of how much they can spend at any given moment.
- Cost: Free.

PocketGuard boils budgeting down to the only thing many users want to know: how much they have for spending. It crunches the numbers to show how much money is available after accounting for bills, spending and savings goal contributions. All users can view how much money is left “in my pocket” for the day, week or month. Those who want to dial down farther can track certain categories of spending — like groceries, clothing, or eating out.

### **Goodbudget**

- **About:** Goodbudget users allocate their money toward specific spending categories.
- **Cost:** Free for a basic account; \$6 per month or \$50 manually for the Plus version.

Goodbudget is based on the envelope system, in which you portion out your monthly income toward specific spending categories. The app allows multiple devices to access the same account, so partners and family members can share a budget. Unlike other apps, Goodbudget doesn't have you sync bank accounts. You manually add account balances (that you can pull from your bank's website), as well as cash amounts and debts. With accounts and income entered, you assign money toward spending categories, known as envelopes. The free version allows one account, two devices, and limited envelopes. The Plus version, which is \$6 per month or \$50 annually, offers unlimited envelopes and accounts, up to five devices, and other perks.

## Mindfulness Apps

### **Mindfulness Daily**

Mindfulness Daily is an iOS and Android app available for free (although there are extended practices available for purchase). It aims to help you establish a daily mindfulness practice by urging you to practice mindfulness for a few minutes in the morning, a few minutes in the middle of the day, and a few minutes at night.

It also tracks how many days in a row you have stuck to your mindfulness routine. The Mindfulness Daily app is a great solution for someone who wants to begin practicing mindfulness but does not know where to start since it offers a structured guided routine to stick to. This app is enjoyed by thousands and has a 4.7 average rating based on nearly 8,000 reviews on the Apple app store.

### **Headspace**

The Headspace app is an iOS and Android app that includes hundreds of themed meditation sessions designed to help you distress, rid yourself of anxiety, improve your focus, and even get to sleep (or get back to sleep) quicker which guides you through daily meditation 10 minutes at a time.

Headspace aims to be your mindfulness “personal trainer” in helping you establish a daily meditation practice. It is arguably the most popular meditation app, with a 4.9 rating in the app store based on over 600,000 reviews. It is also backed by several scientific studies, making this app a good bet.

Headspace offers some of their basic content for free, as well as offering a free trial; however, after the first two weeks, you will automatically be enrolled in the annual plan. You also have the option to pay on a monthly basis if the year plan is too big of a commitment for you, although you only get one free week with that plan. While the fact that you eventually have to pay for a subscription might turn some people off, you have nothing to lose by trying it for free.

### **Calm**

Calm is a free iOS and Android app that offers guided mindfulness meditation and touts itself as “the #1 app for meditation and sleep.” It’s free to download, although the free content is limited. The app initially offers a “7 Days of Calm” course which introduces you to mindfulness meditation, as well as some guided and unguided meditation sessions.

You can subscribe to Calm to unlock all the content (more multi-day courses, a “Daily Calm” course, and many, many more guided meditations) for either a monthly, annual, or lifetime subscription. Calm is a good solution for people who want multi-day courses they can follow rather than less-organized individual sessions. Calm is another good option with tons of positive reviews; over 700,000 reviewers have given it an average rating of 4.8.

### Workout Apps

#### **Nike Training Club**

If you want to experience a variety of workout options, Nike Training Club comes with 356. The best part? More than 185 of them are indeed free and they feature virtual guidance from Nike Master Trainers. It might seem intimidating at first, but the more workouts you log, the app will track your progress and achievements, and will recommend more personalized picks. Available on iOS and Android; offers in-app purchases.

#### **FitOn**

Who said you need to drop serious \$\$\$ for a personal trainer? When you download FitOn you'll enter your goals (number of workouts you'd like to complete, what's your ideal time spent, target areas, etc.), and it will create a personal schedule of classes just for you. Now, if you want to browse and see what else this app offers, you can search for workouts by intensity or time length and add them to your current schedule. Available on iOS and Android.

### **Map My Fitness by Under Armour**

If you already have your go-to workouts but simply want an app to track your activity of choice, Map My Fitness has you covered. Whether it's dog walking, yoga, cardio, or total body, simply select your workout and it will track your duration, distance, calories, and more. Available on iOS and Android; offers in-app purchases.

### **7 Minute Workout**

Don't be fooled by the name of this app. Yes, its 7-minute workouts are a perfect way to ease your body into working out, but keep in mind that they're designed to do the most in the shortest time possible. Available on iOS and Android; offers in-app purchases