



Your Employee Assistance Program



Are your finances stressing you out?

Financial health is vital to overall well-being. While short-term stress can build resilience, chronic stress and worrying about money can lead to serious conditions like heart disease, diabetes, depression and anxiety.

Key strategies to help your financial wellness:

- **Manage stress:** Exercise, eat well, sleep, relax, and connect with others. These habits cost little and improve health.
- **Understand your money mindset:** Emotions around money affect behavior. Identify patterns and triggers to make informed choices, and recognize those patterns in other family members.
- **Do the math:** Track income and all expenses for a month or two. Create a realistic budget, cut nonessentials, and explore ways to reduce costs or increase income.
- **Make tough choices:** Living within your means may require lifestyle adjustments.
- **Prepare for emergencies:** Aim to save at least 3 months of essential expenses.
- **Stay positive:** Financial recovery takes time. Set achievable goals and follow a plan.
- **Consider mental health:** Financial stress and mental illness are linked. Seek help from health care providers or visit Mass4YOU for online financial resources or to speak with a counselor.

The cost of gambling addiction

The increasing popularity and availability of online gambling may have led to financial stress to someone you know or a loved one. Due to the addictive nature of psychological strategies like visual and auditory stimulation, and surprise rewards, individuals can become increasingly preoccupied with gambling. And the anonymity of online platforms can worsen the problem, leading to physical, emotional and financial stress.

Support is always within reach

If you are feeling anxious about a financial situation, little decisions or problems can quickly add up and affect your health and relationships. Mass4YOU can provide self-guided financial tools and live support.

Explore resources

Mass4YOU can offer resources to help support you or someone who is facing gambling addiction, or looking for ways to enhance their financial well-being.



Call

[1-844-263-1982](tel:1-844-263-1982)



Visit

[supportfinder.
optum.com/mass4you](https://supportfinder.optum.com/mass4you)



Get the

**Support Finder
progressive web app**
Open mobile browser and
type [supportfinder.optum.
com/mass4you](https://supportfinder.optum.com/mass4you)
to get started



Your Employee Assistance Program

Sources

WHO, APA, HelpGuide, Mayo Clinic, Mind.org, NAMI, PLOS One, Reserve Bank of Australia, World Bank Group.

This program should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. This program is not a substitute for a doctor's or professional's care. Consult with your clinician for specific health care needs, treatment or medication. Due to the potential for a conflict of interest, legal consultation will not be provided on issues that may involve legal action against Optum or its affiliates, or any entity through which the caller is receiving



these services directly or indirectly (e.g., employer or health plan). This program and its components may not be available in all states or for all group sizes and are subject to change. Coverage exclusions and limitations may apply.

Apple, the Apple logo, Apple Pay, Apple Watch, iPad, iPhone, iTunes, Mac, Safari and Touch ID are trademarks of Apple Inc., registered in the U.S. and other countries. iPad Pro is a trademark of Apple Inc. Android, Google Play and the Google Play logo are trademarks of Google LLC. Data rates may apply.

© 2026 Optum, Inc. All rights reserved. WF20234658 353544-122025 OHC