

CHOICES

Vancouver Island Counselling
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Finding Joy Without Financial Burden

You're Not Alone — Financial Stress Is Real and Common

Across Canada, many individuals and families are feeling significant financial pressure. Rising housing costs, groceries, fuel, interest rates, and everyday necessities have left many people worrying about how to make ends meet. Even those who have long felt financially steady may now be experiencing uncertainty.

It's important to remember:

Feeling stressed about money is not a personal failure — it's a natural response to a challenging economic environment and support is available.



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How Financial Stress Affects Our Well-Being

Money is closely tied to safety, stability, and identity. So, when finances feel fragile, our mental health can be deeply impacted. Many Canadians report experiencing:

- Difficulty sleeping or relaxing
- Anxiety when checking bank accounts or paying bills
- Irritability or relationship tension
- Shame around asking for help or discussing finances
- Feeling overwhelmed by the future

These feelings can affect daily life and relationships, making challenges feel heavier than they already are.

When stress is tied to survival or responsibility, it deserves care — not judgment.



305 - 394 Duncan St
Duncan, BC V9L 3W4

Vancouver Island Counselling

Duncan: 250 746 6900

Nanaimo: 250 754 8222

Port Alberni: 250 723 7001

Victoria / Gulf Islands / Lower Mainland

1 877 746 6911

Emotional Impact: Why It Feels So Heavy

Financial stress often triggers emotions like shame, guilt, or fear — emotions that thrive in silence. Many people avoid talking about their struggles because they worry about stigma or being seen as irresponsible.

*But financial pressure is **not** a reflection of your worth, intelligence, or capability. Our lives are more complex than that.*

Counselling can help unpack these difficult feelings, offering coping strategies and emotional relief during stressful times.

Extra Stress with the Holidays Around the Corner?

As the holidays approach, many of us face an added layer of financial pressure. Gift buying, special meals, social outings, travel, decorations and hosting—*it all adds up*. If finances are already tight, the holiday season can feel like an especially heavy burden.

Here are some ways to navigate these pressures with lower cost/free gift & activity ideas:

- **Offer your time:** Create a “coupon” for babysitting, pet-walking, cooking a meal, or helping around the house.
- **Make something handmade:** Baked goods, a photo collage, or a memory jar are thoughtful and budget-friendly.
- **Go for experiences:** A walk in a local park, a movie-night at home, or a pot-luck gathering can be meaningful without high cost.
- **Community events:** Many cities like Victoria, Duncan and Nanaimo have free or low-cost holiday concerts, craft fairs, tree-lighting ceremonies, or skating-events. Checking local community centres can uncover great options.
- **Regift or recycle thoughtfully:** Sometimes a gently used book, piece of art, or even a plant you've nurtured can make a beautiful, personal gift.

By shifting focus away from “buying more” and toward “giving meaning,” you'll likely feel less stress — and more holiday joy.

Strengthening Your Sense of Control

While we can't always change the economic climate, we can build tools to lessen the emotional weight. Supportive strategies may include:

- Setting small, realistic financial priorities — especially during the holidays
- Exploring local community resources and financial supports
- Practicing self-compassion around mistakes or setbacks
- Reducing isolation by talking openly with trusted people
- Breaking large challenges into manageable steps

Sometimes the first step toward relief is simply acknowledging the stress — and that you deserve help navigating it.



You Don't Have to Manage This Alone

Counselling provides a confidential space to:

- Process fears or frustrations
- Strengthen coping skills
- Reduce stress-related conflict in relationships
- Rebuild confidence and hope
- Feel emotionally grounded in uncertainty

We can also help you explore supportive community services or programs that may ease financial strain.

Asking for support shows strength. It means you're taking steps to protect your well-being — even in a tough moment.

Where to Go for Help on Vancouver Island (Duncan & Nanaimo Areas)

Here are several trusted local resources if you are experiencing financial stress:

- **Credit Counselling Society – Nanaimo Office**
 - Address: Suite 203, 335 Wesley Street, Nanaimo, BC V9R 2T5.
 - Phone: 250-741-8558 or toll-free 1-888-527-8999.
 - Services: Free, confidential credit and debt counselling; budget planning; help exploring debt relief options such as debt management plans.
- **Sands & Associates – Duncan Office**
 - Address: 103-255 Ingram Street, Duncan, BC V9L 1P3.
 - Phone: 236-800-3085.
 - Services: Licensed insolvency trustees, free initial consultation about debt relief options (consumer proposals, bankruptcy, debt consolidation).
- **4Pillars Debt Duncan – Duncan Office**
 - Address: 55 Canada Ave #202a, Duncan, BC V9L 1M4.
 - Phone: (250) 856-0365.
 - Services: Offers debt reduction and consolidation, credit rebuilding, and a debt restructuring plan. They emphasize helping clients reduce debt and rebuild financial stability.
- **Dial 2-1-1:** A quick way to access referrals and information about free or low-cost services throughout BC, including financial help.

“You can't control everything, but you can take one small action – and that's where peace begins.”

– Unknown



Moving Forward, One Step at a Time

Your financial situation may feel uncertain—but you are not powerless. With emotion-aware support and practical strategies, you can move through this season with more peace, clarity and control.

You are doing the best you can with the resources you have and there is no shame in seeking support. Every small step counts, and every bit of progress matters. You deserve stability, hope, and peace of mind.

At Vancouver Island Counselling we are happy to help you navigate life's challenges. Contact one of the numbers below and book an appointment through your company EFAP benefits.

- **Duncan:** 250-746-6900
- **Nanaimo:** 250-754-8222
- **Port Alberni:** 250-723-7001
- **Victoria/Gulf Islands/Lower Mainland:** 1-877-746-6911



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