



# Mental Health Habit Builder

Exercises to Alleviate Financial Stress  
Tools to Build Financial Resilience  
Mindfulness Techniques to Stay Mentally Healthy



in collaboration with other NGOs



# Understanding Mental Health & Financial Stress



The relationship between mental health and finances is a **sybiotic** one.

Financial stressors can negatively impact one's mental health. Over time, unresolved financial stress can lead to mental health issues, and this mental instability can hinder your ability to work - thus creating greater strain on your finances.

Financial stress can also cause difficulties in other areas of your life, resulting in difficulty sleeping, fatigue and mood swings that can also cause a strain your relationships.

Addressing issues in one aspect has positive effects in the other. It is important to build and practice good mental health habits that equip you to face potential stressors - *whether financial or otherwise* - in the future.

**Being financially literate, as well as practicing good mental health hygiene, can help build your financial resilience and lessen the chances of you losing money in the long term.**

# Roadmap to SUCCESS

The goal is to learn and apply good mental health habits to prepare you for any financial challenges that you may encounter in the long run.

## 1. **Begin where you are.**

Take stock of any mental health habits you may already currently be practicing.

## 2. **Identify what factors are affecting how you handle your finances**

- What is **within your control and can change?**
- What is **outside of your control?**

Building good habits helps manage factors you may not be able to change because these can lessen their impact on your finances and your life.

## 3. **Create SMART Goals for your finances.**

Goals need to be Specific, Measurable, Attainable, Realistic and Time-bound. Consider where you currently are and what goals you need to achieve to get to where you want to be after evaluating the factors that affect your finances.

## 4. **Practice Good Mental Health Habits Daily.**

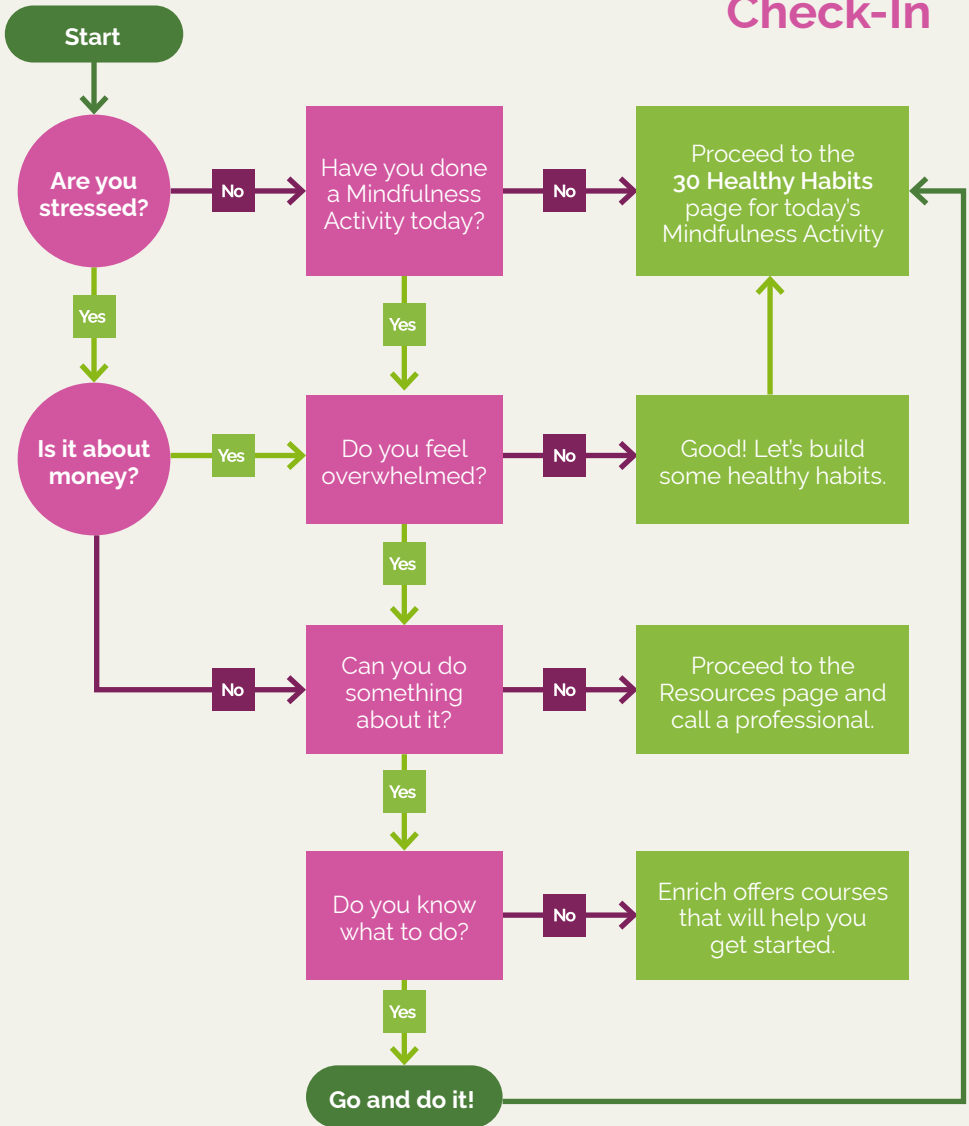
Equip yourself with the knowledge and skills to develop and maintain long-term healthy habits by being open to change, thinking outside of the box and practicing patience with yourself.



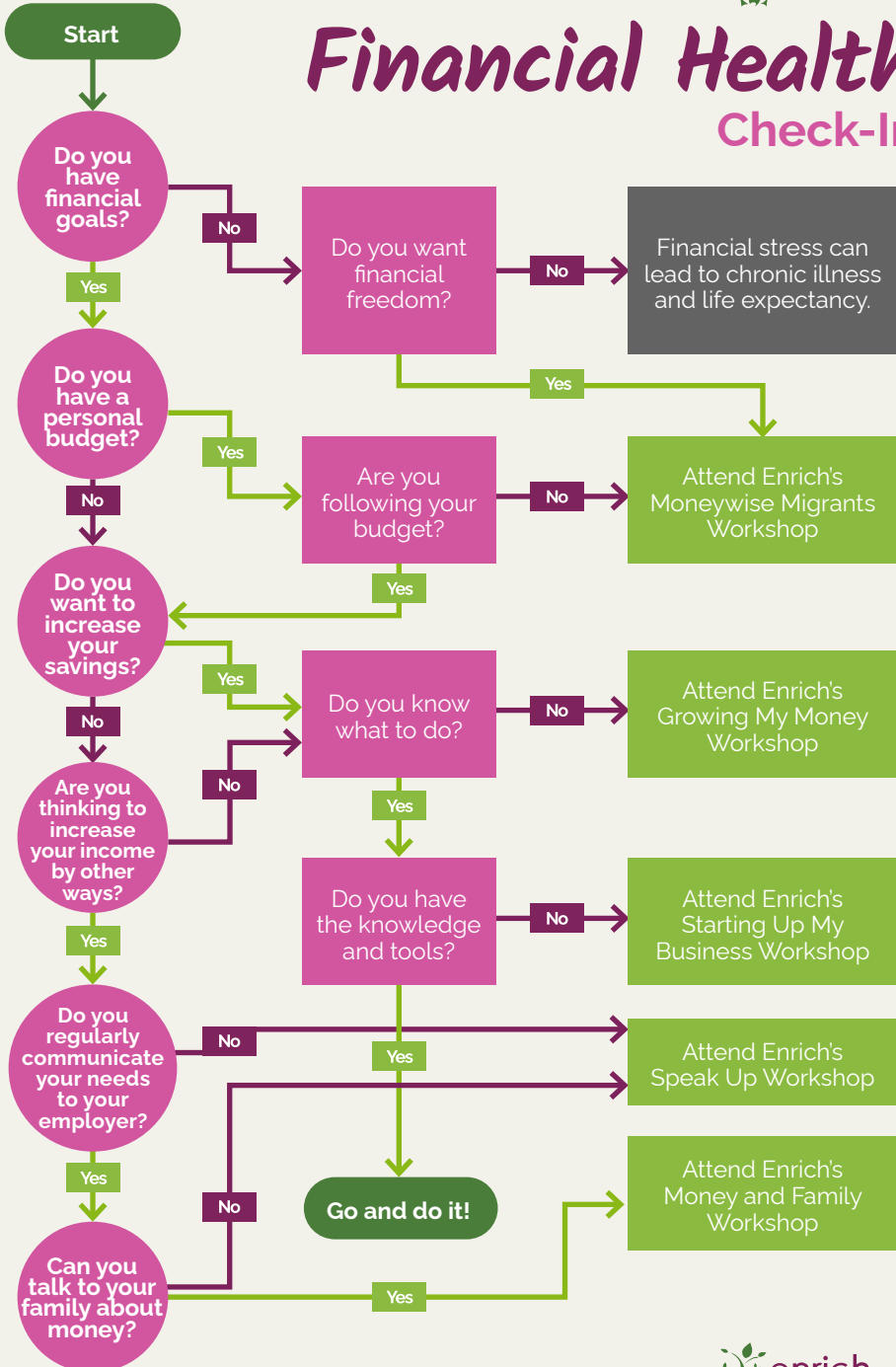
Let's  
Begin!

# Mental Health

## Check-In



# Financial Health Check-In



# Financial Resiliency and Good Mental Health

## *Facts and Figures*

Self-care and social connection are important in building **Financial Resilience**, but can also be **adversely affected** by **financial stress**.

### What is Financial Resilience?

*"...the ability to withstand life events that impact one's income and/or assets. Some financially stressful events, such as unemployment, divorce, disability and health problems affect people individually."*

- Dr. Barbara O'Neill,  
PhD, CFP, 2011

### How is Financial Resilience built?

Resilience is built through **good personal habits**, such as connecting with others, maintaining a healthy, positive outlook and sense of self-worth, and remaining hopeful.

Financial Resilience is built through good money habits and enhanced with financial resources, such as savings, health insurance and a consistent income. Other resources involve **human** and **social** capital.

### What is Human Capital?

This is the knowledge, skills, and personal qualities employees have. Personal health, including mental health, is part of human capital because these affect job performance and productivity.

### What is Social Capital?

This is the support system a person has that can provide emotional support and financial assistance during hard times.





## Quick facts:

- **46%** of people with debt also have a mental health diagnosis
- **86%** of people with mental health issues and debt say that their debt **makes their mental health issues worse**
- People with depression and debt are **4.2 times more likely** to still have debt at 18-months compared to their counterparts without debt
- Those with debt are **three times more likely** to contemplate suicide due to that debt

## Find out more:



Tips to **Build Financial Resilience** with Enrich  
HK's Kilian Chan

# Identifying Stress

Know your sources of **FINANCIAL STRESS**  
so you can manage them better



## Family

Can you communicate honestly with your family about your finances? Do they know what your financial concerns are?

What is your family's attitude toward money? Do you want to improve your interactions?



## Work

Do you have a job or a source of stable income? Is your work unmanageable? Do you have a positive relationship with your employer? Do you want to quit?



## Friends

Do you have a support system? Do your friends borrow money from you? Have you been asked to co-sign a loan? Are you worried you will lose your friends if you don't let them borrow money?



## Self

How are you causing yourself financial stress? Are there any unhealthy habits you need to address, such as overspending or having debt?

*Source of Stress*

# Build Good Mental Health Habits

# Take Action

Focus on what you can do. The goal is not to add more things you can control, but to manage yourself in **letting go of the things you cannot**.

## Goal Setting



### Goal setting looks like:

- Beginning with what you want to achieve
- Planning out ways to get there with resources you have
- Setting boundaries to keep you on track

## Proactive Steps



### Taking action looks like:

- Getting to know who you are and going back to yourself daily
- Keeping in mind the goals you want to achieve

#### Taking up an activity with a community of like-minded individuals

- Guhit Kulay
- Lensational
- Migrant Writers of Hong Kong

#### Doing a course

- Where are your knowledge gaps?
- What resources are available for you to use?
- Increase your Financial Literacy with Enrich HK Programs

## Habit Building



### Habit building looks like:

- Good decision making
- Consistent, committed daily disciplined progress
- Practice, practice, practice!

# Begin Within: Self-Awareness

In order to build good mental health habits, we first need to understand who we are and what we need.

Self-awareness involves getting to know ourselves by listening to our thoughts without judgment and creating a safe space to foster understanding what we feel and why will make us more resilient.

The more we get to know ourselves, the stronger we become and the better equipped we will be to overcome challenges.

## Ways to Develop Self-Awareness

- Check in with your feelings throughout the day
- Take 15 minutes everyday to sit with your feelings and reflect on them in a journal
- Practice saying what you need out loud in the mirror or to a friend

Here are **10 tips** you can follow when you are on your journey to self-love!

1. **Recognize** and **accept** your feelings
2. **Take time** for yourself
3. Get enough **sleep**
4. **Listen** to your body
5. Eat a **healthy, balanced diet**
6. Use **positive self-talk**
7. **Challenge** your negative beliefs about yourself
8. **Forgive** yourself
9. Commit to **self-love**
10. Commit to **learning more**

# Relationships, Finances & Mental Health

## Family

Family Resilience comes from our own Psychological Well-being. Good communication helps us manage financial expectations, set boundaries and identify ways we can improve how we relate to each other.

## Friends

Maintaining healthy relationships with our peers is important. They are our immediate circle of support away from home. It is important to remember that there is space for everyone, and that showing up in support goes a long way.

## Work

Living in close quarters and not having a break from our employers is especially taxing on our mental health. Creating and maintaining clear boundaries, knowing our rights, and practicing mental health hygiene helps us live well and work effectively.

# 30 Health Habits

## Day 1

Take a mindful, deep breath once an hour

## Day 2

Stretch and meditate in the morning and evening

## Day 3

Journal for 15 minutes

## Day 4

Clean out your closet and donate old clothes

## Day 9

Stand in the morning sun for ten minutes

## Day 10

Look for flowers around you

## Day 11

Write a positive note to yourself

## Day 12

Drink more water

## Day 17

Reach out to an old friend or relative

## Day 18

Begin learning a new skill

## Day 19

Revisit your financial goals

## Day 20

Play sports

## Day 25

Evaluate your morning routine

## Day 26

Try a new food

## Day 27

Spend a day off social media

## Day 28

Listen to your favorite music

**Pick one to do everyday for one month.**  
The more you practice healthy habits, the easier it becomes. You can go back to this list and keep adding new habits over time.

### Day 5

Watch the sunrise

### Day 6

Go on a long walk

### Day 7

Cook your comfort meal

### Day 8

Create art

### Day 13

Do something that makes you laugh

### Day 14

Phone Photography Challenge

### Day 15

List 5 things you are grateful for today

### Day 16

Say no to something/ someone without guilt

### Day 21

Enjoy your favorite dessert

### Day 22

Organize your workspace

### Day 23

Compliment yourself during the day

### Day 24

Check your budget

### Day 29

Read a chapter from a book

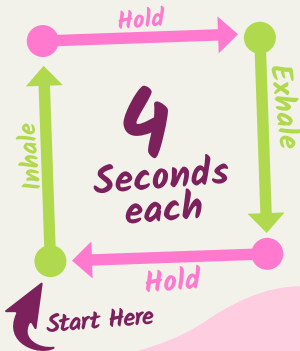
### Day 30

Spend a day in nature

The following pages have additional resources to help you put some of these habits into practice

# ★ Take a deep breath once an hour

## Box Breathing



Practicing a breathing technique such as Box Breathing helps regulate the nervous system by increasing oxygen exchange, which helps reduce heart rate and blood pressure.

Box Breathing consists of visualizing your breath move around a box as you breathe in and out: slowly breathe in along the lines of the box, hold your breath at each corner, and slowly breathe out. Be mindful of the movement of your chest.

Once you find your breath, use the Senses grounding technique to bring your mind back to the present: acknowledge 5 things you can see, 4 things you can touch, 3 things you can hear, 2 things you can smell, 1 thing you can taste.



Watch here!

Scan the QR Code  
or click this link to watch the video!





# Stretch and Meditate in the morning and evening

Meditation is a simple practice available to all which can reduce stress, increase calmness and clarity, and promote happiness.

Stretching as a way to meditate connects your mind to your body as long as you focus on your breath. Inhale when you elongate the body, exhale when you relax. Try to blow as much air as you can take, like if you inhale for 5 seconds, then exhale for 5 other seconds, pausing for 1-2 seconds in between.

The best results are achieved when you are present in the moment. Both stretching and meditation are at their most effective when they become part of your daily routine.



*Watch here!*

**Scan the QR Code**  
or click this link to watch the video!



 *Journal*  
**for 15 Minutes**

Write a letter to your future self.

Journaling prompt from Migrant Writers of Hong Kong

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# Journal for 15 Minutes

Write a list or a poem about things  
or people that make you happy.

Journaling prompt from Migrant Writers of Hong Kong

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Color in this Drawing from *Guhit Kulay*



# Create *Art*

Make your own drawing on this page



# ★ Phone Photography Challenge

## Sharer Story

"2020 has been a very lonely year and the worst for us migrant domestic workers. Our workload becomes double, almost no rest, it triggers depression and all the negative aspects of being alone, since lockdown lifting of restrictions and inevitably to the awkwardness of not knowing how to meet others again.

Then I purchased my camera. Photography is the perfect hobby for me during this pandemic, as it is very accessible, it only requires observing a person with my camera. Photography is much more than just powerful images. It can be a healer, it helps me cope with my stress, mental health during this pandemic.

It's addictive, you capture something good and interesting, you want more, you want to go again. When you are constantly aware of what is around you, when you focus on observing the moment, you are practicing mindfulness. It's very calming and beneficial to mind."

**ROJEAN DUGAYO,**  
**LENSATIONAL ALUMNUS**

## About lensational

We imagine a world in which, through photography, women from all over the world can express themselves freely, fulfill their aspirations, and be represented in a dignified way. And this is a world that we, as interconnected human beings, can build together. Join us in changing lives of women, one camera at a time. Therapeutic photography is also a proven counselling technique to overcome social isolation.

The past three years since the start of Covid, many of us have faced disruption, distress and isolation which adversely impacted our mental wellbeing. The situation is even worse on marginalised groups. Photography is not a cure-all, but definitely it provides a journey to stop, observe, click, reflect and share, as well as a chance to create a moment of solitude, a place of sanctuary and an outlet to be heard.



Photo credit: Rojean Dugayo

# Print & Post

your photos below

**Tip:** There are several affordable photo print services in Hong Kong that you can use to print your photos



Prompt No.1

**Healing.** What does it look like to you?

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Prompt No.2

**Stress.** What is a source or effect of it?

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Prompt No.3

**Observation.** What do you see around you?

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# Begin learning a new Skill

Explore and Do More of What You Love

What **interests** would you like to pursue?

What **strengths** would you like to develop?

What **resources** do you have?

Give yourself a **timeframe** of:

- **1 MONTH**  
for a **new habit**
- **6 MONTHS**  
for a **new skill**
- **1 YEAR**  
for a **new project**

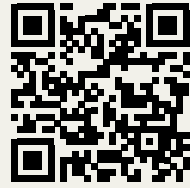




## Local **Interest** Groups



Ask  
**Helpbridge**  
a question here



Scan the QR Code  
or click here to  
visit the website



Access HelpHK's  
**MeHeal**  
program here



Scan the QR Code  
or click here to  
visit the website

## Online **Resources**



### **Did you know?**

Peer Counselling courses are made available for Migrant Domestic Workers across various platforms and NGOs.

Doing a course like this can help you help those around you.

Give yourself permission to  
*pursue the things you love*

Day 24 Self Care Tip

# Check your Budget

Keep track of your spending to reach your financial goals

Discipline, consistency, and commitment are necessary to see changes in your financial habits. Building better habits helps you make good decisions today, and keeps you on track toward your goals.

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# ✧✧ Achieving your ✧✧ Financial Goals

As you keep track of your daily, weekly, and monthly savings goals, reflect on your main financial goal.

Goal: **HK\$**

Strengthening your goal

Has your goal changed?

What motivates you to achieve this goal?

What action will lead you toward your goal?

What do you need from your family/friends/employer to achieve your goal?

Challenging your goal

What blocks can impact achieving your goal?

How do these blocks affect your goal?

What can you do to address these blocks?  
**Plan your action steps below:**

# Partner Resources



Ang Guhit Kulay ay nabuo dahil nakita naming maraming intresadong matutong gumawa ng sining.

Dati kasi apat lang kaming nag art jam sa parks. Then noong binigyan kami ng Enrich ng break na mag exhibit "Beyond Myself" noong 2018, doon dumagsa ang mga gustong sumali.

Kaya hanggang sa kasalukuyan ay nagpapatuloy pa rin kaming nag encourage sa mga gustong sumali sa grupo. At sa totoo lang napakaraming mahuhusay na Pinoy artists dito, kailangan lang nila ng help mag shine. Kagaya ni Devine Dela Torre. Membro siya ng LGBT community, isang ring self-taught sa paggawa. At ung mga obra nya ay pawang imahinasyon nya lamang at nakatuon sa landscape/nature. Sa nakalipas na taon kanya kanya lang kami sa pagpinta sa sarili naming maliit na espasyo, nakatulong ang paggawa ng sining para malibang sa kabila ng matinding lungkot.

 /GuhitKulayHK

 /Guhit Kulay

**Contact:**  
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The Migrant Writers of Hong Kong was established in March 30, 2021 by Co-founders Maria Nemy Lou Rocio, Ailenemae Ramos and Liezel Fernandez Marcos. Their passion in writing and commitment to serve their fellow helpers led them to create this space.


The Migrant Writers of Hong Kong is a social and virtual platform where individuals from around the world can freely share their emotions and thoughts through creative writings such as poetry and narratives. We aim to foster a nurturing and inclusive environment for all migrant writers in Hong Kong.

Our Facebook group is open to all who love writing and reading. We have our daily segments that challenge one not only to write but also aims to strengthen the literary bonding and camaraderie within the members of the group. We also feature different forms of self-expressions such as arts and photography through collaborations with different collectives.

The Migrant Writers of Hong Kong believes that writing could contribute in maintaining a healthy mind and body which is very important while working away from our loved ones.

 /migrantwritersofhongkong

 /groups/491338992057822



 /migrant-writers-of-hong-kong-a058b5229/

 /migrantwritersofhongkong

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**HelpBridge**  
The mobile companion  
for migrant workers

 /helpbridge.co  
 /helpbridgeofficial


[helpbridge.co](http://helpbridge.co)

HelpBridge is a social impact startup that provides a free-to-use mobile information sharing platform for Hong Kong's migrant domestic workers. Our app provides an all-in-one digital space for migrant domestic workers to ask questions, access advice from non-profit and government organizations, read original and informative content, and register for community events.



We imagine a world in which, through photography, women from all over the world can express themselves freely, fulfill their aspirations, and be represented in a dignified way. And this is a world that we, as interconnected human beings, can build together. Join us in changing lives of women, one camera at a time. Therapeutic photography is also a proven counselling technique to overcome social isolation.


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 /lensationalorg

[www.lensational.org](http://www.lensational.org)



At OkayMinds, we empower individuals and communities to bring mental health at forefront by prioritizing to deal with emotional and social concerns, needs, and challenges using different approaches. By learning and utilizing OkayMinds approaches people will achieve their full potential both at personal and professional life resulting in, better work-life balance, meaningful relationships and higher productivity.

 /okayminds

[www.okayminds.com](http://www.okayminds.com)



Enrich was founded in 2007 by a group of development workers and a finance professional who were motivated to do something to address the urgent needs of migrant domestic workers in Hong Kong for which there was little support available. Our workshops, initially held in living rooms and coffee shops, proved to be very popular and demand grew. In response, we expanded our services, offering mentoring sessions and entrepreneurship workshops in 2010, starting confidential financial counselling services in 2013, and opening our own training centre in 2014. Today, Enrich has become Hong Kong's leading educational organisation promoting the economic empowerment of migrant domestic workers, contributing to the Hong Kong Strategy for Financial Literacy. In 2019, Enrich was granted the 'Financial Education Champion' Award by the Investor and Financial Education Council.

 /enrichhk.org

[www.enrichhk.org](http://www.enrichhk.org)

# Partner Resources



The Domestic Workers Corner intends to help foreign domestic workers in need, especially those whose contracts are terminated prematurely, and those facing personal problems. If necessary, Domestic Workers Corner will refer the worker for assistance to Government or Non-Government Organisations. From time to time, the group will also ask resource speakers to talk to members about Hong Kong's laws, particularly in regards to their rights and obligations as FDWs.

 /DWCornerHK

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**+852 9161 3074**

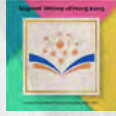


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Through this resource, we hope you gain access to the right information to live a balanced life, reach out to network with a wider community of like-minded individuals and be equipped to build habits that will bring about good health in your mind, body and finances.



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