



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
and migrant associations



By following these steps, you can make the most out of the Enrich Mental Health Habit Builder. Please prepare your mobile phone to read QR codes used throughout.

INSTRUCTIONS

1

Introduction

Find out what the connection is between mental health and financial stress, and how the Mental Health Habit Builder can help you build good habits to improve your financial resilience and safeguard your mental health.

Pages 3-21

2

30 Healthy Habits

An overview of thirty different healthy habits you can practice everyday for one month to improve your mental health.

Pages 22-23

3

30 Healthy Habits Challenge In-Depth

With our partner organizations, we have developed specific tasks to help you make the most out of the 30 Healthy Habits. Scan the QR codes on the following pages to access more information and additional resources:

Pages 24-35

Day 1	(p. 24):	Box Breathing + video
Day 2	(p. 25):	Stretching and Meditation + video
Day 3	(pp. 26-27):	Journaling with Migrant Writers of HK
Day 8	(pp. 28-29):	Mindful Art with Guhit Kulay
Day 14	(pp. 30-31):	Phone Photography with Lensational
Day 18	(pp. 32-33):	Upskilling with HelpBridge & MeHeal
Day 24	(pp. 34-35):	Budget Check with Enrich HK

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Partner Resources

A shortlist of the different organizations that contributed to the Enrich HK Mental Health Habit Builder and how you can contact them if you enjoyed their habit building activity, want to find out more and get involved.

Pages 36-38

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.

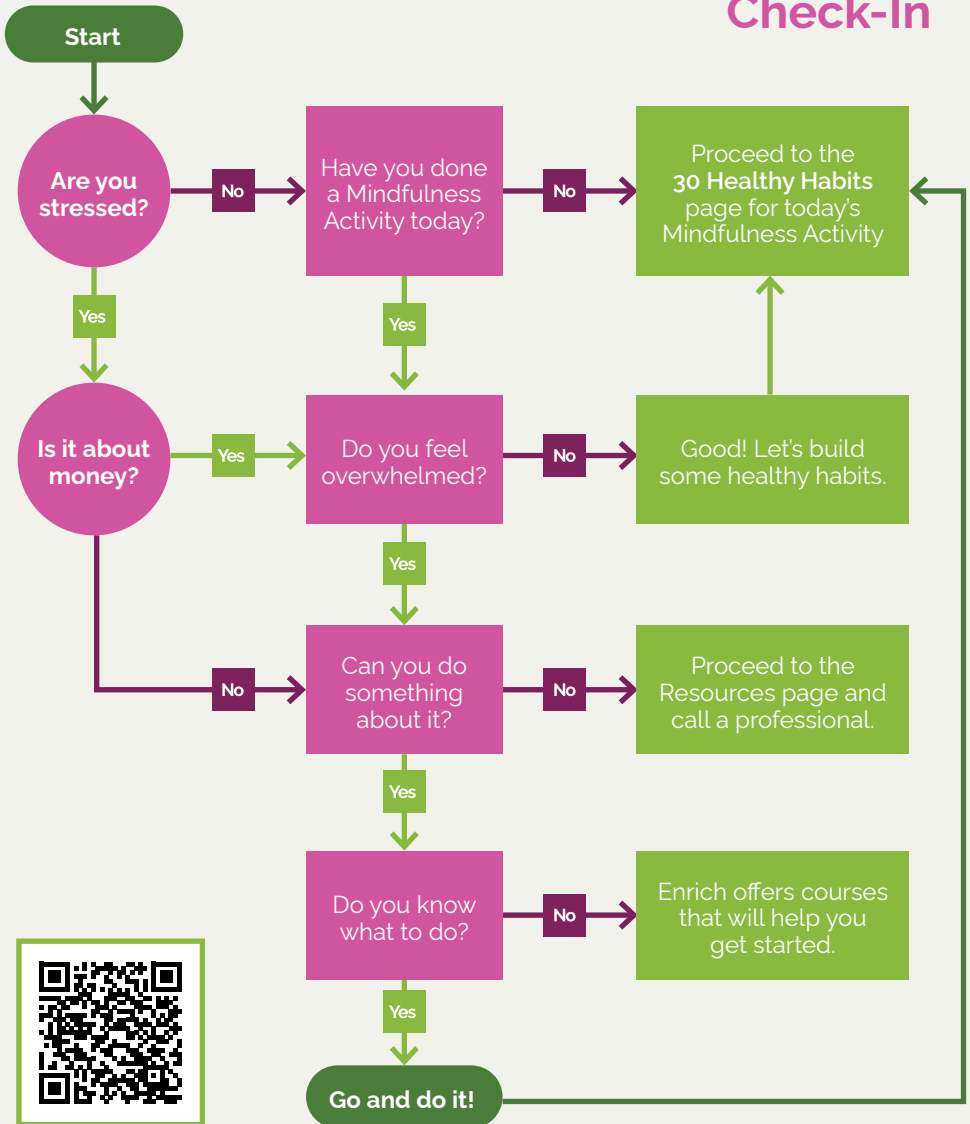
4. **Practice Good Mental Health Habits Daily.**

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.



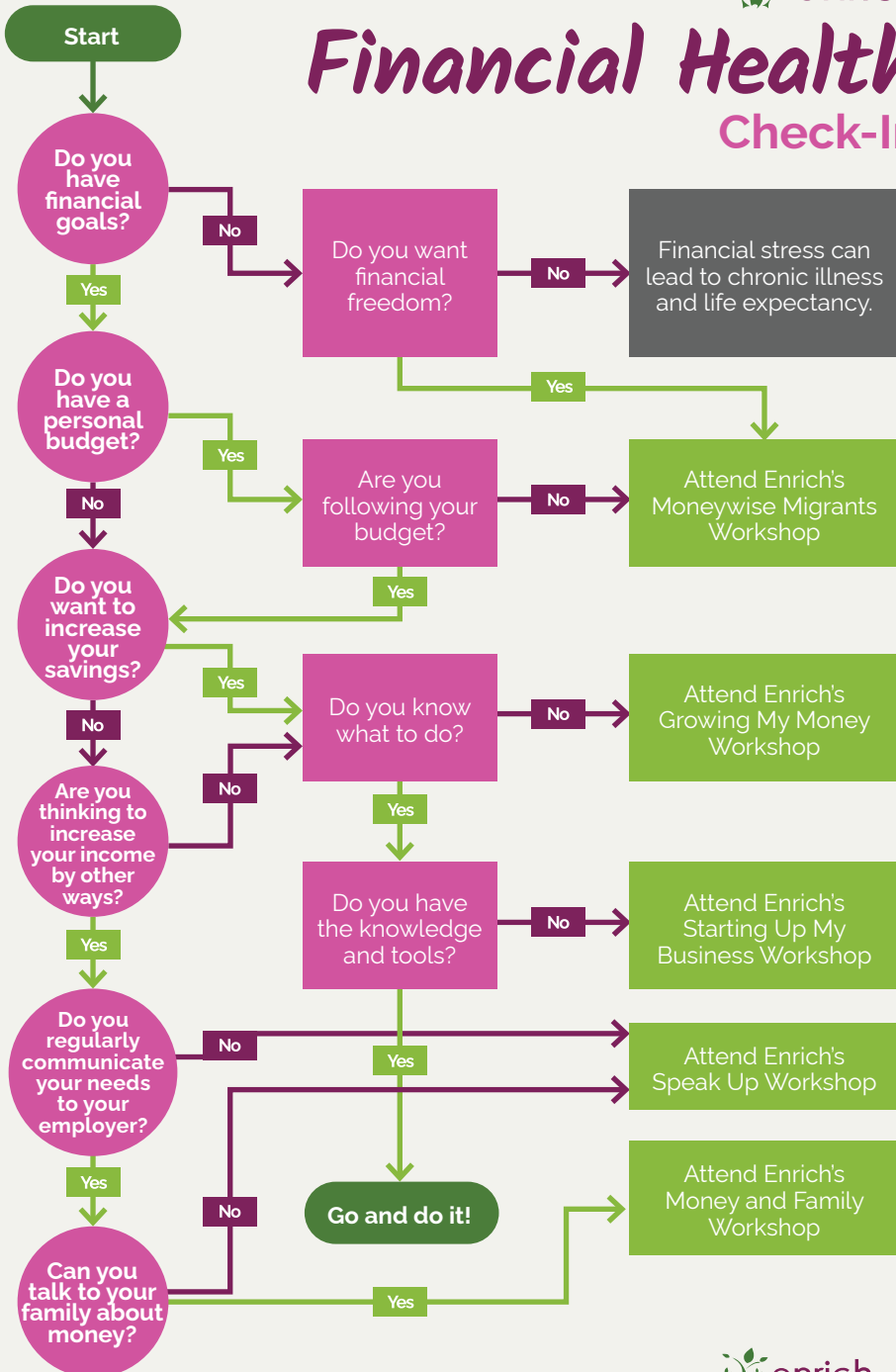
Let's
Begin!

Mental Health Check-In



Scan this QR code to take the interactive quiz!

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**

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?



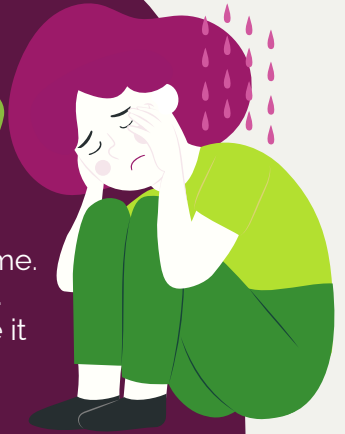
Self

How are you causing yourself financial stress? Are there any unhealthy money management habits that you need to address?

Source of Stress

Anxiety

is a natural emotion we get from time to time. It involves a sense of fear, worry, and panic. Some people find their anxiety is so severe it damages their ability to lead a normal life.



**Nausea,
Dizziness,**



**Upset stomach,
Fainting,**



Sleep problems,



**Increased
heart rate,**



**Muscle soreness,
Fatigue,**



**Excessive use
of toilet**

Persistent
worry,

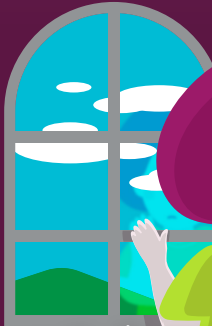


hopelessness

Difficulty
concentrating,
managing
tasks



Feeling
trapped



Withdrawal
from people



Angry,
irritable



Worried or scared?
Scan here

Source: MDW Recharge Hub-CUHK
Images have been modified to match
the toolkit's layout and style.

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 specific skill would you like to develop or upgrade?
- Increase your Financial Literacy with Enrich HK Programs

Habit Building

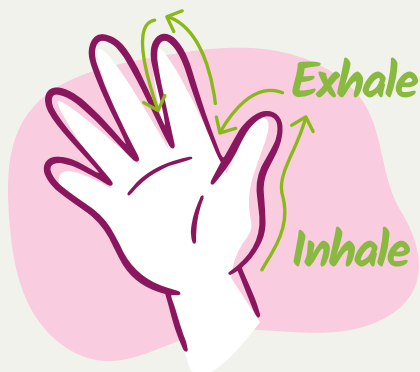


Habit building looks like:

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

Managing Emotions

Managing our emotions is very important. A few exercises we can do when we find ourselves in a “panic” or difficult situation.



Practice breathing exercises using your hands.



Try a gratitude exercise, reciting a word of gratitude for each finger on your hands



Engage in activities to express your emotions, such as active movements or a hobby that helps you process your feelings

Source: MDW Recharge Hub-CUHK. Images have been modified to match the toolkit's layout and style.

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 what 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**



Power of our Mind

Our thoughts have a deep impact on our lives. Positive thoughts lead to positive feelings, actions, and results. Negative thoughts lead to negative feelings, actions, and consequences.

It's important to develop helpful, positive thoughts that match our goals. By controlling our way of thinking, we can manage our emotions, actions, and the results we get.

Source: MDW Recharge Hub-CUHK. Images have been modified to match the toolkit's layout and style.

Situation

We have thoughts about our situation

Thoughts

Thoughts create Feelings

Feelings

Feelings create Actions

Actions

Actions create Results

Results

Results are evidence for our thoughts



Example Situation:

Started work in Hong Kong for 1 month



Thought

My peers back home already have nice houses. **I have to catch up and build my family's house quickly!**

Feeling

Self-doubt feeling that I am not as good as my peers back home



Action

Get a loan so I can get money quicker

Result

Stuck in debt



Source: MDW Recharge Hub-CUHK. Images have been modified to match the toolkit's layout and style.

Example Situation:
Employer wants to renew contract

Person A

Person B

Thought

I'm just happy I still have a job. Money is hard to earn.

Thought

I am good at my job. I deserve a raise.

Feeling

Content

Feeling

Confident but a little nervous

Action

None

Action

Ask for raise in salary



Self Affirmations

Self-affirmations are positive statements that you deliberately affirm about yourself.

The key points on how self-affirmations can help change negative thinking patterns are:

- Self-affirmations involve consciously replacing negative self-talk with positive, encouraging statements.

Source: MDW Recharge Hub-CUHK. Images have been modified to match the toolkit's layout and style.

- The first step is to **become aware of your automatic negative thoughts**.
- You then write down those negative thoughts and **transform them into constructive, positive affirmations**.
- Creating self-affirmations works best when combined with setting personal goals.
- Repeating these positive self-statements can gradually replace self-doubt and self-sabotaging tendencies.
- Over time, this can lead to more intentional, helpful thinking patterns and keep adding new habits over time.

Self-affirmations to uplift my mood

I can do it.

I am blessed.
I am enough.
I am strong.
I am grateful.

Always think positive. Clear mind. Empowered to learn. Focus believe. Funny topic. God is with you. Hahahahah! I am a fighter I am beautiful. I am capable to achieve. I am empowered. I am helpful. I am kind. I am more.

I am powerful. I am productive. I am resilient. I am simple. I am small but terrible. I am a ✨ strong woman. I am valuable and productive. I am worthy. I can achieve. I can do all things. I'm inspired. I'm very patient. It's ok not to be okay. Just try. Kaya yan. Keep the faith strong. Play hard. Positive in all ✨ aspects. You're not alone. Work hard.

Source: Mentimeter Survey
| Filipino Migrant Domestic
Workers #safespaceFriday
March 2024



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

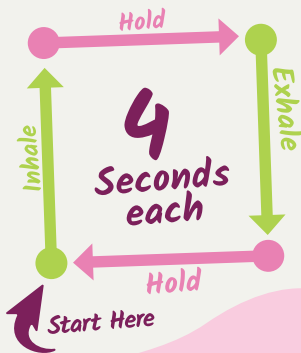
Day 30

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!



Source: Sunnybrook Hospital

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.

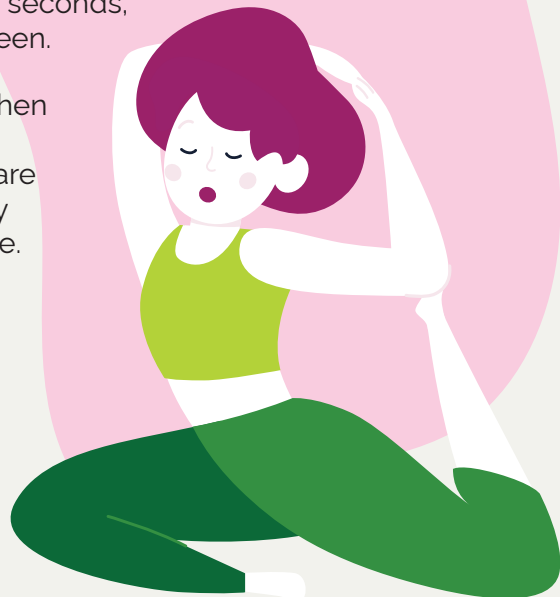
Stretching as a way to meditate connects your mind to your body as long as you focus on your breath. Inhale when you elongate the body, exhale when you relax. Try to blow as much air as you can take, like if you inhale for 5 seconds, then exhale for 5 other seconds, pausing for 1-2 seconds in between.

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.



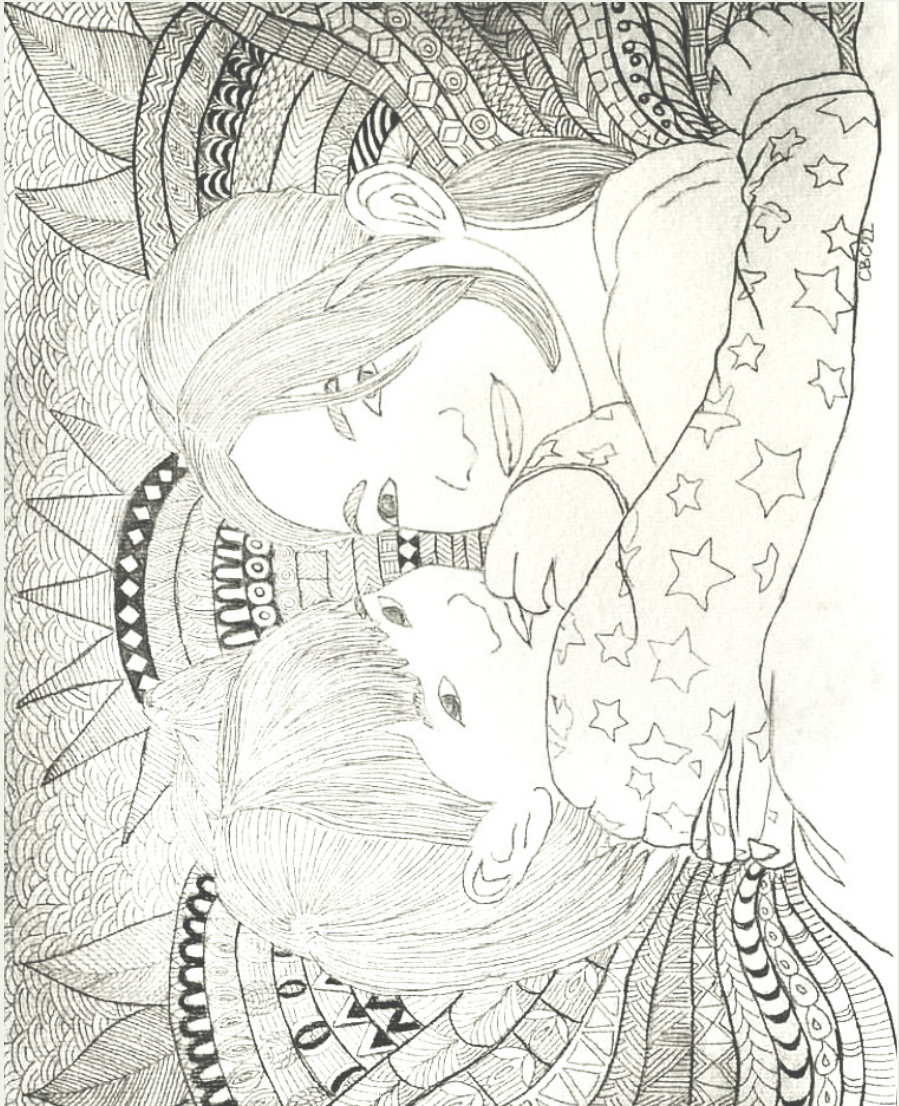
Watch here!

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



Source: yoganidranetwork.org

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.



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?

Prompt No.2

Stress. What is the source or effect of it?



Prompt No.3

Observation. What do you see around you?



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:

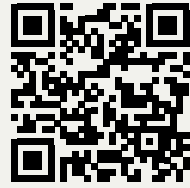
- **1 MONTH**
for a **new habit**
- **6 MONTHS**
for a **new skill**
- **1 YEAR**
for a **new project**



Local **Interest** Groups



Ask
Helpbridge
a question here



Scan the QR Code
or click here to
visit the website



Access HELP's
MetHeal
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.

Counselling services



Scan the QR Code
or click here to
visit the website

Crisis support



Scan the QR Code
or click here to
visit the website

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.

Expense	Cost	Want	Need
_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
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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 prevents/blocks you from 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



Guhit Kulay was created because they saw that many people were interested in learning to make art. Before, there were only four of them doing art jams in the parks. Then, when Enrich gave them a chance to exhibit "Beyond Myself" in 2018, many people wanted to join.

So, they continue to encourage those who wish to be part of the group. There are so many talented Filipino artists in Hong Kong; they just need help to shine. One of them is Devine Dela Torre. She is a member of the LGBT community and is self-taught in her craft. Her works are based on her imagination and focus on landscapes and nature.

In the past year, they have each been painting in their own small spaces, and creating art has helped them cope despite the deep sadness.



Contact:
Marilyn Santiago Lopez
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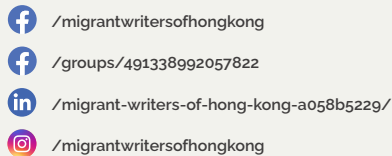


The Migrant Writers of Hong Kong was established in March 30, 2021 by Co-founders Maria Nemy Lou Rocio, Ailenemae Ramos and Liezel Fernandez Marcos. Their passion in writing and commitment to serve their fellow helpers led them to create this space.

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.



Contact:
Ailenemae Ramos
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HelpBridge
The mobile companion
for migrant workers

 /helpbridge.co
 /helpbridgeofficial



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.



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.

 /lensational
 /lensational.org

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.

 /okaymindsig
 /okayminds

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.



 /enrich_hk
 /enrichhk.org

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.



 /domestic_workers_corner
 /DWCornerHK

Contact:
lovelyoofwcorner@gmail.com
+852 9161 3074



The MDW Recharge Hub is an online platform created by CUHK researchers and migrant domestic workers (MDWs) in Hong Kong to promote the mental health of MDWs. It has played a key role in updating this toolkit, especially the sections on pages 11-12, 14, and 16-20.

Additionally, the MDW Recharge Hub has launched an online emotional support hotline called the "MDW Recharge Line." This hotline is staffed by trained MDW volunteers who understand the unique challenges their peers face, with support from mental health professionals at CUHK.

 /mdwrechargehub
 /dreamcatchercuhk
mdwrechargehub.swk.cuhk.edu.hk

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- *Cris Cayat* and *Devine Dela Torre* of Guhit Kulay
- *Rojean Dugayo, Felicia Xu* and *Rachel Luk* of Lensational
- *Myles Ng* of Helpbridge
- *Ailenemae Ramos* and *Maria Nemy Lou Rocio* of Migrant Writers of Hong Kong
- *Nimisha Vandan* of Okayminds
- *Mei* and *Kitha* of Elite Asia
- *Yuko* of e-Print
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- *Julian Azwar*
- *Kay Li Fong*
- *Q Gonzales*
- *Dea Puentespina*
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- Enrich trainers and participants
- Enrich Operations Team: *Andre, Alicia, Catherine, Eeyan, Gwen, Ira, Iris, Lucinda, Sherly, Shine, Tynna*

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.



Mental Health Habit Builder

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

