

Money and mindset

Avoiding your finances? How to ease back in

Putting off money tasks is human, not a failing. Here's why it happens, and small, gentle ways to get back in control.

5-minute read • Updated October 2026 • Checked against its sources



The short version

- ✓ In 2024, 63% of adults said thinking about their finances can make them anxious. Among adults 18 to 34, it was 75%.
- ✓ Looking away brings relief for a moment, but bills and fees keep coming while you're not looking.
- ✓ Start small: one account, one bill, a few minutes. Give it a set time, and be kind to yourself when you slip.

From a nonprofit. Every volunteer adviser is a fiduciary, which means they must put your interests first. We never sell your information.

Rather talk it through?

A volunteer financial adviser can help with your situation, one-on-one, for free.



Point your
phone's camera at
the code, or go to:

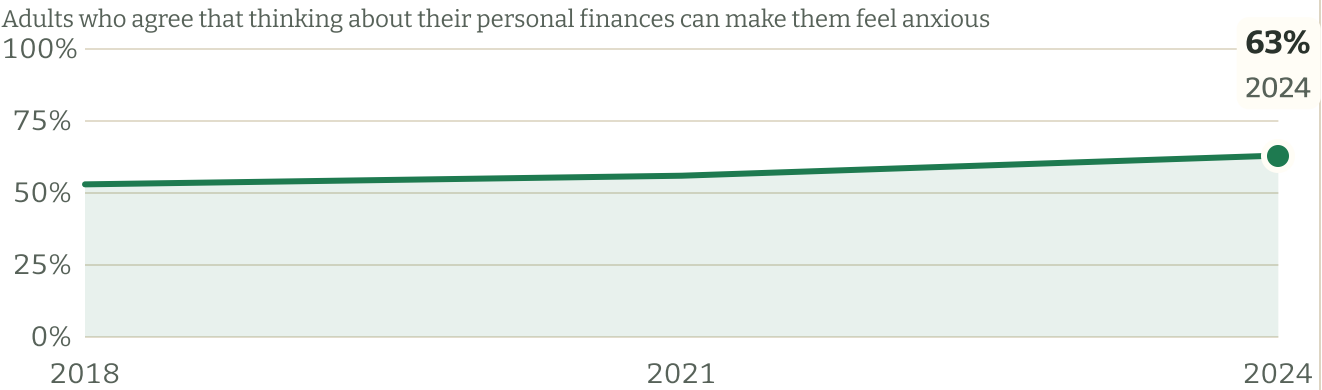
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1 You're far from alone

Have you ever put off opening a bill? Or skipped checking your balance after a big weekend? You're not alone, and it doesn't mean you're bad with money. It means you're human.

Money worry is common, and it has grown. In 2024, 63% of adults agreed that thinking about their personal finances can make them anxious. In 2018, the first year the question was asked, it was 53%. ¹

More adults say money makes them anxious



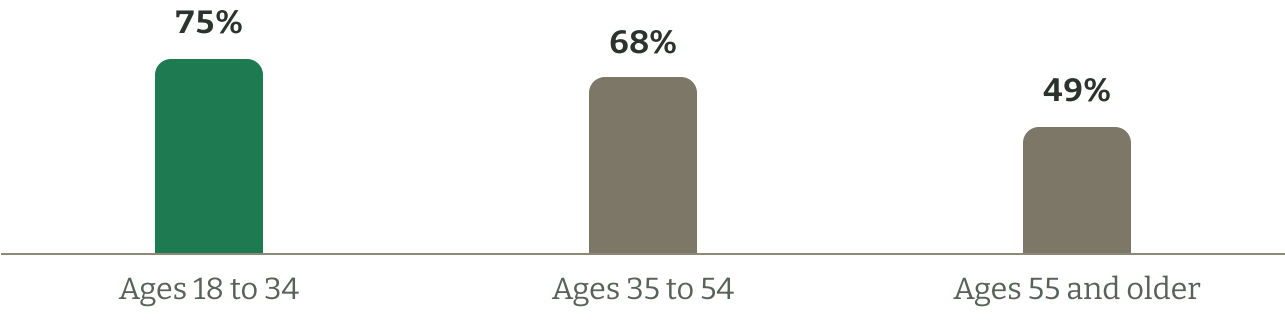
"Agree" means a 5, 6 or 7 on a 7-point scale. The question was first asked in 2018, and the study runs every three years.

Source: FINRA Investor Education Foundation, Financial Capability in the United States: Results from the FINRA Foundation's National Financial Capability Study (6th Edition) (July 2025)

Younger adults feel it most. Three in four adults ages 18 to 34 said money can make them anxious. So did 70% of people with children who depend on them for money. ¹

Younger adults feel it most

Adults who agree that thinking about their finances can make them feel anxious, by age, 2024



Source: FINRA Investor Education Foundation, Financial Capability in the United States: Results from the FINRA Foundation's National Financial Capability Study (6th Edition) (July 2025)

So if money makes you uneasy, you have plenty of company. That feeling is a normal response to real pressure. It isn't a flaw in your character.

2

Why we look away

When something might make us feel stressed, guilty or ashamed, not looking at it spares us the feeling. For a moment, it works. Avoidance can look like this:

- Letting the mail pile up, unopened.
- Not logging in to your bank account after a big week of spending.

- Letting calls from a lender go to voicemail.
- Putting off your taxes until the last possible day.

Researchers have seen this pattern in real money data. One study of people using a money-management service in Iceland looked at how often they logged in to check their financial accounts. People logged in more after a paycheck arrived and when they had more cash on hand. They looked less when they carried more debt. And they looked more once an overdrawn balance turned positive again. ²

The authors call this an “ostrich effect”: a fear of looking at our bank balances. They concluded it’s more widespread than people once thought. ² In other words, we tend to look when the news is good and look away when it isn’t.

The trouble is that bills keep coming while we’re not looking. A late fee, an overdraft or a growing balance can turn a small problem into a bigger one. Then the next look feels even harder, and the loop goes on.

3

Start smaller than you think

The way back in isn’t a big weekend of sorting out everything. It’s one small task that’s easy to finish. Each small win makes the next one feel more possible.

1**Write down what you’re avoiding.**

Be specific: “Open the electric bill” or “Look at my credit card balance.” Naming it makes it smaller, and it gives you something to cross off.

2**Pick the easiest one.**

Often that’s logging in to the one account you use most. You don’t have to face everything at once.

3**Set a timer for five minutes.**

Do that one task. When the timer ends, you’re allowed to stop. You may find you’re ready to do a little more.

4**Count it as a win.**

Looking is the first step, and it’s often the hardest one. Notice that you did it.

**Try it this week**

Write down the one money task you’ve been putting off. Then pick a day and time to do only its first step, like logging in or opening the envelope. Put it on your calendar, just like any other plan.

4

Give it a time and a place

Good intentions are easier to keep when you decide ahead of time when and where you'll act. Researchers call this an implementation intention. It's simply an if-then plan: "If it's Sunday after breakfast, then I'll check my accounts."

A 2024 review of 642 tests found that if-then plans do help people follow through. The effect was small but reliable, and it was bigger when the plan really took an if-then form, when people cared a lot about the goal and when they rehearsed the plan.³ The plan does some of the deciding for you ahead of time, so acting takes less effort in the moment.³

Payday is a natural time for a quick look, since that's when many people check in anyway.² Tie your check-in to something you already do, like your first coffee after payday.

Keep it short and regular. A quick weekly look is easier to face than a big reckoning every few months. Our guide to [why progress starts with paying attention](#) has more ideas.

Online: advisersgiveback.org/resources/progress-starts-with-paying-attention/



If the first look turns up bad news

Maybe you find a late fee, a missed payment or a balance bigger than you expected. That's information, not a verdict. Write down what you found and choose one next step, like calling the company or making a payment. Then stop for the day. If it's debt, our guide to [three debt payoff plans](#) can help you choose where to start.

Online: advisersgiveback.org/resources/three-debt-payoff-plans/

5

Be kind to yourself: it works better

It's hard to look at something that makes you feel ashamed. That's why a gentler voice in your head can make it easier to face your money.

Being kind to yourself isn't the same as letting yourself off the hook. In one of four experiments, people who had just done poorly on a test were encouraged to be kind to themselves about it. They then spent more time studying for the next hard test than people in the comparison groups.⁴ The researchers concluded that taking an accepting view of failure may make people more motivated to improve.⁴

So when you catch yourself avoiding a money task, try saying something kind: "This is hard, and lots of people feel this way. I can take one small step." Your mind is trying to protect you. You can thank it, and then take the step anyway. Every small choice you make builds confidence.

*Avoidance is common, and it doesn't mean you're failing.
It means you're human, and you can start again today.*

6

You don't have to do it alone

Some money tasks are easier with company. A friend can sit with you while you open the mail. A volunteer adviser can help you look at the whole picture and decide what to do first, without judgment.

If money worry is affecting your sleep, your mood or your health, read our guide to [money and mood](#). It covers how money stress and mental health are linked, and when to reach out for more support.

Online: advisersgiveback.org/resources/money-and-mood/

Progress doesn't come from doing everything perfectly. It comes from starting, gently, and coming back to it. Even one small step is a step forward.

A volunteer adviser is ready when you are.

A volunteer adviser can look at your numbers with you and help you decide what to do first.

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Sources

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3. European Review of Social Psychology, The when and how of planning: Meta-analysis of the scope and components of implementation intentions in 642 tests, Online March 2024; volume 36, 2025. Paschal Sheeran, Olivia Listrom and Peter M. Gollwitzer; issue 1, pages 162 to 194. Average effect across the 642 tests $d = .36$, small by conventional guidelines (page 170). Free full text: <https://kops.uni-konstanz.de/handle/123456789/69905>. doi.org/10.1080/10463283.2024.2334563
4. Personality and Social Psychology Bulletin, Self-compassion increases self-improvement motivation, September 2012. J. G. Breines and S. Chen, four experiments. doi.org/10.1177/0146167212445599

Updated October 2026. This guide is general information, not advice for your situation. We check every number against its source; if something has changed, tell us at advisersgiveback.org/contact. Read it online, with its calculators and videos, at advisersgiveback.org/resources/why-we-avoid-our-finances/. Advisers Give Back is a 501(c)(3) nonprofit (EIN 84-4685390), and we never sell your information.