

WELLBEING

Mental health at Christmas



According to a YouGov [survey](#), over two in five Brits have felt stressed during the festive season, while nearly one in four have struggled with anxiety or depression.

Christmas, often considered 'the most wonderful time of the year' is fast approaching. Under normal circumstances, it's a cherished time of the year full of family, friends and food. While for many, it can be a difficult time of isolation and anxiety. Regardless of your outlook on Christmas, this upcoming festive season will be shrouded in uncertainty due to lockdown restrictions currently in place.

At the time of writing, many of us will likely have to adjust our Christmas plans to adhere to lockdown restrictions put in place to combat the COVID-19 pandemic. For many, this will likely be the root cause for potential mental health issues, for a variety of reasons. For some, they may be worried about a relative living on their own or who are high-risk (e.g. elderly family members and those vulnerable due to health conditions), for others, they may feel isolated, being unable to travel to visit their loved ones.

No matter your situation or festive

plans, adapting to change can be difficult. So, to help you navigate through this unprecedented festive season, we have listed a few tips on how to protect your mental health during these challenging times...

Plan ahead: For many of us, the peace of mind which comes with pre-planning is a reliable way to reduce stress. To avoid added pressure over the festive season during lockdown, take time now to write lists, plan timings and make sure everything is organised. Consider the added pressure that the postal service will be under and plan all your gifts and cards early.

Take time out: Don't burn out by Christmas morning. Make sure you take time to rest, recover and enjoy the festive atmosphere in a safe manner. Whether that's having a lie-in, spending a night watching your favourite Christmas film or going for a socially distanced walk outside. Time spent clearing your mind will mean you are better able to enjoy the big day!

Focus on you: We spend so much time thinking of others at this time of year, we often forget to look after ourselves. Set aside some time to treat yourself! This could be something as simple as reading a good book, having a hot bath or just some quiet time alone. It's also a good idea to get outside when you can, as daylight hours are so short.

Christmas doesn't have to be 'perfect'
A perfect Christmas is something many

struggle to achieve—and the pursuit can often cause damage to our mental wellbeing. Due to the significant role that social media plays in our lives, there is now pressure on people to lead 'picture-perfect' lives, especially during the festive season. While it's easy to get swept up in the countless images of your friends have the 'perfect' Christmas, remember that social media tends to present an edited portrait of real life, filtering out usual pressures we all feel during the festive season.

If you find yourself becoming overwhelmed with images of others having a perfect time, know that they may be suffering from the same stresses and pressures as you. If you need support, try reaching out to your support network. You may be surprised by how many people tell you they feel the same—and how happy to help they'll be.

If you need to access our services to discuss any wellbeing concerns you may have, our [confidential helpline](#) is available 24/7, 365.

Alternatively, if you have access to the [My Healthy Advantage](#) app (iOS & Android), you can view a variety of wellbeing resources including our new video series, [BrightTV – powered by Health Assured](#), featuring a variety of well-known personalities sharing their unique experiences with mental health.

TOPICAL

International Volunteers Day

5th December 2020



Ten million adults in the UK have been volunteering in their community during the coronavirus crisis, according to the latest research.

Each year, the UN General Assembly invites governments to observe the International Volunteer Day (IVD) on the 5th December. Since its inception in 1985, governments, the UN, and civil society organisations have been working together with volunteers across the globe to celebrate the awareness day each year.

This year, the theme for the event is 'Together We Can Through Volunteering'. The campaign aims to highlight the vital role that volunteers have played during the COVID-19 outbreak and to shed light on the "difficulties and needs of volunteers during the pandemic".

Volunteering during a pandemic:

Due to COVID-19 restrictions, many of us are spending more time at home than usual. Consequently, the daily routines of those most vulnerable are almost unrecognisable. For example, a simple walk to the shops is no longer an option for some. Here, we have listed a few simple ways to support the most vulnerable in your community during the COVID pandemic...

Shop for food and medicine: If you have elderly or clinically vulnerable loved ones, colleagues, or neighbours, offer to help

them get their essential items such as food and medicine. This doesn't necessarily mean physically going to the shops—some elderly individuals may be unfamiliar with online shopping and assisting them would be a great relief.

Deliver essentials: Pick up essential supplies and drop them off for your vulnerable neighbours and loved ones. If you don't have access to a car, delivering small packages of essentials by foot to local addresses will be a huge benefit for those who need it.

Sign up for vaccine studies: To combat the pandemic, vaccines will need to be tested thoroughly before being released to the wider public. If you are interested in taking part in these studies, sign up [here](#). Alternatively, you can contact your local council, and see what opportunities they have.

Should I volunteer?

Boost your relationships: By offering practical and emotional support people in need, volunteering allows you to boost your social skills and develop your relationships further.

Increase your self-confidence: When volunteering, you are doing good for others and the community, which provides a natural sense of accomplishment. Your role as a volunteer can also give you a sense of pride and identity.

Improve your overall wellbeing: The social aspect of helping others can have a profound effect on your overall wellbeing. Experiencing a meaningful connection to another person can help reduce stress

and anxiety, as well as boost your self-esteem and confidence.

Sense of purpose: Adults can find new meaning and direction in their lives by helping others. Whatever your age or life situation, volunteering can distract you from life's pressures and keep you mentally stimulated.

Who can volunteer?

As long as the latest government guidelines are followed, anyone can volunteer during the pandemic. Even those who are shielding from the virus can volunteer to work on the phone, such as answering queries about testing or even simply volunteering to call vulnerable, lonely people for a chat.

While we are all living in challenging times, volunteering can be a great way to give back to others and give your wellbeing a real boost. For volunteering opportunities in your area, visit the [Gov website](#) or [Volunteer Ireland](#).

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LEGAL

The basics of money management



Managing your finances can be a daunting task and can quickly become overwhelming if not carefully considered.

There are some tools and organisations that can help you gain a better understanding of your finances and make you feel more in control each month.

Financial budgeting

Creating a clear budget or plan for your finances each month can be the most efficient way to gain a real understanding of your financial situation and track your spending. This can also help determine how much you can or should be saving, and any surplus income you may have. Surplus money is any amount that is left over after the deduction of your essential outgoings such as utility bills, rent and council tax, by working this out you can then decide how to maximise the benefit by putting the surplus towards debts, savings or other spending. There are a few organisations that offer free budgeting tools and advice about managing your finances:

The Money Advice Service – provides advice for money and debt guidance. England, Wales and Scotland: 0800 138 7777 Northern Ireland: 0800 328 0006

The Money Advice and Budgeting Service (MABS) are an organisation based in the Republic of Ireland that offers free, impartial personal debt advice. Contact Number: 0761 07 2000

Reducing spending

Reviewing your current direct debits

and outgoing bills can help you gain a better understanding of any unnecessary services you may be paying for and any potential to cut back costs. It is easy to allow direct debits and contracts with providers to automatically renew without considering alternative options that may be available, but automatic renewals often cost you extra. Organisations generally give better rates to new customers whilst increasing costs for existing customers. Therefore, taking the time to consider alternative services and brands could help you to save overall. Here are a few options to consider:

Energy suppliers: It may be worth reviewing the cost of alternative providers as many organisations will offer lower rates for new customers. Additionally, a lot of energy providers use incentives to encourage new custom, these can include shopping vouchers or an initial rate reduction period.

TV and Broadband: Switching your providers could help you save as many organisations offer deals encouraging new customers. Also, consider which TV subscriptions you really need, it's common for individuals to pay for TV services that they rarely use. Additionally, some providers are offering free popular subscription services such as Netflix which can cost between £6-£8 per month.

Food Shopping: We are all accustomed to certain brands and often find it challenging to switch to anything outside the 'usual'. The consensus is that if something costs more it must be better. However, this is a tactic used by supermarkets to make you spend more and the own-brand products are usually of similar or equal quality as branded items.

Debt guidance and information

Managing debt can be overwhelming and it can feel easier to ignore the issue, however it is always best to try to deal with money worries at the earliest opportunity. There is a range of platforms that can provide expert debt advice and offer you solutions depending on the type of debt you have.

Step Change – Provides free debt advice and debt management information.

England and Wales: 0800 138 1111
Northern Ireland: 0800 138 1111
Republic of Ireland: 1 800 937 435

Savings goal

People can focus on collating savings when they have a large purchase to consider such as a property or car. However, saving regularly can provide you with some security for emergencies such as redundancy or property repairs. Try to aim to save a proportion of your earning each month even if this is not a substantial amount, even a small amount of savings can create some security. When saving it is often best to consider opening a savings account as they can have reward schemes or better interest rates.

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