

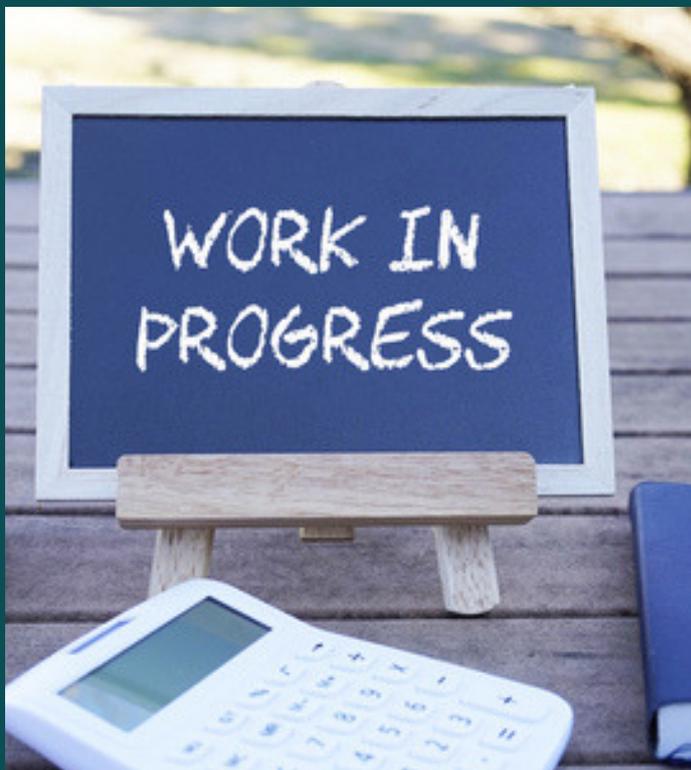
REVIEW

Gaining clarity over finances for peace of mind



The weight of not knowing your finances can feel very, very heavy.

If you don't know where your money is going, but feel like money is flying out in all directions, it can engender feelings of anxiety, become a source of mental & emotional strain and often leads to frustration and blame in relationships. While it can be tempting to keep that head very firmly in the sand, having clarity on where your money really is going (along with strong financial goals) can not only lighten the mental load but will actually bring feelings of relief and reward too.



Start with the basics and build up.

With 2020 just around the corner, it's the perfect time to get a grip over your finances, to set yourself up for the next decade. We suggest the following as a starter for ten.

- **Add up the debt:** Like ripping off a plaster - it hurts - but the stress will fade and the wound will start to heal. List who you owe and how much. Once you are clear on how much you owe, you can look at more affordable options to pay debt back strategically.
- **Review Direct Debits:** Go through your statement and look at what you can/want to back out of now. Make a list of payments you want to cut down (e.g. Utilities, Insurance, Mortgage etc).
- **Create a monthly household budget.** There are loads of apps that can help, but on a basic level start with your take home pay and deduct fixed expenses first. Allocate 10% of the remainder for 'financial shocks', assign what you need for debt and savings, review exceptional expenditure for that month. The remainder is food & entertainment.

Use Lifefyle to help you stay on track.

Start getting in the habit of uploading bills, receipts, statements, investments & savings into Lifefyle. It will take seconds each time, and after repeating it a few times it will become second nature. Then, when the time comes to review suppliers and providers, you'll have instant access to what you need to plan & track against your budget and all the account information you need for supplier switches.

BOOST

Walking your way to greater vitality

A meditative, mood booster with long term health benefits.

Walking really is nature's wonder remedy. Not only is it free and accessible to all, the physical and mental health benefits of walking daily are unquestionable. According to the NHS, a brisk 10 minute walk a day can make you feel better in so many ways. They say "It can boost your energy, clear your head and lift your mood. It can help people with lower back pain and those at risk of high blood pressure. It's also great for your long-term health – it can reduce your risk of serious illnesses like heart disease, type 2 diabetes, dementia and some cancers."

Boost your mood and mind.

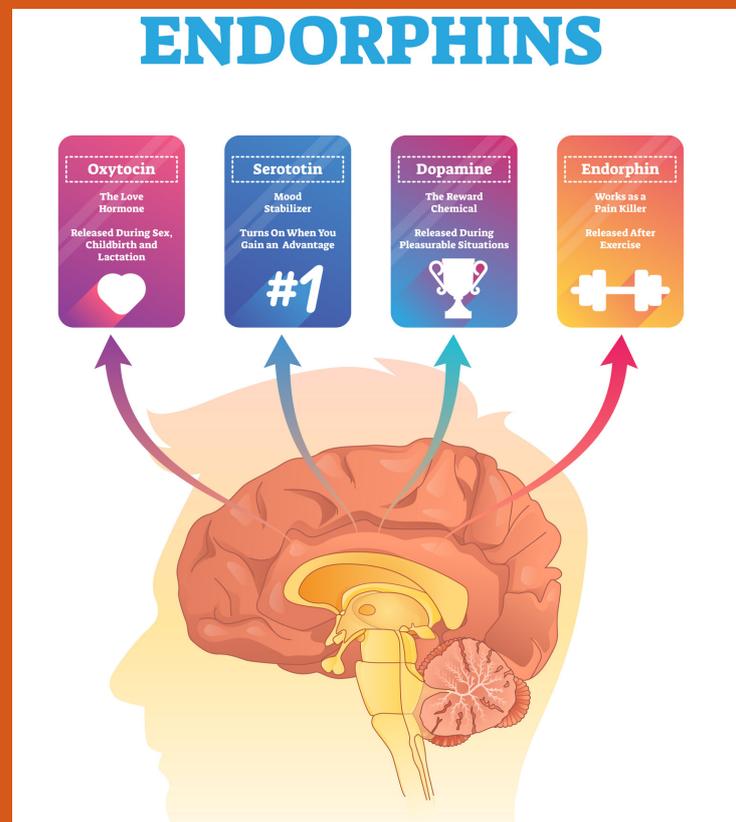
Like any cardio-vascular exercise, brisk walking builds up lactic acid which signals the brain to release endorphins – the body's natural 'happy' drugs, which have been proven to help reduce stress & anxiety and also act as an analgesic, diminishing the perception of pain.

Research by Herriot-Watt University found that walking through green spaces can actually trigger a meditative state, because it promotes something called 'involuntary attention' which allows your mind to have its attention held by what's going on in the present moment, whilst at the same time allowing reflection.

More than that, walking can make you mentally sharper. Research showed that 40 minutes of walking 3 x per week reduces the age-related shrinking of the brain's hippocampus, which is where the brain processes memory and emotion.

Enjoy the bi-product of boosted energy levels too.

Aside from the positive mental health benefits of walking, the physical benefits of walking (improved circulation and increasing oxygen to the body) can actually lead to improved energy in the day, and leads to sounder sleep at night. This restores vitality and helps to elevate our energy levels during the day.



RELAX

Creating a sanctuary of harmony and relaxation

Breathe new life into your bedroom and yourself.

Our brains are often wired to associate the bedroom with being a safe space, a personal sanctuary, a place to be ourselves, to relax and unwind. It's understandable then that if the bedroom is cluttered, messy or overwhelming it can leave us feeling frenzied and anxious. We know that a good, uninterrupted night sleep is important to our energy and mood, as is having a restorative and calm awakening. It makes sense then that having an orderly, calm and clutter free bedroom can contribute to positive mental health.

Simplicity and serenity are key.

You don't have to have a degree in interiors to create a peaceful environment. With a few simple tricks you can reclaim your bedroom space as a place of harmony.

Light: Using more neutral tones and soft fabrics creates a more spacious, lighter brighter feel which instantly calms.

Air: Open the windows as much as possible to increase the air flow, which in turn supports improved quality and soundness of sleep.

Love: Pics of loved ones & favourite places will create an optimistic environment and act as a reminder of your happiest times.

Smell: The use of aromatherapy for mood is no new thing. Light a mood lifting candle or relaxing sleep spray and instantly feel the positive impact on your mind. Try Ylang Ylang, Lavender, Jasmine or Sandalwood for calm and relaxation.

Greenery: Houseplants are known to increase general well-being & happiness. On a basic level, they replace carbon dioxide with oxygen but there is evidence to suggest that some plants remove toxins and release mood boosting chemicals too.

Go clutter free for tranquillity.

It goes without saying that if you've got stuff lying around the place or clutter piling up in the corners then you are more likely to feel stressed. So even if the rest of the house is a tip, make your sleep space a restful space. Put away your clothes and empty bins daily. Get storage right, so that your space is free of mess.

