

Beat the blues

Traditionally the saddest day of the year, Blue Monday claimed it's gloomy title due to a combination of post-festive joy diminishing, darker days and the arrival of winter, not to mention this time around, the addition of our third national lockdown.

But we've decided, Blue Monday doesn't have to be blue. We're here to help you kickstart 2021 with useful tips to boost your mood, set yourself up for a cracking 2021 and turn the tide on the most depressing day of the year to make it the best day ever.*

Covering all aspects of wellbeing; financial, physical and mental, our tips are here to help you make the most out of Blue Monday and beyond.

*Ok maybe not the best day ever, but definitely not the most depressing day of the year.

[Check out our top tips ↓](#)

Financial



We were all affected differently when it came to our finances last year, take this time to focus on the positives and drive those habits into 2021.

TAKE STOCK OF 2020

2020 was truly a year like no other and we were all affected in different ways. Understanding our finances from this unprecedented time will help us take stock of our situation and be stronger this time around. Reflect where you can improve and where you did really well to set yourself up 2021.

You might have saved a little each month or you may have avoided bad credit by using Wagestream, whatever it is be proud and take those good habits into the new year.

BUILD A SAVINGS BUFFER FOR 2021 AND WATCH YOUR SAVINGS GROW

Get off to a good start with your financial health in 2021 and start saving straight away. A savings buffer helps us all get through tough times and it's never been more important to put money away for a rainy day. By using Safestream in the Wagestream app you can begin saving from as little as £5 a month, with small monthly contributions it's easy to watch your savings grow for a positive lockdown boost.

GET INTO GOOD HABITS

Are you guilty of missing a payment from time to time? Aren't we all. With Wagestream you can set up payment reminders in the Track section of the app so you never miss a payment again. Whether it's your water bill or phone bill using payment reminders means you'll avoid those pesky late fees and feel more in control of your finances.

Mental



We all have mental health all of the time and it's important to recognise that we're all different and that we're all going to have ups and downs.

MANAGE THINGS WITHIN YOUR CONTROL

It's easy to live inside hypothetical catastrophes during a pandemic, so for lockdown number three we want you to focus on what you can control and focus on the day ahead of you whilst trying not to look too far in the future. Manage things you can control like what you eat, when you exercise and what you do in downtime and try not to worry about everything else.

DON'T BE AFRAID TO ASK FOR HELP

Think about what support you need, whether that's from your manager at work or reaching out to a loved one. Chat things through, share how you're feeling, and know that we're all in this together.

KNOW IT'S NORMAL TO HAVE UPS AND DOWNS

For many, 2020 was the most challenging year for us yet. Our third lockdown is also accompanied with a new feeling of uncertainty around a new strain and higher infections and as lockdown takes away our social interaction we may be finding it harder to process this increased level of stress.

It's very normal to have our ups and downs during the lockdown and some days we might feel productive. We may get up early to exercise, read, eat well and laugh. But some days we might not feel up to doing this and that's ok.



WAGESTREAM

Physical



It's never not going to be good advice to get your body moving, beat the blues by moving a bit each day.

GET OUTDOORS

For this lockdown, we don't have the weather on our side, with days a little darker and colder it can be harder to get outside for some fresh air. According to the mental health foundation, research has found that access to green space such as fields, forests, parks and gardens reduces the risk of mental health problems, improved mood and increased life satisfaction. So wrap up warm, take a break and get outdoors.

TRY SOMETHING NEW

Finding something new that excites you is a real mood booster. This can be and should be something small that you can achieve in lockdown. It might be reigniting that love of drawing you had in school, trying your hand at some new recipes or simply reading that book you've been meaning to since the first lockdown.

SET A HEALTHY EATING CHALLENGE

With the darker days, it's easy to get into a cycle of comfort eating, sometimes when it's cold and dark all we want is unhealthy food and that's fine as long as we also balance it out with some healthy eating. It's proven that food can affect our mood, a study by the British Medical Journal found that high levels of wellbeing were reported in people who ate more fruit and vegetables. So this January and beyond, why not challenge yourself to eat more fruit and veg start with a couple of meals a week then work your way up until you're including them in almost every meal.

If you want any further support here's a list of resources you can reach out to;



SAMARITANS

www.samaritans.org.uk

116 123



MIND

www.mind.org.uk

03001233393



SHOUT

www.giveusashout.org

Text SHOUT to 85258



CITIZENS ADVICE

www.citizensadvice.org.uk

0344 411 1444



MONEY & PENSIONS SERVICE

moneyandpensionservice.org.uk

01159 659570



STEP CHANGE

www.stepchange.org

0800 138 1111

