



Located
in the
Student
Support
Centre

STRESSED BY DEBT

In this guide you will find
detailed information about:

- o Relieving stress
- o Tips on staying positive when you're dealing with debt
- o Staying fit & healthy when you're in debt



The Advice Service cannot be held responsible if the information here is incorrect. The Advice Service makes every effort to ensure information on these pages is accurate and up to date; however policies, procedures and regulations are subject to change. Therefore the Advice Service cannot accept responsibility for any loss, damage or inconvenience suffered as a result of using our pages. This information was checked on 10/11/14

Get professional,
confidential,
independent,
non-judgemental
support and advice.
Mon-Fri 12-2pm

 @UniLincSupport

 /UoLAdviceGuidanceFunding

 adviceservice.lincoln.ac.uk

4. Create a budget and stick to it

This is the most practical thing that you can do and it will also make you feel better.

A budget is just a list of your income and expenditure. You can do this by keeping a spending diary for a week or two, making a list of all the bills you know about and looking at your receipts and bank statements to see where the money goes. You could find out that some small changes, like moving a bill payment date, or cutting out a daily coffee, could make a big difference. Knowing what money you've got will help make you feel in control of your finances and lead to more peace of mind.

5. Keep active

Physical exercise releases chemicals in the brain which make you feel happier. So if you feel that your money worries are getting on top of you it might be a good idea to go for a jog or even a brisk walk.

Exercising for just 3 hours a week (that's 25 minutes per day) has been proven to reduce depression by up to 47% - that's the same result as taking prescribed anti-depressants.

Staying active doesn't need to mean spending money either.

Getting in the right frame of mind is the most important thing when you're wanting to get fit without shelling out loads of cash. Keeping your exercise regime pure, simple and focused is the ultimate way to get fit and it's a great way to motivate yourself. Fitness is purely about you and your body, not about any flashy add-ons. Making this realisation is the start of an effective fitness regime.

It can cost more than £60 a month to join a state-of-the-art gym. But you can take healthy exercise using absolutely no equipment at all, and it's completely free. There are lots of places and opportunities to get fit, whether at work, at home, on your way home, at your desk, on your lunch break.

Get up and running (and biking)

Running is a fantastic way to exercise; it builds stamina, keeps your cardiovascular system healthy, burns fat, tones up your legs, bum and stomach, and clears your mind. No special kit is needed apart from a pair of trainers or suitable shoes. If you prefer cycling, adverts in your local newspaper are a great place to find second hand bikes that are more than suitable for off-road riding. As for where to ride, look for local maps with bridleways marked on them as you're allowed to cycle on these (although you must give way to horses).

Running and cycling can save money on travel costs too. Many employers will provide somewhere safe to store your cycle, and larger businesses commonly provide showering facilities too. They may also take part in the government's [Cycle Scheme](#). A blast of fresh air in the morning is way more enjoyable than sitting in a traffic jam!

If you want to build muscle: try your local park. A park bench is all you need for some effective bodyweight exercises.

You can use the bench for modified bodyweight push ups: place your hands on the bench, and, keeping your body straight, lean your weight into the bench. Push up with your arms whilst keeping your abs tight and spine aligned. You can change your hand position to work different muscle groups.

Check out the internet for loads of great outdoor exercises.

Get your mates involved

It can be great fun to get a group of friends for a 'park fitness' session; it's free, motivational, and fun. So instead of inviting everyone over for a movie and a takeaway, you could all meet up in a local beauty spot and enjoy each other's company while getting fit and taking your mind off your worries. A Frisbee or football is all you need.

Getting the gear

Fitness equipment doesn't have to be expensive. You can pick up dumbbell sets in many charity shops for just a few pounds, and supermarkets frequently have offers on items like skipping ropes, mats and weights. eBay is also a good place to pick up a bargain on unused equipment, and Freecycle usually has good opportunities to grab sports kit for free.

Don't buy equipment if you don't need it though. There's no point in spending if your weights are going to sit in your spare room.

Stuck in the office? Just.....STRETCH

Sit upright on a chair and keep your back straight, then extend your arms out in front of you as far as you can. Hold this position for about ten seconds. Then repeat, with your arms behind you. Hold on to the sides of your chair and push your whole body upwards. Feel your spine stretch and realign. Hold this position for ten seconds. Now stretch your arms up to the ceiling, to release any tension in your back and shoulders. Finally, relax and shake your arms to get rid of any tension.

For free, confidential, independent advice on debt or money worries talk to the Advice Team in the Student Support Centre. Drop-in Monday-Friday, 12pm-2pm in the Student Support Centre.