



# STRESSED BY DEBT

In this guide you will find detailed information about relieving stress, tips on staying positive when dealing with debt and staying fit and healthy when you're in debt.



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## **At least half of people with money worries feel anxious or depressed, but there are things you can do to make yourself feel better.**

Getting practical advice is always useful but you should also be aware of the emotional impact of debt.

Following these tips might not help you get out of debt any quicker but they could help to improve your state of mind...

### **1. Focus on the here and now**

Getting out of debt can be a long term project and it's important to take it one step at a time. Spending all your time thinking about the future and what might happen can lead to your stress levels creeping up. Remember that you are not alone, debt is one of the biggest problems in the UK and every year millions of people get free independent debt advice.

It's equally important to not get too bogged down with the past. Don't waste time beating yourself up about all the things you could have done differently to have avoided the situation. It's much better to accept what's happened and realize that help is available.

### **2. Stay positive**

Think about all the things that you love about your life. Getting out of debt might mean having to do without some of the material things that we convince ourselves we need. There are bound to be things in your life that are more important than money. They're what's important.

Keeping a positive mental attitude will make everything in your life easier to manage. The stress of debt is caused by feeling out of control. If you can get the control back, you will feel better.

### **5 ways to relieve stress**

1. Talk to friends/family/colleagues, especially anyone who has experience of similar situations and might be able to give you advice from their own experiences.
2. Don't try to hide your feelings - share them with someone (or if you are unable to speak to anyone, at least write them down). If you talk about your emotions or put them down on paper, they are less likely to build up and get out of control.
3. Reflect, then make a decision and get on with it. If you take action it will distract you from worrying, make you feel that you are actually doing something positive and help you feel in control, all of which reduce the feeling of panic and make you feel calmer.
4. Take a break when things are getting too much - a quick walk round the block or watching a film might distract you enough to give you a more realistic approach or give you the time to gather your thoughts.
5. Be comfortable with small successes and limit the expectations of the people around you.

### **3. Face the problem**

We all have times when we want to bury our heads in the sand. If problems seem too much to deal with it's incredibly tempting to try to put them out of our minds and forget them. This doesn't really work – they just hang over you like a cloud and make you feel worse. This can be doubly true when the problem relates to money, as feelings of fear and shame make it even harder to hold our hands up and ask for help.

Taking the first step and getting help will make a huge difference.

#### **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!

Lincoln also has a hire bike scheme you can find out more details on the website: <https://www.hirebikelincoln.co.uk/>

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.

Do you need more help or would you like more information? Book a confidential appointment with one of our specialist advisers by emailing [adviceappointments@lincoln.ac.uk](mailto:adviceappointments@lincoln.ac.uk)