

## Beat The January Blues

It's common to feel a bit blue in January. After Christmas is over and all the decorations have come down, the weather may be a bit miserable, it's darker at night and in the morning, and you feel unmotivated but know that you really need to take charge of the situation and get on with things again.

Debt may also be a factor especially if you've built up more over Christmas. And this year we also have Covid-19 to contend with and the frustrations and disappointments caused by the various restrictions that have been put in place, as well as the worry of keeping yourself, family, and friends safe.

But all is not lost. We've come up with a few suggestions which might help get you feeling like yourself again and hopefully realising it's not as bad as it seems.

### Have a clear-out



Don't underestimate the power of decluttering. Having a clear-out can make you feel great! Be ruthless and get rid of all those unwanted gifts that have been sitting in the cupboard for years or textile recycle old clothes you'll never wear again.

Many charity shops welcome donations so others can benefit from your clear-out.

**TC Top Tip** - Give yourself space to breathe physically and your mind will also benefit.

### Get active

Overindulging over the festive period can make you feel tired and sluggish. Making an effort to exercise will help you become more energised, giving your body a boost.

And the great thing about exercise is that it releases endorphins (happy hormones) which can improve your mood.

**TC Top Tip** – Walking is a great place to start and it's free! Increase the distance as your fitness improves. Swimming is another great option or perhaps join a gym, whatever suits your budget and lifestyle. Alternatively, things like the NHS couch to 5K podcast can be a good way to start moving.



## Find a new hobby



Spending too much time on your phone or watching TV? Developing a new skill is the perfect way to make the most of your free time and will stimulate your mind.

How about fishing or photography? Too cold? Try painting, creative writing or knitting. There are so many things to try to suit all budgets and abilities, and most will have a community of people who love doing the same thing and are willing to help those starting out.

**TC Top Tip** – Impress yourself and your friends by getting creative.

## The feel-good factor of friends

Get together with your buddies and play some board games or watch a movie together. We are naturally social animals, so it's bound to make you feel better.

Given Covid restrictions, it may not always be possible to meet face to face, but you can meet virtually or just phone.

**TC Top Tip** – Meet up for a walk with your friends or loved ones and benefit from socialising and fitness to help you feel good.



## Successful sleep

Getting enough sleep is crucial to our wellbeing. Our bodies need it to repair and recharge. Having a peaceful, quiet environment and a comfortable bed can make a real difference to the quality and quantity of sleep we get. Typically, most mattresses should be replaced every 7-10 years, but this number can vary depending on the mattress type you have. Change bed linen and pyjamas regularly to keep things fresh.

**TC Top Tip** – Avoid screen time late at night and get into a routine of going to bed at the same time every night.

## Deal with those niggling debts

There are many ways to deal with debt both formal and informal. Review your income and expenditure and cut back on non-essential items like take away coffees or check that direct debit that has been running for years and you don't know what it's for. See if you can find cheaper utilities or insurance. Use the extra money you save to pay towards your debts.

Cut up your credit cards and only keep one for emergencies and make sure you clear it every month, to avoid interest.

**TC Top Tip** – If you feel you have problem debts, which never seem to get any better, then speak with one of our advisers. We're always happy to help you find the right solution to deal with problem debt.

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