



Financial wellbeing

Get your finances back on track in January, managing debt, energy saving tips and cost anxiety, and check in on mental health on Brew Monday.

It can be really tricky to keep your finances under control, especially at a time when household bills are high and food prices are on the up. But there are steps you can take to get your finances back on track in January, and beyond.

Check in on mental health on Brew Monday

The myth of Blue Monday

The third Monday of January has long been dubbed the most depressing day of the year, also known as Blue Monday: the festive season is over, the weather is gloomy and bills are incoming.

But in reality, Blue Monday is just a myth. In fact, it's a term that was conjured up for a marketing campaign. That's right - in reality, there's no such thing as Blue Monday.

The problem with Blue Monday

Although Blue Monday has sparked positive conversation around anxiety and depression, labelling a day can be damaging for those already dealing with mental health issues - we all have our good and bad days, and those aren't for the calendar to decide.

So what's Brew Monday all about?

Samaritans is working to put a stop to the myth about Monday being 'blue' by renaming Monday 16th January, Brew Monday. A reminder to reach out for a cuppa and catch-up with family, friends, colleagues and loved ones.

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Signs that someone may not be OK

We're all different and everyone reacts to challenges in their own way. But there are general signs you can look out for. Remember, some people may show several of these signs, whilst others may show one, two, or none. Some of these emotions will be more difficult to spot.

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- Restlessness or agitation
- Anger or aggression
- Crying
- Lacking energy or being tired
- Withdrawing or being distant
- Not replying to messages or phone calls
- Feeling hopeless or worthless
- Gambling
- Avoiding social activities

Four ways to be a good listener on Brew Monday



Put away your phone and focus on the other person: To genuinely listen to someone, you need to give them your full attention. Make eye contact and be engaged in the conversation. Make a commitment not to talk about yourself at all.

Be patient: Know that if someone pauses in their response, it doesn't necessarily mean they've finished. It might be that they are taking their time to formulate a response or they may find it difficult to articulate their feelings. Being patient will help to create a safe environment where the other person feels they can share without judgement.

Ask open questions: Avoid asking closed-ended questions that only require a yes, or no, response. Open-ended questions encourage someone to share. Ensure you don't jump in with your own ideas, views and judgements, as these may cause the person to feel unsafe and close-up.

Repeat what you hear back to the person: When you say what someone has said back to them, it reassures them that they have your undivided attention. It also ensures you're hearing what they want you to hear, instead of putting your own spin or interpretation onto the conversation.