



**International
Wellbeing Insights**
People, Culture & Wellbeing



Stress Management Society
from distress to de-stress

Introduction to Financial Wellbeing

2022

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ABOUT US

International Wellbeing Insights exists to create a happier, healthier and more resilient world through our passionate approach to reducing stress, improving mental health and promoting wellbeing.

A catalyst for transformation, we provide expertise to individuals and organisations to diagnose the causes, develop a strategic approach and encourage an effective culture of wellbeing to thrive.

International Wellbeing Insights is a leading resource for advice, support and guidance on stress. Over the last 15 years we have worked with a diverse mix of individuals, teams and organisations across the world. A proportion of our commercial revenue helps to fund the work we do with social causes.

Traditionally, when people think of signs of stress they think of sleepless nights, health, and relationship problems. However stress also impacts performance, productivity, creativity, morale and the ability to cope with change and adversity.

It is crucial to diagnose the sources and impact of stress on a case by case basis – each individual and organisation is different. International Wellbeing Insights assesses the root causes, impacts and costs in order to develop a strategic wellbeing action plan.

We provide expert advice and solutions to develop happiness, health and resilience, and create real culture change using a holistic approach. In individuals this means looking at the overall lifestyle, and in organisations we consider the whole environment, policies and involvement at all levels.

RELEVANT EXPERIENCE

International Wellbeing Insights has extensive international experience delivering services throughout Europe, Middle East, Africa, USA and Asia. Having gained experience on projects with companies and organisations such as British Airways, Allianz Insurance, Oman Insurance Company, GE, DEWA, CBRE and Procter & Gamble amongst many others, we have a wealth of best practice expertise drawn from a broad spectrum of industries.

Our work involves everything from consultancy assignments, risk assessments and audits and the delivery of support interventions and education programmes. Training workshops for both line managers and the general staff population are our most popular offerings.

THE IMPORTANCE OF FINANCIAL WELLBEING

Financial wellbeing is more important than ever, with many of us feeling under pressure to maintain a certain lifestyle. It is essential at both a personal and organisational level to promote financial literacy and wellbeing; money worries are a common source of stress and are attributed to poor performance and absenteeism in the workplace. Therefore, providing financial education will create a more engaged, happy, productive and high performing workforce

FINANCIAL WELLBEING RESEARCH

- According to Willis Towers Watson's 2017 Global Benefits Attitudes Survey on Financial Wellbeing found that it has fallen since 2015
- Close Brothers Financial Index suggests that 25 million UK employees are affected by money worries while at work
- Willis Towers Watson suggest that 65% of employees believe their financial problems are negatively impacting their lives
- More than half of all employees have no savings
- 59% of employees say they worry about their future financial status, compared with 52% and 45% of employees in developed and developing countries, respectively
- 52% often worry about their current financial state
- 59% often worry about their future financial state
- More than two-thirds of these individuals say that money concerns keep them from performing their best at work

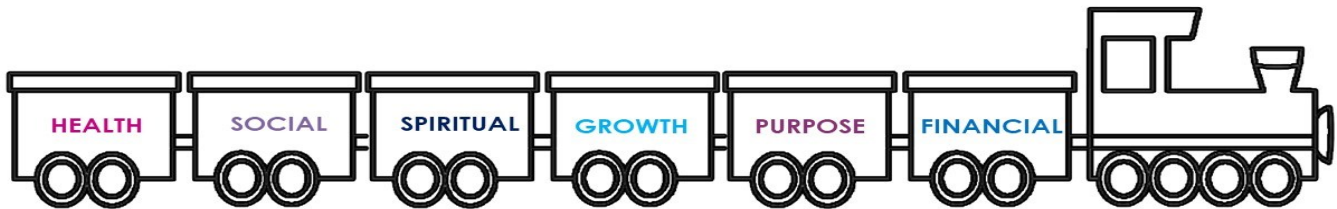
WELLBEING INSIGHTS AUDIT

Financial pressures are a top three reason in our Wellbeing Insights Audit process.

Our Wellbeing Insights Audit is a market-leading process to give you absolute clarity on how poor wellbeing impacts your workforce. Building on from the Health and Safety's framework, we have created a comprehensive online questionnaire that builds an accurate picture of your organisation, enabling you to take positive action to maximise productivity and efficiency and minimise risk exposure.

THE WELLBEING TRAIN

Think of your wellbeing as wheel that has many different spokes, we could look at it like a train with many different carriages - each one of those carriages represents a different aspect of our health, wellbeing and happiness:



We can have separate carriages for:

- Physical Health
- Emotional Health
- Mental Health
- Career
- Money
- Recreation
- Relationships
- Sleep
- Love and Romantic Connection
- Nutrition

THE CARRIAGES ARE LINKED AND ARE AFFECTED BY EACH OTHER

DOMINO DERAIL:

When our finances are suffering, it affects our mental health, which can affect our physical health, which affects relationships – and on, and on, and on...We call this a DOMINO DERAIL

It is our personal responsibility to ensure that all carriages are in alignment as it only takes one of those carriages to come off the track and the whole train can derail.

IT IS OUR CHALLENGE TO ENSURE OUR CARRIAGES ARE AS CLOSE TO HARMONIOUS ALIGNMENT AS WE CAN

WHAT DO YOU REALLY WANT?

Our financial position is often occupied with short-term obligations and day-to-day demands on our time, energy and motivation - we can easily lose sight of what we really want.

TASK

If £100,000 fell out of the sky and landed in your pocket: you had no responsibilities and it was all yours— what would you do with it?

PERSONAL THOUGHTS

THOUGHTS AFTER GROUP EXERCISE

IF THIS IS WHAT YOU WANT: HOW ARE YOU GOING ACHIEVE IT?

DEVELOPING A STRATEGY: THE MONEY WHEEL



- 1 LIVING** **KEEPING A ROOF ABOVE YOUR HEAD**
- 2 LEISURE** **HOBBIES, INTERESTS AND SOCIALISING**
- 3 LEARNING** **PERSONAL AND PROFESSIONAL DEVELOPMENT**
- 4 WHAT IF ...?** **SAVING FOR LARGER ITEMS OR 'JUST IN CASE'**
- 5 FINANCIAL FREEDOM** **MONEY THAT MAKES YOU MONEY**
- 6 CONTRIBUTION** **GIVING TO CAUSES THAT YOU BELIEVE IN**

WHAT WOULD YOU DO NOW?

TASK

If £100,000 fell out of the sky and landed in your pocket: you had no responsibilities and it was all yours— using the skills learnt in today's workshop what would you do with it NOW?

PERSONAL THOUGHTS

THOUGHTS AFTER GROUP EXERCISE

IF THIS IS WHAT YOU WANT: HOW ARE YOU GOING TO USE THE MONEY WHEEL ACHIEVE IT?

MY ACTION PLAN — 30 DAY CHALLENGE

S.M.A.R.T.O

- SPECIFIC** WELL-DEFINED AND CLEAR
- MEASURABLE** KNOW IF THE GOAL IS OBTAINABLE AND HOW FAR AWAY COMPLETION IS
FIND OUT WHEN YOU HAVE ACHIEVED YOUR GOAL
- ACHIEVABLE** AGREEMENT ON WHAT THE GOAL SHOULD BE AND IF IT IS REALISTIC
- REALISTIC** WITHIN THE AVAILABILITY OF RESOURCES, KNOWLEDGE AND TIME
- TIME-BASED** ENOUGH TIME TO ACHIEVE THE GOAL, NOT TOO MUCH TIME WHICH CAN AFFECT PERFORMANCE

...AND MUST HAVE

- OWNERSHIP** WHO IS DOING THIS? WHAT CAN I DO MYSELF? WHO CAN HELP ME?

THE 30-DAY CHALLENGE WILL MAXIMISE YOUR CHANCES OF TURNING USEFUL KNOWLEDGE AND TECHNIQUES INTO POSITIVE BEHAVIOURAL CHANGE.

IT TAKES 30 DAYS TO TURN ACTIONS INTO HABITS, WHICH IS WHY THIS IS A MONTH-LONG PROGRAMME

3 ACTIONS

30 DAYS

BUDDY SYSTEM

FEEDBACK

THE 30 DAY CHALLENGE IS AN OPPORTUNITY FOR YOU TO HAVE ACCOUNTABILITY AND SUPPORT FROM YOUR BUDDY TO PROGRESS AGAINST YOUR ACTION PLAN

PLEASE GIVE US YOUR FEEDBACK AT THE END OF THE 30 DAYS

MY ACTION PLAN - 30 DAY CHALLENGE

ACCOUNTABILITY & SUPPORT

Action Point 1:

Action Point 2:

Action Point 3:

Who will you make yourself accountable to over the next 30 days?

How will you stay in touch? How many times over the next 30 days?

ABOUT INTERNATIONAL WELLBEING INSIGHTS

Stress is a much used (and abused) term these days. You frequently hear people say “I’m stressed” or “I’m depressed”, yet there is still much confusion about what these terms actually mean and how best to tackle them. This is where we can help. We are the UK’s leading authority on stress management issues, which is why you will regularly hear us talking about this topic in the media.

International Wellbeing Insights is a non-profit organisation dedicated to leading effective universal change by maximising your resilience, happiness, productivity and success with our passionate approach to reducing stress and promoting wellbeing. Our extensive knowledge of stress and wellbeing and our cutting edge interventions have made us the primary organisation dealing with work-related stress reduction and wellbeing promotion in the UK since 2003.

For years, we’ve been empowering individuals to take charge of their wellbeing through our workshops, guides and regular updates. We also act as a trusted advisor for many companies such as British Airways, Allianz and Shell, guiding them through the mental wellbeing solution maze.

For more information or to book a workshop or a coaching session see www.stress.org.uk, call 0844 357 8629 or email info@stress.org.uk

If you want to promote wellbeing in your company using branded stress management products, go to www.stressmoodcards.com.





We provide a range of services across the UK and internationally. We are always happy to discuss how we can support you.

We look forward to supporting your wellbeing journey.

Find Us Here:

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We have supported many organisations, including:

