International Wellbeing Insights
People, Culture & Wellbeing

Stress Management Society
from distress to de-stress

Introduction to Financial Wellbeing 2025

For further information, please contact
International Wellbeing Insights — +44 203 142 8650
support@stress.org.uk

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شركة أبوظبي الوطنية للتأمين
ABU DHABI NATIONAL INSURANCE COMPANY

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Stress Management Society
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WELCOME

Welcome

Stress is part of life—it's how we respond to it that matters.

In today's fast-paced world, pressure is everywhere: demanding deadlines, shifting expectations, and constant change. A manageable level of stress can drive performance. But when stress becomes persistent and overwhelming, it can have serious consequences for our health, focus, and productivity.

According to the **CIPD Health and Wellbeing at Work 2023 report**, stress is the leading cause of long-term absence in the workplace. Meanwhile, the **ONS** reports that **1 in 6 working-age adults** experience symptoms of anxiety or depression at any given time. The total cost of poor mental health to UK employers is now estimated at **£56 billion per year**—a sharp increase from pre-pandemic levels.

We know now that stress is not just a feeling—it affects the entire body. It's linked to high blood pressure, heart disease, digestive issues, insomnia, anxiety, burnout, and even weakened immunity. If left unmanaged, the toll is both personal and professional.

This programme—**Excelling Under Pressure**—is designed to help you build resilience, boost your self-awareness, and take back control. You'll learn to spot the signs of unhelpful stress, manage pressure more effectively, and respond in ways that protect your wellbeing and performance.

Whether you're leading a team, managing multiple priorities, or just trying to stay on top of daily demands, the tools in this programme will help you find your balance—so you can not just cope, but *thrive*.

Welcome aboard.

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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 in the United Arab Emirates (UAE) overall financial wellbeing has fallen since 2015**
- 64% of UAE employees now say that money concerns have become a more important issue for them over the last two to three years
- **40% of UAE employees believe their financial problems are negatively impacting their lives**
- **More than a third of UAE employees have no savings**
- Specifically, 59% of UAE 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**
- The survey also shows that 23% of employees in the Emirates have short and long-term financial worries
- **More than two-thirds of these individuals say that money concerns keep them from performing their best at work**

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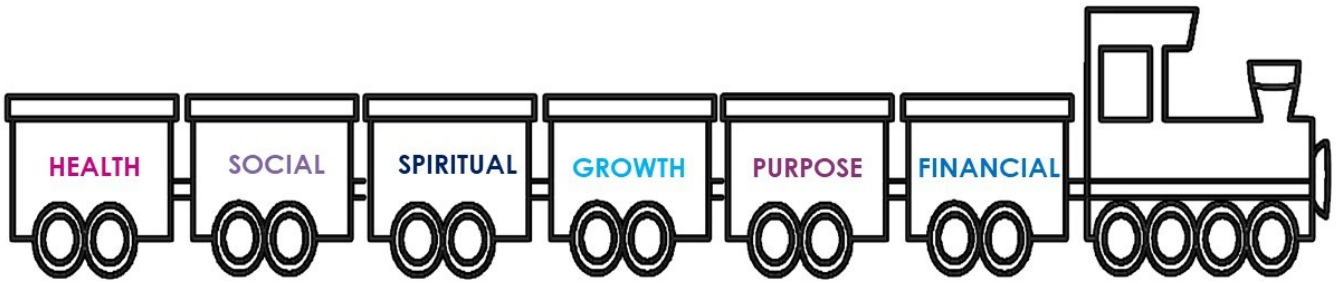
THE WELLBEING TRAIN

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

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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 2,000,000 AED 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?

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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

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THE MONEY WHEEL: LIVING

KEEPING A ROOF ABOVE YOUR HEAD

WITH YOUR WELLBEING IN MIND:

WHAT % OF YOUR INCOME COULD IDEALLY BE SPENT ON GENERAL LIVING EXPENDITURES?

65%

THE MONEY WHEEL: LEISURE

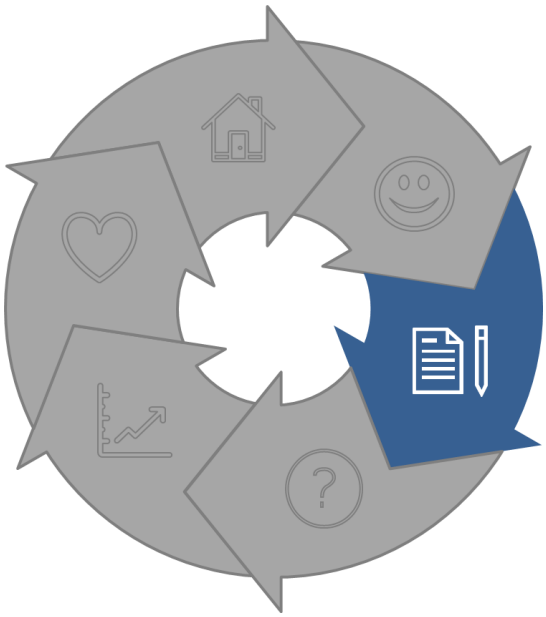
HOBBIES, INTERESTS AND SOCIALISING

WITH YOUR WELLBEING IN MIND:

WHAT % OF YOUR INCOME COULD BE ALLOCATED TO HOBBIES, INTERESTS AND SOCIALISING?

7%

THE MONEY WHEEL: LEARNING



PERSONAL AND PROFESSIONAL DEVELOPMENT

WITH YOUR WELLBEING IN MIND:

WHAT % OF YOUR INCOME COULD BE INVESTED IN YOUR OWN PERSONAL AND PROFESSIONAL DEVELOPMENT?

5%

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THE MONEY WHEEL: WHAT IF...?

SAVINGS FOR LARGER ITEMS OR 'JUST IN CASE'

WITH YOUR WELLBEING IN MIND:

WHAT % OF YOUR INCOME SHOULD BE DESIGNATED TO LONGER TERM, LARGER SPENDS?

10%

THE MONEY WHEEL: FNANCIAL FREEDOM

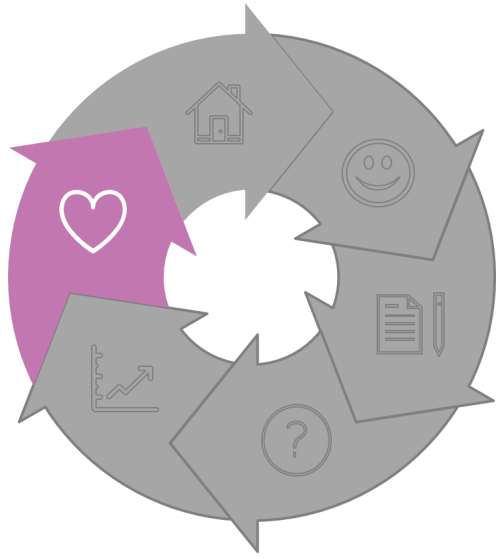
MONEY THAT MAKES YOU MONEY

WITH YOUR WELLBEING IN MIND:

WHAT % OF YOUR INCOME COULD BE INVESTED IN MONEY THAT EARNS YOU MONEY?

10%

THE MONEY WHEEL: CONTRIBUTION



GIVING TO CAUSES THAT YOU BELIEVE IN

WITH YOUR WELLBEING IN MIND:

WHAT % OF YOUR INCOME COULD BE ATTRIBUTED TO DONATING TO A CAUSE?

3%

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WHAT WOULD YOU DO *NOW*?

TASK

If 2,000,000 AED 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?

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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

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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?

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ABOUT INTERNATIONAL WELLBEING INSIGHTS

Big ideas, inspiring stories, robust ethics and strong principles and a values driven approach have been at the heart of our organisation since our inception.

We believe that wellbeing isn't just a perk—it's the foundation of a thriving, high-performing, and sustainable workplace. Our mission is simple but powerful: to empower organisations and individuals to take control of their wellbeing, creating cultures where people don't just survive but truly thrive. We've been at the forefront of workplace wellbeing since 2003, helping organisations worldwide build happier, healthier, and more resilient teams. But we're not here to tick boxes or promote one-off initiatives—we're here to drive meaningful, lasting change.

Our mission is to maximise physical, mental, emotional and social health as well as improving relationships, performance, productivity, creativity, morale, recruitment & retention by creating a resilient workforce and equipping them to cope with change and adversity.

For more information or to book a workshop or a free no-obligation consultation see www.wellbeing.work or call 0203 142 8659 or email info@stress.org.uk

If you would like more information about stress and how to manage it, visit www.stress.org.uk.

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International Wellbeing Insights
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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:
The Lighthouse
Suite S, Quay West
Salamander Quay
Harefield, Middlesex

Call Us On:
Switchboard: +44 (0) 203 142 8650

Email Us On:
info@stress.org.uk

Visit Us On:
www.stress.org.uk
www.wellbeing.work

We have supported many organisations, *including:*

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