



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](mailto:support@stress.org.uk)





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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 Well-being 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—**Financial Wellbeing**—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.**



# THE IMPORTANCE OF FINANCIAL WELLBEING

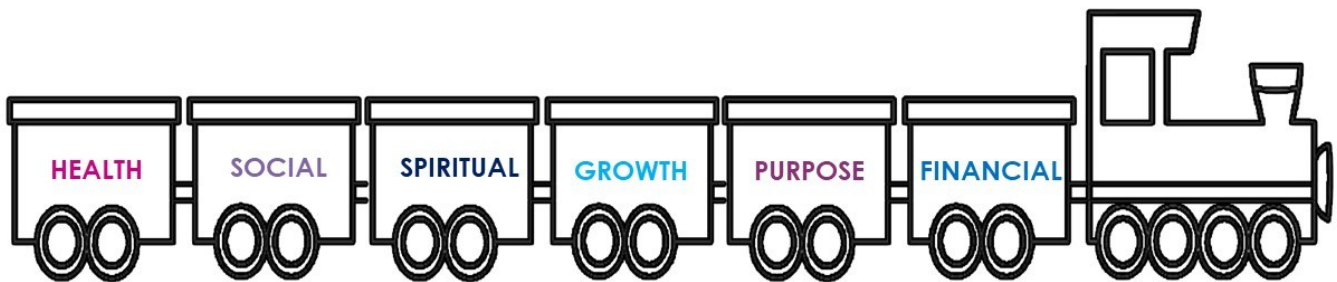
Financial wellbeing is more important than ever, with many of us feeling under pressure to maintain a certain lifestyle. It is essential at both a personal and organisational level to promote financial literacy and wellbeing; money worries are a common source of stress and are attributed to poor performance 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

# 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 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

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## THOUGHTS AFTER GROUP EXERCISE

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**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'**

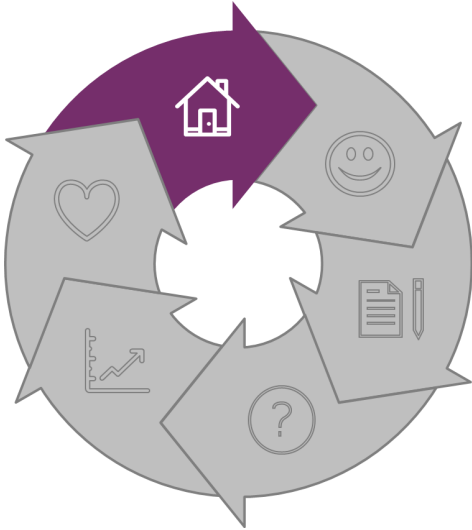
**5 FINANCIAL  
FREEDOM**

**MONEY THAT MAKES YOU MONEY**

**6 CONTRIBUTION**

**GIVING TO CAUSES THAT YOU BELIEVE IN**

## 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

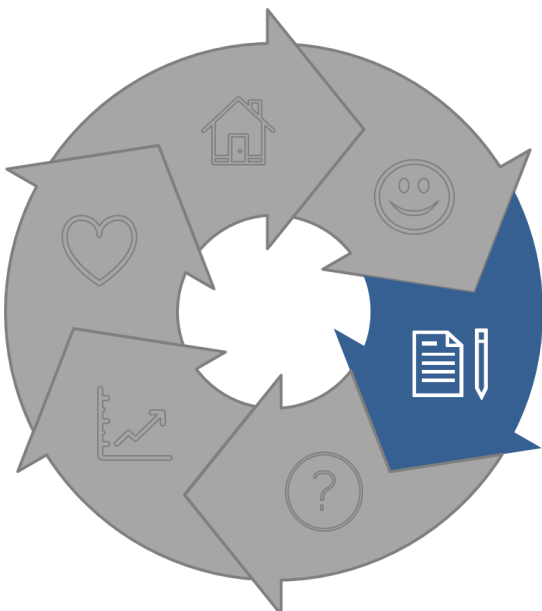


### HOBBIES, INTERESTS AND SOCIALISING

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%**

## THE MONEY WHEEL: WHAT IF...?

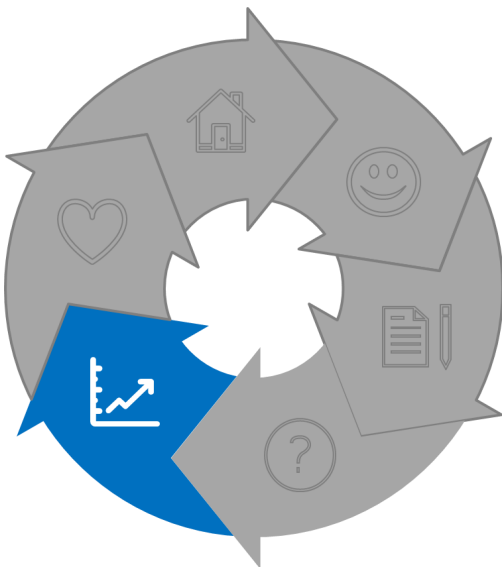


**SAVINGS FOR LARGER ITEMS OR  
'JUST IN CASE'**

WITH YOUR WELLBEING IN MIND:  
**WHAT % OF YOUR INCOME SHOULD BE  
DESIGNATED TO LONGER TERM,  
LARGER SPENDS?**

**10%**

## THE MONEY WHEEL: FINANCIAL FREEDOM

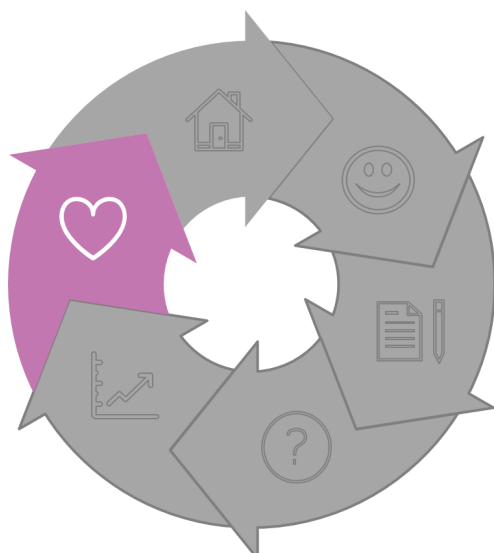


**MONEY THAT MAKES YOU MONEY**

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%**

# 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

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## THOUGHTS AFTER GROUP EXERCISE

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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:

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### Action Point 2:

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### Action Point 3:

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

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### 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.

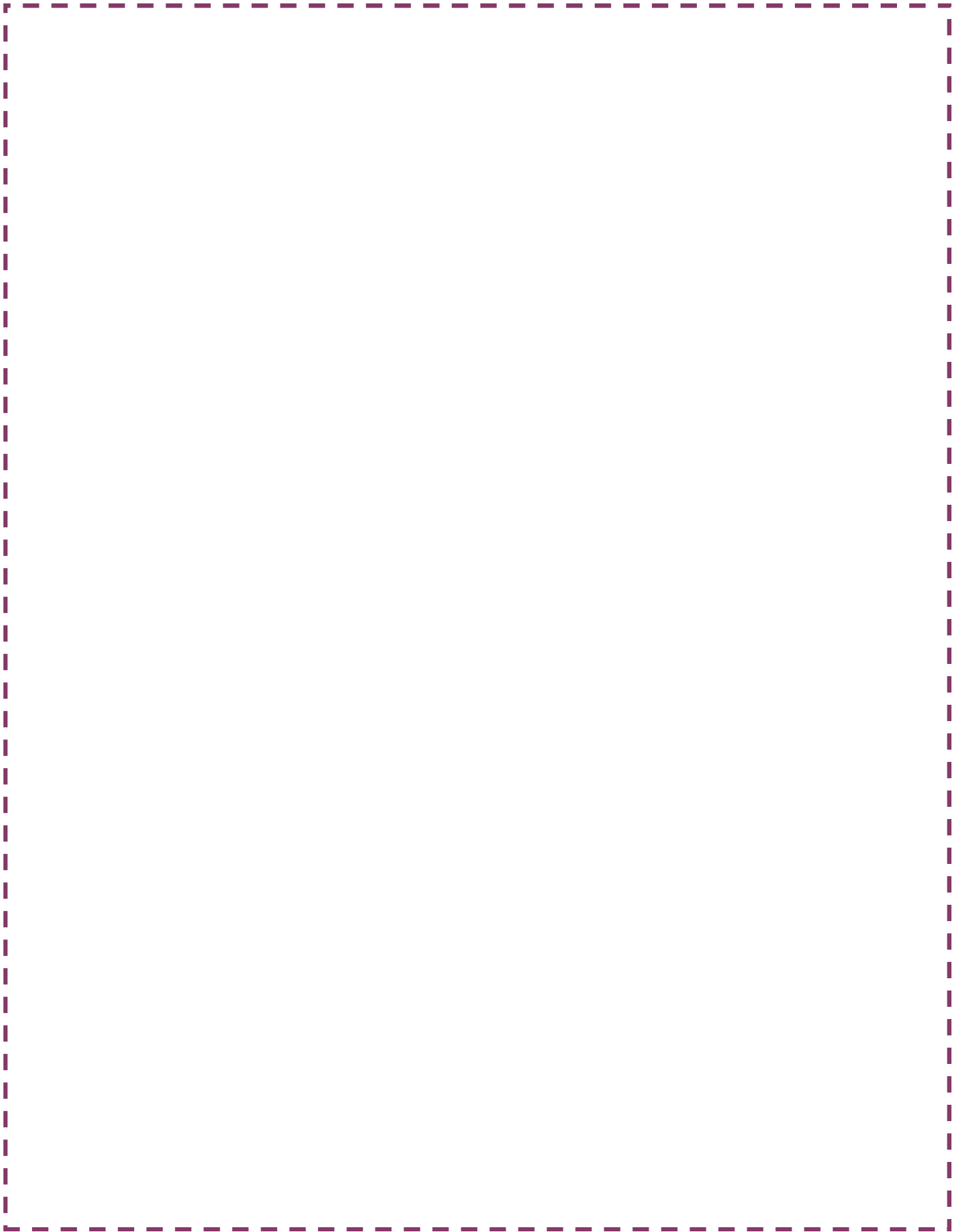
We believe that wellbeing isn't just a perk—it's the foundation of a thriving, high-performing, and sustainable workplace. Our mission is simple but powerful: to empower organisations and individuals to take control of their wellbeing, creating cultures where people don't just survive but truly thrive. 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](http://www.wellbeing.work) or call 0203 142 8659 or email [info@stress.org.uk](mailto:info@stress.org.uk)

If you would like more information about stress and how to manage it, visit [www.stress.org.uk](http://www.stress.org.uk).

# NOTES



# NOTES





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](mailto:info@stress.org.uk)

**Visit Us On:**

[www.stress.org.uk](http://www.stress.org.uk)  
[www.wellbeing.work](http://www.wellbeing.work)

**We have supported many organisations, including:**

