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"TOUGH TALK" CARDS

Talking about mental health is tough, especially when you can see it's taking a toll on your team.

*That's why we've created these **Tough Talk cards**: simple conversation prompts to help you open supportive, judgment-free chats when they're needed most.*

They're not here to replace any existing policies, just to offer a little extra help. Because no one should have to struggle alone.

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Spotting the Signs of Struggle

> *“I’ve noticed some changes in your mood lately – how have you been feeling?”*

Mental health challenges often show up subtly in how someone behaves or performs. As a HR leader/ manager, or just a colleague, being observant and compassionate can make a big difference.

Signs to Look For:

- Drop in productivity or missed deadlines
- Increased sick days or lateness
- Emotional changes like increased irritability or low mood
- Withdrawing from team activities or social chats

Tips for Starting a Conversation:

- Approach privately and kindly – don’t confront them, you’re just checking in.
- Ask open questions like “Is there anything on your mind lately, inside or outside of work?”
- Remind them of support options:
  - Lifetime’s Financial Wellbeing coaches for money stress
  - Any Employee Assistance Programmes (EAPs) that you might offer
  - Mental health charities like Mind or Samaritans
- Reassure them that they’re not alone – and that you will support them.

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Talking About Financial Wellbeing

> *“We don’t often talk about money at work – but financial stress can really weigh on people. How are you managing things at the moment?”*

Money worries are one of the most common stressors – and yet, they’re one of the least talked about. Creating space for financial wellbeing conversations helps normalise them and makes employees feel supported.

How to Start the Conversation:

- Normalise the topic: “*Lots of people are feeling the pinch right now…*”
- Offer reassurance: “*It’s ok not to have all the answers…*”
- Avoid judgement – listen with empathy.

Tips for Support:

- Signpost to Lifetime’s Financial Wellbeing app for useful resources and coaching
- Share useful resources available – does your organisation provide cost-of-living or energy support?
- If debt is a fact, mention debt charities (e.g. StepChange) or Citizens Advice
- Encourage conversations early, before they reach crisis point

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Everyday Wellbeing Boosts

> *“What do you do to reset during the day?”*

Sometimes a small shift in routine can make a big difference to people’s wellbeing. Encourage micro-wellbeing moments to build a sustainable culture of care and calm.

Try These:

- Take a 10-minute walk outdoors
- Have a cuppa away from your desk
- Play some calming music or nature sounds
- Try a screen-free “no meetings” hour and get back to pen and paper

Tips for Managers:

- Model healthy behaviours – take breaks yourself
- Create space for downtime, especially in a busy office
- Include mental health check-ins in one-to-one meetings

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Building a Supportive Work Culture

> *“How can we make things easier for you at work right now?”*

A culture of psychological safety starts with the little things – listening, acknowledging effort, and showing up for one another.

What Helps:

- Celebrate small wins and effort – not just outcomes
- Lead by examples – share when you’re having an off day too
- Offer flexible working where possible
- Promote “camera-off” time or meeting-free spaces for focus

Signposting Tips:

- Remind the team that wellbeing support is available all year-round – not just during Mental Health Awareness Week
- Create a quick-reference wellbeing contact list (Lifetime, HR, EAP, external helplines)
- Encourage peer support for regular check-ins

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Recognising and Responding to Burnout

> *“You’ve had a lot on your plate – how are you holding up lately?”*

Burnout can creep up quietly, especially in high-performing or people-pleasing employees. Spotting the signs early helps prevent long-term harm.

Signs of Burnout:

- Constant exhaustion, even after rest
- Cynicism or detachment from work
- Feeling ineffective or like nothing is ever “enough”
- Increased errors and emotional outbursts

Tips for Support:

- Ask if tasks or expectations can be adjusted
- Offer time off, if needed – even short, restorative breaks can help
- Encourage use of EAP or wellbeing benefits
- Recommend Lifetime’s Financial Wellbeing tools if money worries are contributing
- Share mental health resources

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Supporting a Return from Absence

> *“Welcome back! How can we make your return feel manageable and supported?”*

Coming back after any time away can feel daunting – especially if someone has been off a while. A compassionate check-in, rather than a tick-box form filling meeting, helps set the tone for a positive reintegration.

Supportive Steps:

- Have a private, non-rushed one-on-one conversation
- Let them guide the pace – returning to a full workload too quickly can undo any progress of burnout-prevention
- Set realistic, flexible goals
- Check in regularly, but without pressure

Tips for Support:

- Reaffirm what’s available: financial support, EAP, mental health charities
- Offer practical adjustments (reduced hours, phased return)
- Avoid gossip or over-questioning – respect their privacy

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When You Suspect Someone is in Crisis

> *"I'm concerned about you – please know you don't have to go through this alone"*

Sometimes, a colleague may be at a breaking point. In those moments, your calm presence and ability to signpost to the appropriate services can be the helping hand to the beginning of their recovery journey.

What to Do:

- Avoid being clinical. Stay calm, listen, and don't try to "fix" everything - sometimes it's enough to be heard
- Avoid judgement and acknowledge their feelings, even if it doesn't line up with your own
- Ask if they've spoken to anyone (a GP, helpline, friend)
- If they seem at risk of harm to themselves or others, seek immediate help (emergency services, mental health crisis team) – if you're unsure, speak to your HR team

Signposting Suggestions:

- Samaritans: Call 116 123 (Available 24/7)
- Shout: Text 'SHOUT' to 85258
- NHS 111 for mental health support
- If financial stress is a factor, suggest they utilise the Lifetime Financial Wellbeing benefit

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Encouraging Proactive Wellbeing

> *"What's one small thing you do each day to look after yourself?"*

Proactive wellbeing isn't about perfection – it's about finding manageable habits that build resilience over time. Encourage reflecting on and sharing helpful routines.

Healthy Habits to Recommend:

- Starting the day without screens – a manual to-do list can help you feel more in control of your day
- Getting outside, even for five minutes
- Taking times for hobbies or joy, not just productivity
- Keeping a gratitude or progress journal

Tips for Embedding in the Workplace:

- Host 'wellbeing check-in' moments in meetings
- Regularly share resources via Teams/ Slack/email
- Celebrate self-care wins and personal achievements, just like you'd celebrate team targets
- Encourage 'wellbeing champions' in teams and departments

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Addressing Performance Concerns with Compassion

> *"I wanted to check in because I've noticed a few changes in your work, and I care about how you're doing..."*

It's never easy to raise performance issues, but leading with empathy helps protect trust and opens the door to meaningful conversations about wellbeing.

Tips for Navigating the Conversation:

- Focus on facts, not assumptions: "I've noticed some deadlines have been missed."
- Lead with concern, not criticism: "Is everything ok at the moment?"
- Allow space for them to respond – silence is okay!
- Acknowledge that performance challenges can often be linked to outside pressures

Support Suggestions:

- Offer flexible adjustments if needed
- Signpost to support: Lifetime coaching, EAP, Mind
- Suggest a follow-up meeting to check in again if necessary

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Supporting an Employee Who Opens Up About Struggles

> *"Thank you for trusting me with that – how can I best support you right now?"*

When someone opens up about struggles they're facing, your response matters. You don't need to solve everything – just being present and informed is powerful.

Do:

- Thank them for speaking up
- Ask what they need, rather than assume
- Respect confidentiality – but know when escalation is necessary

Don't:

- Jump straight to solutions
- Dismiss or minimise their experience
- Try to diagnose or give medical advice

Signposting Tips:

- Gently offer support options, such as:
  - Lifetime financial coaching
  - Mental health charities (eg. Mind, Samaritans)
  - Occupational health or EAPs

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Saying 'No' with Empathy

> *"I hear what you're asking for, and I really want to support you – but here's what I can offer right now"*

Sometimes you'll need to manage expectations or say no to a request, even when it's coming from a place of genuine need. How you communicate matters more than the "no" itself.

Tips for Framing:

- Acknowledge the request and their feelings
- Explain the reason for any limits clearly and kindly
- Focus on what you can do: "*We can't extend leave right now, but we can adjust your workload for the next few weeks.*"

Support Suggestions:

- Revisit the conversation later if possible
- Direct to broader support systems: coaching, EAP, HR
- Encourage open dialogue – saying no doesn't end the conversation
- Where pay rises are the topic of conversation, talk about Lifetime's Financial Wellbeing app and tool and resources to make more of their money

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Responding When You're Out of Your Depth

> *"I really want to support you, and I think it would help to bring in someone with the right expertise"*

You're not expected to be a therapist or expert. If a conversation becomes too complex or emotional, it's ok to refer on – with care.

How to Handle It:

- Be honest: "*This is more than I can support you with on my own.*"
- Suggest support pathways: "*Have you spoken to a GP or considered talking to a coach or helpline?*"
- Don't withdraw – follow up after signposting to check they're ok

Helpful Resources:

- EAP or HR contact
- Lifetime Financial Wellbeing (if finances are a factor)
- Samaritans (116 123)
- Mind or other mental health charities

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