

APRIL 2023

MONTHLY CATCH UP WITH LIFETIME

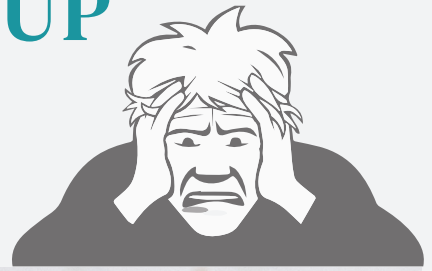
Be aware! Stress can play havoc with your emotional and financial wellbeing.

Stress Awareness Month has been held every April since 1992.

The purpose of having such a month is to raise awareness of the causes and possible cures for such a burden on our mental health.

Now, let's face it, it appears that stress is affecting more and more people. We've had to endure a fair few stress years – and sadly 2023 is shaping up to be little different, with the cost of living crisis causing concern for millions of UK households.

Our emotional and financial wellbeing is being buffeted.



Stress Awareness Month highlights such topics as:

- Experiences people have with mental health challenges and what can be done to help them
- How employers are responding to mental health issues and what can be learnt
- Campaigning against the stigma associated with stress and mental health issues
- What further actions need to be taken in the light of the pandemic and possible changes in future working practices
- Ensuring that those suffering from stress know where to go to seek advice

Here at Lifetime we would encourage everyone who is suffering from stress and anxiety to talk to someone who may be able to help them in some way.

As well as the cost-of-living crisis, stress, anxiety and depression are prevalent for all kinds of other reasons too, including other financial concerns.

And this is where a conversation with a professional is crucial. It could lead to help, guidance and advice that may play a key part in alleviating your worries.



You may ask just what are the benefits of seeking financial guidance? Well, one of the chief benefits could well be that you end up feeling far less stressed about your money!

People often seek financial guidance and financial advice because of a specific issue, but right at the heart of that need is one overriding thing: peace of mind.

If you are stressed about your financial situation, and you need guidance and support, you can book a free chat with a Lifetime coach. [Click here:](#)

- Have you a plan that can adapt to your needs?
- Could you cut (or cap) your mortgage costs?
- Could you reduce your loan and credit card interest charges?
- Could you cut your grocery bills?
- Could you cut your mobile and internet service costs?
- Could you cut your insurance payments?
- Could you keep your pensions going?
- Could you reduce your energy costs?



Times are tough. We appreciate that. Our financial wellbeing service is here to try and alleviate the stress and worry that often occurs when trying to get to grips with your finances.

There has never been a more important time to fully understand what your money can and can't do for you.

Whatever stage of your career you are at, this service can address any pressing financial questions you might have, and help you acquire the skills and knowledge to manage your money, both on a daily basis and for the future.

Your Lifetime coach will work with you directly so that you receive a personal and bespoke approach. They will build you your very own financial plan and deliver it to you in the form of a video, which will show you your financial future from now up until your 100th birthday, and can demonstrate endless scenarios that are unique to you and your family and will help you to answer the questions you have about your future. Your plan will be able to adapt to your ever-changing needs.



Your plan will give you the clarity to enable you to make informed choices that could have a major impact on your current day-to-day life, and your future. It will demonstrate how your goals and ambitions will affect your financial life, how you can get on track to achieving them, and highlight any problems that might be coming your way.

Your goals and ambitions may involve family

Your goals and ambitions for your life are, of course, unique to you. Yet for many people they will involve and affect family in some way.

You may want to help your children get on the property ladder, pay for their university fees, or ensure you leave an inheritance that financially secures their future. You may want to help pay for your grandchildren's nursery fees, or retire from work early so you can look after them.

With this in mind, involving loved ones in your financial planning can make sense. Do you know what your loved ones hope for, or what their concerns are?

If you want to involve your partner or family in your financial planning, then you need to have that open and frank discussion. Working together can often help reduce costs and get the most out of your money.

