

A festive season that feels good – financially, physically & mentally





Finding balance, joy and wellbeing during the holidays



The festive season often comes with the expectation to feel joyful and celebratory, but for many, it can also bring financial strain, overindulgence and stress.

This tipsheet will help you manage your finances, maintain your physical and mental wellbeing and truly enjoy the season without unnecessary stress.

Spending smarter, not bigger

The pressure to create the 'perfect' Christmas with extravagant gifts, lavish decorations and Instagramworthy moments can be overwhelming. But the true spirit of the season is about togetherness, not excess.

- **Set a budget—and stick to it:** Plan ahead to avoid overspending and remember that thoughtful gifts mean more than expensive ones.
- Manage children's expectations: Have an open conversation about the value of gifts, focusing on gratitude and the joy of being together at Christmas.
- Create cost-effective traditions: Baking together, watching classic films, or crafting decorations can become cherished rituals without breaking the bank.

2 Festive feasting without the slump

From indulgent Christmas markets to endless feasts, the festive period is all about food. Enjoy it, but remember that balance is key!

- **Portion control matters:** Eating mindfully means you can enjoy your favourites without feeling sluggish.
- Get your fruit & veg in: Vitamins from seasonal produce help keep winter colds at bay.
- Stay hydrated: Water not only keeps you refreshed but also helps you feel full which will prevent overeating.



3 Looking after your wellbeing

A break from work should feel like just that, a break. Prioritise rest and activities that bring you joy.

- **Set your out-of-office:** Give yourself permission to switch off and recharge.
- Use your time wisely: Fill your days with things you love, whether that's reading, catching up with friends, or enjoying the outdoors.

If you're working over Christmas... Make the most of your days off by truly unwinding.

4 Keeping active, even on the sofa

With so much sitting around, it's easy to feel sluggish. Movement big or small, helps keep energy levels up.

- Get outside: A brisk stroll with family helps break up long periods of sitting.
- **Simple stretches:** Arm reaches, head tilts and shoulder shrugs can ease stiffness even from sitting on the sofa for a period of time.

You don't have to do it all. Stay within your means, cherish time with loved ones and focus on what makes you feel good. However you spend the festive period, make sure it's in a way that truly supports you.



Extra benefits, extra care

Help your people discover and make the most of the additional benefits in their health cash plan.

Find out more

Health Shield Friendly Society Limited Electra Way Crewe Business Park Crewe Cheshire CW1 6HS

Tel: 01270 588555

Got a question about your cash plan? Check out our FAQs

