

October 2024

Later this month the clocks will go back, our jumpers will be on, and it won't be long before our hats and gloves will be making an appearance. Winter is nearly here.

For many, this season is associated with happy things like crisp weather, warm beverages, Halloween, fireworks & Christmas. But for others, the weather change and the shorter days signal a downturn in mood and energy that leaves them feeling sad, lethargic, and fatigued. Also, the worry and stress of how to afford Christmas is a concern.

Its therefore important to prepare for the winter now, hopefully this guide will give you some help with looking after your physical & mental health, your financial wellbeing, preparing your car and home for the cold weather and planning for Christmas.



# Health

Often, people feel low or tired over the winter months. Sometimes, a lack of energy and enthusiasm can be a sign of **depression** if low feelings last for a long time or if they're severe.

Season affective disorder (SAD) is a type of depression that comes and goes depending on the season.



SAD can have a significant impact on people's lives because it affects things like sleep, work, and socialising. [The Royal College of Psychiatrists](#) says about 3 in every 100 people have significant winter depressions.

There are several reasons why a change in seasons can negatively affect a person's thoughts and feelings. Spending more time indoors can trigger physiological changes in the brain, which can have a significant impact on attitude and outlook. Also, less sunlight may cause a decrease in serotonin, which can trigger low mood. It may also be connected to the unrealistic expectations and stress or family drama that Christmas can bring. Low mood can lead to possible mental health concerns. It can also contribute to adverse physical symptoms.

It can be difficult to make changes to the way you do things when you're already feeling low, so it's important to break things down into manageable steps. There are numerous ways to support your mental health and reduce the symptoms that come with the winter blues. To promote your wellness:

**Sunlight** – daily exposure to appropriate levels (even just 10 to 30 minutes a day) of direct sunlight can boost vitamin D3 levels, which can help improve your mood. If you find it difficult to get enough natural light during the winter, consider using a therapy lamp.

**Try Mindfulness or meditation** – [mindfulness](#) can help reduce stress, it can also give you the space to respond calmly under pressure. If you are feeling stressed, read our stress awareness guide [here](#).

**Get support** – friends, family & colleagues can help support you through how you are feeling. You may also want to consider talking to a professional counsellor. Focus your energy on people who are positive and engage in healthy habits.

**Rest** – many people sacrifice quality sleep to keep up with the increased demands of the stressful Christmas season. It's recommended that you get 7-9 hours of sleep each night. For more details read our sleep guide [here](#).

**Exercise** – exercise can help clear your head and then let you deal with your problems more calmly, to maintain an even mood and a sense of mind-body balance, establish a daily exercise routine that works for you and stick to it. Find a form of physical activity that you enjoy, it can boost your energy and mood and help you sleep better too. Go outside to exercise, as fresh air and spending time in nature can really help.

Go with a friend or family to encourage and motivate each other.

**Write it Down** – keep a mood diary to track how you are feeling, include the positive things that have taken place that day.

During the winter months its important to maintain a healthy diet, including eating lots of nutrient rich fruit and vegetables, avoiding junk foods and staying hydrated. For more details read our healthy eating guide [here](#).

To reduce the chance of you getting colds and other infections, wash your hands often, avoid touching your eyes, nose, and mouth, and get plenty of fresh air, exercise, and sleep. You may also want to consider getting your annual Flu jab.



# Financial

The winter months can lead to increases in many costs including our fuel bill and Christmas costs.

Here are some energy saving tips which should help reduce costs:

- Switch off standby
- Turn off lights
- Drop the temperature when washing
- Avoid the tumble dryer
- Spend less time in the shower
- Swap your bath for a shower
- Make your taps more efficient
- Fill your dishwasher

For more help on reducing your outgoings, read our how to spend less guide [here](#).

It's more important than ever to have an accurate budget that you stick to. For more guidance read our smart budgeting guide [here](#).

Prior to the winter weather it's important to prepare your car and home, and here are a few tips which may help:

## Winter essentials for your car

RAC suggests that you use the acronym **FORCES** – Fuel, Oil, Rubber, Coolant, Electrics and Screen wash

It's crucial to check your oil levels and battery, and make sure that your lights are in good working condition. It's important to check your tyres to ensure you've got all the grip you need.

Check your wiper blades for wear and tear and don't forget that you'll also need a higher concentration of screen wash in winter to compensate for the colder temperatures.

Ensure you have an ice scraper and a supply of de-icer in your car. As well as an emergency kit, especially if you're going on a long journey. Possible items could include a shovel, high-visibility vest, reflective warning sign, torch, blanket, jump leads, extra warm clothing, first aid kit and don't forget some water and snacks.

You may also want to check you've got the correct level of breakdown cover.



## Preparing your home for the winter

Save energy at home with an insulation and usage check, this could include:

- **Change light bulbs** – to energy efficient ones.
- **Boiler and radiators** – it's important to have your boiler serviced by a registered engineer annually to ensure it's ready for the coldest months when it will be working the hardest. You may also want to consider installing heat reflective radiator foil, which could provide an economical solution to prevent heat loss and reduce household energy bills.
- **Smoke and carbon monoxide alarms** – check that your smoke and carbon monoxide alarms are functioning correctly and not low on battery power.
- **Loft insulation** – with temperatures dropping, it's a good idea to check the loft to see whether you need additional insulation.
- **Windows and doors** – blocking any draughts can make a big difference to the warmth of your home and help cut your energy bills. Using draught excluders at the bottom of doors can also help.

# Christmas planning

**With Christmas just around the corner, many people will be worrying about how they are going to be able to afford it.**

It may seem tempting to fund Christmas on your credit card, but before you do that think about the long-term effect of credit card debt. Instead of reviewing your budget in January, do it now. In that way, you will know exactly how much you have to spend this Christmas.

For many people the struggle is after Christmas when January pay day seems a long way off and living on credit or going into debt might seem a tempting way to get through. So, try to manage your finances now before the festive period starts to avoid the January blues. **Police Mutuels budget calculator** is a useful tool to help you see how you can budget for you and your family and stay in control.

Statistics published by the Bank of England estimates that a typical household spends an extra £800 in December, with many people buying Christmas gifts much earlier, in October and November, the total cost of Christmas for many families will be higher.

When writing your Christmas gift buying list, consider a couple of questions. Do the people you love really need an expensive gift and would they be happy knowing you may have gone into debt to get the Christmas present? Talk to your loved ones about being on a budget and maybe agree not to buy for each other this year or reduce the amount you usually spend. For most people this relieves the burden of having to reciprocate your expensive gift and can be a relief if they are struggling with their Christmas finances too.



# Christmas planning

As well as gifts, the other expense at Christmas is food and drink. But for most of us, a lot of this extra food isn't wanted and when the diets start in January, it often ends up being thrown away. So, before doing your Christmas food shop, think seriously about the meals you will be making and what you realistically need and then stick to this list when you are in the supermarket. Think about food from 3 perspectives, your bank balance, your health, and the environment.

Panic buying can be a problem for many of us as we get closer to Christmas, thinking we haven't brought enough, so stay strong and try to stick to your list.

**As well as being the most expensive time of the year, for many it can be the most stressful and for others the loneliest. Here are some tips on how to reduce the stress Christmas may bring:**

**Plan** – to reduce any unnecessary stress try planning ahead in the run up to Christmas and being careful not to take on too much.

**Say No** – you are not being selfish by saying “no” to some things or asking for some help.

**Remember it's your Christmas too** – so ensure you make some time for yourself.

**Don't compare** – it's easy to think everyone is having more fun and less stress than you are, especially if you are comparing your Christmas to those of family and friends, this is unlikely, others only tend to only share the 'best' parts of the day.

**Get outside** – getting some fresh air and going for a wintery walk, even if it's only a short one, can really help with how you are feeling.

**Eat & drink healthily** – this can help to avoid energy lows that can influence your mood. Drinking too much alcohol can leave you feeling irritable and low. Alcohol can also play a big part in arguments and disagreements, so it's sensible to drink in moderation.

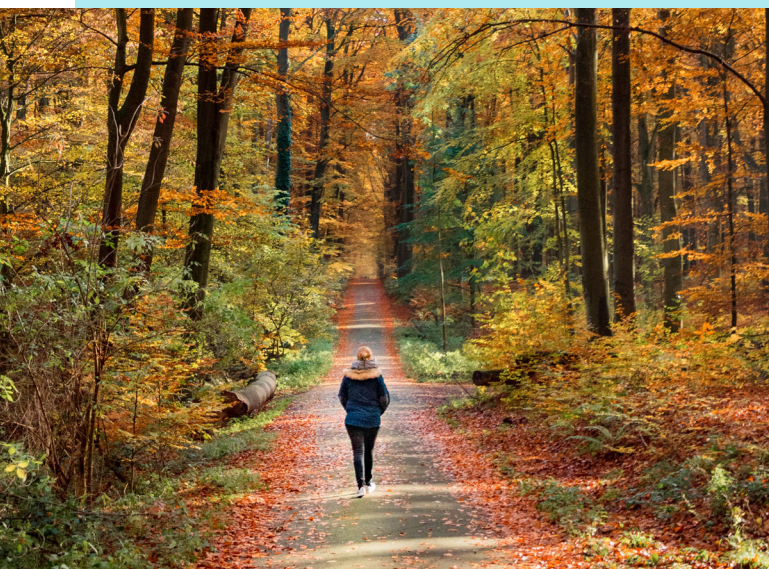


**Rest** – try to keep to regular sleep patterns as much as possible over the Christmas period.

If you're spending Christmas alone, have a think about what you want to do in advance. You may decide to curl up with a favourite movie, book yourself a getaway, or arrange to go out to lunch. You could also consider volunteering or hosting an elderly person nearby who is also alone. If you are feeling lonely read our loneliness guide [here](#).



**Christmas can be a challenging time for lots of reasons. The best present you can give yourself is to prioritise your own wellbeing.**





Worrying about money can be extremely stressful and may lead to mental health conditions. Police Mutual are here to help. We want to break down the stigma surrounding debt and get people talking about money.

We've teamed up with **PayPlan\***, one of the UK's leading free debt advice providers, who offer free and confidential advice to anyone in serious financial difficulties.

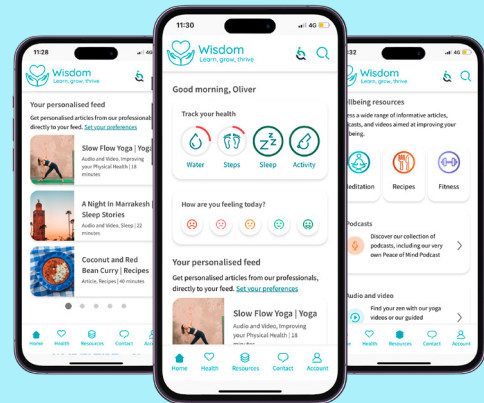
They're able to advise you on a range of debt solutions suited to your individual circumstances, helping to protect you and your family with a sustainable way to manage your debt.

Get free and confidential help to combat your debt, call **PayPlan\*** on **0800 197 8433**.

### Police Mutual Services

Our Care Line Service provided by Health Assured can offer advice and information, helping with a range of concerns including emotional support.

### Wisdom App



**Download the Wisdom App provided by Health Assured and register today - your code is MHA107477**



**To read more of our wellbeing guides take a look at our Wellbeing Hub [here](#).**

**Call us 0151 242 7640 Visit [policemutual.co.uk](http://policemutual.co.uk)  
We're open from 9am - 5pm Mon - Fri**

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