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O'Sullivan Financial Planning

6 **top tips** for reducing stress for World Mental Health Day

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Many of us will experience periods of stress in our lifetime. Whether it's short-lived due to temporary circumstances or more prolonged, some level of stress is perhaps an inevitable part of life.

In fact, a study cited by Priory Group (16 September 2026) found that 74% of UK adults became so stressed within a one-year period that they felt overwhelmed and unable to cope.

Stress can take many forms and be triggered by a vast range of circumstances, including:

- Personal problems
- Health issues
- Work pressures
- Financial concerns

Wherever stress comes from in your life, it can significantly impact both your physical and mental health, as well as your financial wellbeing. But by taking steps to prevent, reduce, and manage your stress, you can protect yourself and enjoy life more.

To mark World Mental Health Day on 10 October 2026, this guide offers six tips to help you combat stress in your everyday life.

Stress can have wide-reaching effects

While some levels of stress may be a normal part of life, severe or prolonged stress can affect our minds, bodies, and finances. In extreme cases, we might experience "burnout" – the feeling of being physically, mentally, and emotionally exhausted.

Mental impacts of stress

Stress can trigger a range of mental and emotional symptoms, such as:

- Irritability, anger, and tearfulness
- Feeling worried, anxious, hopeless, or scared
- Struggling to make decisions
- Experiencing racing thoughts and feeling overwhelmed
- Memory issues and forgetfulness
- Depression and anxiety.

Physical impacts of stress

Persistent exposure to stress hormones such as cortisol and adrenaline can become problematic, sometimes resulting in the following symptoms:

- Stress headaches, muscle pains, and other aches
- Skin reactions, such as stress rashes and hives
- Feeling dizzy, sick, or faint
- High blood pressure and chest pains
- Stomach problems, such as indigestion and IBS
- Poor sleep and changes to diet and exercise habits.

How stress can affect your finances

You might not realise it, but prolonged stress can impact your finances. In cases where money worries are triggering your stress, this can lead to a constant spiral. As your stress rises, your financial wellbeing may decline, causing further stress.

When you're stressed, you might be more likely to bury your head in the sand. In 2024, a survey by the Financial Conduct Authority (10 April 2024) found that 43% of UK adults felt more stressed due to the rising cost of living. 7% had put off dealing with financial matters due to stress, rising to 42% among those who had fallen behind on their bills.

In some cases, leaving financial issues unaddressed for a long time can worsen the problem.

Stress can also lead to impulsive spending in a bid to lift your mood, as well as impaired decision-making. In some cases, these decisions can have significant, long-lasting consequences for your finances.

Read on to explore six ways you can help boost your physical, mental, and financial wellbeing by reducing stress.

1. Incorporate mindfulness into your day-to-day life

Mindfulness involves pausing to notice what's going on in our immediate environment, as well as in our minds and bodies. It allows us to touch base with how our thoughts and feelings are driving our behaviours.

Paying attention to sights, sounds, smells, tastes, and sensations in the present moment can help you focus more on the here and now – rather than dwelling on the past or worrying about the future.

Taking a step back in this way can help you identify the habits and patterns that lead to stress, meaning you could spot the signs earlier and deal with them better by:

- Calming your nervous system, shifting your mind and body away from fight-or-flight mode
- Escaping reactive patterns and the endless loop of worry and stress
- Calming your brain activity, lowering your cortisol, adrenaline, and blood pressure.

According to the NHS (17 August 2026), mindfulness can not only ease feelings of stress, but can also help with depression and anxiety.

Mindfulness tips for beginners

Mindfulness may not come naturally at first. But by incorporating it into your daily life and practising regularly, you can build up your skills gradually over time.

- Assign set times in the day for practising mindfulness, such as on your morning commute or during your lunch break.
- Take time to notice everyday things, whether it's the taste of your coffee or the feeling of the ground beneath your feet.
- Try to mix up your daily routine to see things from a different perspective. For example, you might walk a different route or choose a different seat at work.
- Notice your thoughts as they pass through your mind, viewing them as temporary mental events rather than allowing them to define your mood and behaviour.

This might take some trial and error as you find the right approach for you.

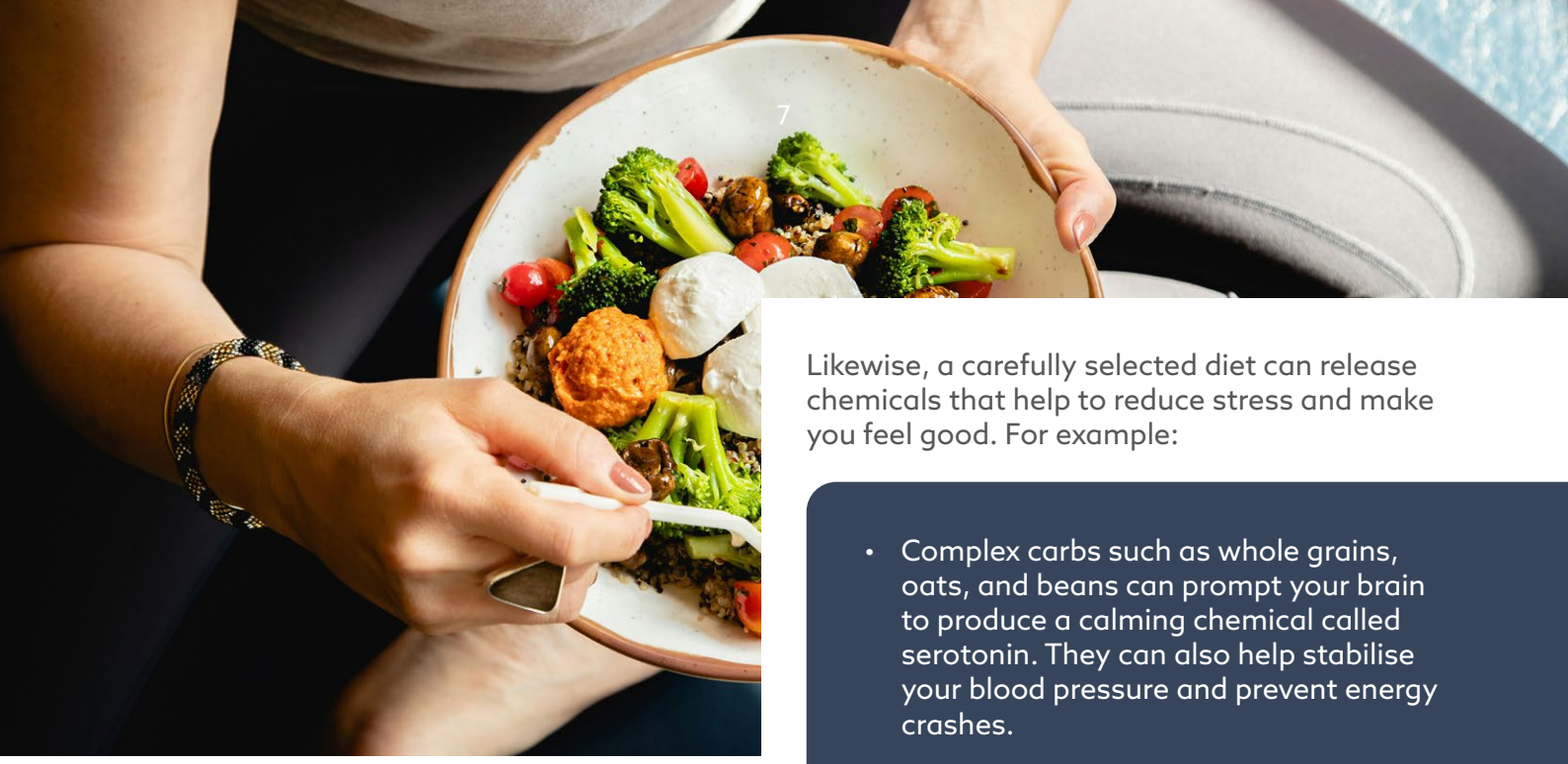
Try a mindful activity

While you can practise mindfulness anywhere, some people prefer to engage in dedicated mindfulness activities. For example, you might set time aside regularly for:

- Meditation
- Yoga
- Tai chi
- A walk

These activities can be done alone at home or, if you prefer, in classes available in your local area.

A one-off yoga class or mindfulness walk is unlikely to have a prolonged impact on your stress and mental wellbeing. Mindfulness is best employed as a regular, consistent habit over the long term, rather than an occasional event.



2. Review your diet and exercise habits

Stress can lead to lifestyle changes that impact your health, such as making unhealthy food choices, exercising less, or drinking more alcohol. These habits may exacerbate your stress, leading to a continuous cycle of stress and poor health.

But by eating more healthily and exercising more, you could help reduce your cortisol and adrenaline levels to combat feelings of stress.

Exercise not only reduces stress hormones, but it also releases endorphins. These are brain chemicals that help boost your mood. Being active can also:

- Support mindfulness by taking your mind away from your worries and encouraging you to focus on your breathing and movement.
- Improve your sleep, as discussed later in this guide.
- Provide a sense of achievement and fulfilment as you hit your goals.
- Help manage the physical symptoms of stress, such as high blood pressure and muscle pains.

Likewise, a carefully selected diet can release chemicals that help to reduce stress and make you feel good. For example:

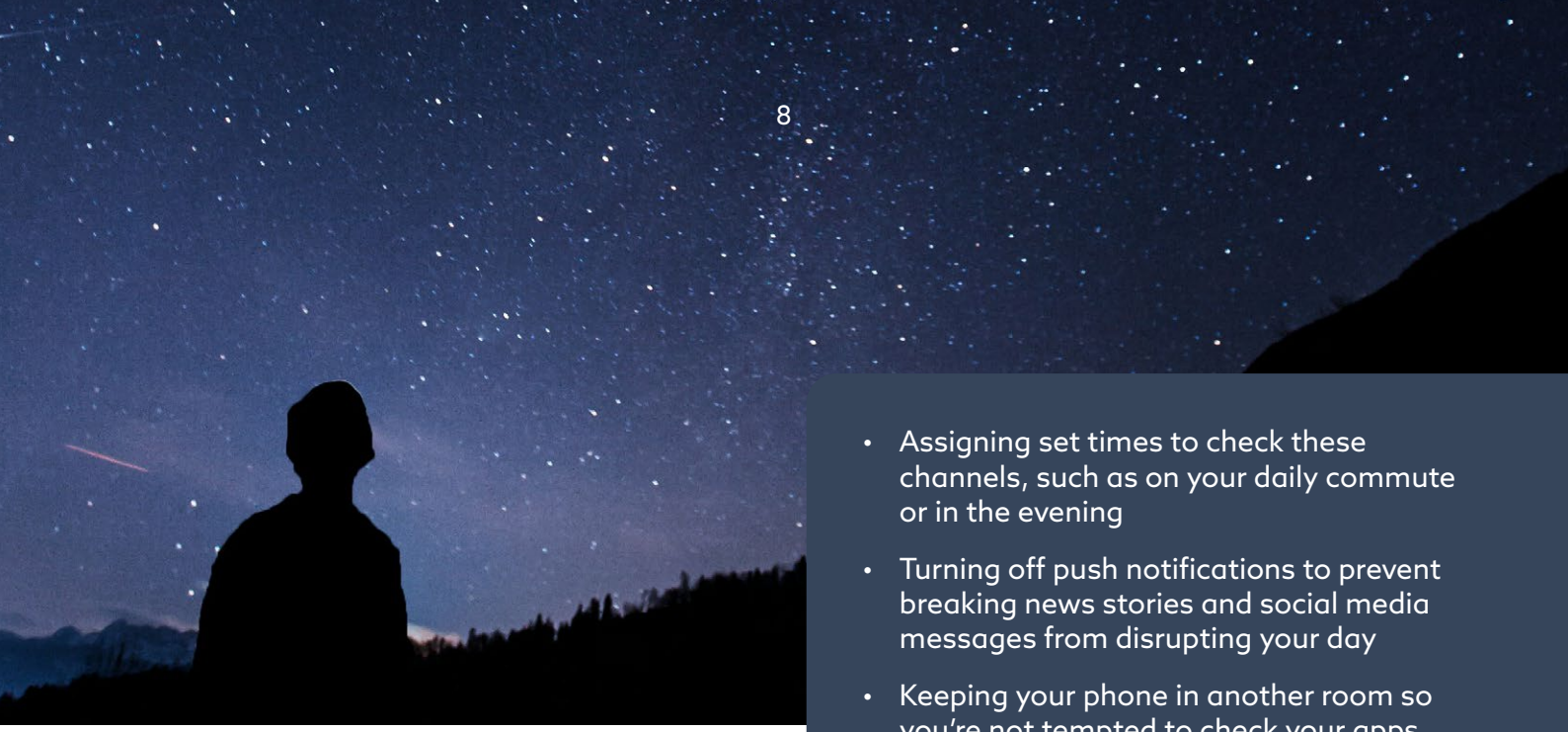
- Complex carbs such as whole grains, oats, and beans can prompt your brain to produce a calming chemical called serotonin. They can also help stabilise your blood pressure and prevent energy crashes.
- Antioxidants in berries, leafy greens, and nuts can help lower oxidative stress and brain inflammation.
- Omega-3 fatty acids can help lower your cortisol and adrenaline levels. Omega-3 is commonly found in fish, or you might opt to take a supplement instead.

Conversely, high-fat foods, added sugars, and too much caffeine can lead to jitteriness and mood spikes, which may compound your feelings of stress.

MAKE SMALL, SUSTAINABLE CHANGES

While you might be keen to start reaping the benefits of an improved diet and exercise regimen, big changes may be hard to stick to over the long term. Healthier choices are often most impactful when incorporated into your daily routine and sustained over time.

So, rather than leaping into a strenuous exercise regimen or overhauling your diet overnight, it may be more beneficial to make small, incremental changes to your daily habits. That way, healthy choices may become part of your lifestyle, rather than a phase.



3. Switch off and protect your peace

Life can be chaotic. You may be juggling multiple conflicting responsibilities and demands, from work to family life. As a result, self-care and enjoying some downtime can easily take a backseat.

But protecting your "me time" and allowing yourself to switch off now and then could help reduce your stress, potentially supporting you in fulfilling your responsibilities more effectively and efficiently.

Depending on your schedule and lifestyle, it might not be possible to fit downtime into every day. Even setting time aside on a weekly basis can be beneficial, allowing you to reset, enjoy your hobbies, relax, and take care of yourself.

Outside of dedicated downtime, limiting your media exposure may help shut out some of the noise contributing to your stress. 24-hour news cycles can be overwhelming, while the endless scroll of social media can leave you trapped in a cycle of negative, anxiety-inducing information.

In fact, a YouGov (7 July 2026) survey found that 1 in 4 people believe media consumption negatively impacts their wellbeing, while nearly 1 in 5 say it increases their stress or anxiety.

You don't need to switch off from the news completely or delete your social media accounts. You can limit your exposure while staying connected by:

- Assigning set times to check these channels, such as on your daily commute or in the evening
- Turning off push notifications to prevent breaking news stories and social media messages from disrupting your day
- Keeping your phone in another room so you're not tempted to check your apps
- Changing your phone's settings to limit when and how you consume media, such as setting time limits or blocking certain news channels.

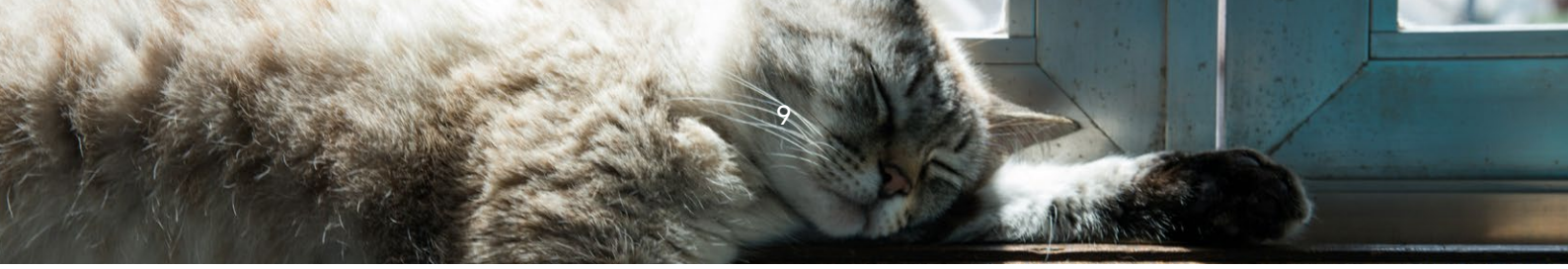
By taking steps to avoid a constant barrage of messages, notifications, and negative headlines, you can calm your thoughts and reduce your stress.

LEARN TO SAY "NO"

Even when you're overwhelmed with a hectic schedule and a growing to-do list, you might still find it difficult to say "no". Whether it's someone asking you to complete an extra task, do them a favour, or join them for a social event, knowing how and when to say "no" can be a valuable skill.

Of course, you likely want to remain polite and maintain relationships. But persistent "people pleasing" to your own detriment can worsen feelings of stress, leading to you being spread too thin and feeling overwhelmed.

So, give yourself permission to say "no" when you simply don't have the bandwidth to say "yes".



4. Prioritise sleep when possible

Poor sleep and high stress can be a vicious cycle. When you're stressed, you might not sleep as well; when you're not getting enough quality sleep, it can exacerbate your stress.

If you feel you're not getting the sleep you need, you're not alone. Mental Health Foundation (24 October 2025) suggests that the average adult gets just three good nights' sleep a week, with 34% saying stress reduces their control over their sleep. Of those surveyed, almost half said poor sleep had made them more stressed, angry, irritable, overwhelmed, or anxious in the previous month.

However, 38% have never taken steps to improve their sleep.

Of course, getting a good night's sleep isn't always within your control. Whether it's young children waking in the night, a hectic schedule, or your partner snoring, you can't always guarantee your sleep quality. But by taking steps to improve your sleep, you can increase your chances of getting the rest you need.

Here are just a few tips for boosting your sleep quality:

- Make sleep a priority when you can – whether it's an early night on a weekday or a lie-in at the weekend.
- Create a calming, regular bedtime routine, with screen time limited before you go to bed.
- Keep your bedroom cool, dark, and quiet.
- If you find your brain goes into overdrive when you lie down, try writing down your worries before getting into bed.
- Avoid caffeine and alcohol late in the day, and try sleep-supporting herbal teas such as chamomile.

This list is not exhaustive: if sleep is a particular issue contributing to your stress, it might be worth doing some further research or, in some cases, seeking medical support.

UNUSUAL SLEEP HACKS

Sleep is deeply personal. The things that help one person drift off might keep another wide awake. As such, finding the right routine and sleep setup for you might require some trial and error – just be sure to try new approaches for a few nights before deciding they're definitely not for you.

Some people have particularly unusual hacks for falling asleep. As the Independent reports (5 June 2024), Wayne Rooney claims to sleep with a fan or hair dryer blowing directly in his face, having tried other methods but found nothing else that works for him.

5. Make a plan to address the root cause of your stress

While changing your daily habits can go a long way in helping you manage stress and reduce its symptoms, doing so may not be effective in resolving the root cause.

If you have experienced persistent stress over a prolonged period, or recurring incidents from the same source, it may be time to make a plan.

Having a plan in place can not only help you nip your stress in the bud, but it can also provide reassurance that your current circumstances are not permanent. You may find having a plan makes you feel less lost and hopeless, and therefore less stressed.

Naturally, the most suitable approach will depend on your specific stress triggers and circumstances, but the following steps may be a helpful starting point:

1. Identify your main stress triggers

Consider factors in both your personal and professional life. You may find your stress is built up from numerous sources, rather than just one large issue.

2. Choose your priorities

It may not be feasible to tackle all your stress triggers at once. So, if your stress comes from multiple sources, prioritise which ones need addressing most urgently. You might choose to start with your most significant stressors, or the ones that can be resolved most easily to help get the ball rolling.

3. Set goals

Next, decide what you want to achieve. For example, if you're worried about how you'll fund your retirement, you might set yourself a target for growing your pension by increasing monthly contributions.

4. Break your goals into manageable steps

While some goals may be straightforward, bigger changes are unlikely to happen overnight. Breaking your main goal into smaller, more manageable steps can help stop you from getting overwhelmed. For example, if money worries are a priority, your first step might be to speak with a financial planner.

5. Plan how you're going to achieve your goal

Finally, determine what you'll need to do to achieve your goal. You might commit set times in the week to work on the problem, identify sacrifices you'll need to make, or seek support from a professional, loved one, or colleague (more on this later).

While having a plan can help reduce and eliminate some stress, it's important to be prepared to deviate from the plan. You might encounter some obstacles as you work towards your goals, so be ready to take any problems in your stride and adapt along the way.

MAKE YOUR GOALS SMART

To help make your goals realistic, it may be worth using the SMART framework. SMART goals are ideally:

Specific: Define exactly what you want to achieve.

Measurable: Identify how you will quantify success.

Achievable: Make sure your goals are feasible.

Relevant: Goals should contribute to solving the problem you identified.

Time-bound: Commit to achieving your goal within a defined time frame.

6. Know when to seek support

It's not always easy to reach out for support. Depending on your circumstances, you may worry about being judged or feel ashamed of not being able to resolve your problems independently.

But everyone needs a helping hand now and then. Asking for help is not a weakness; it's a strength.

Whether it's a family member, friend, colleague, financial planner, therapist, or medical professional, talking to others about your problems can be hugely beneficial in reducing stress. Sharing the load can be helpful, but you may also benefit from a fresh perspective and expertise to help you resolve the root cause of the problem.

Seeking support can also help you regain a sense of control and escape the feeling of being stuck in a loop.

Contact us to take control of your finances

If getting your finances in order is a priority to reduce stress, a financial planner can help you devise a strategy to achieve your short- and long-term goals.

Taking the time to understand your specific circumstances, concerns, and ambitions, a financial planner can provide support in a range of areas, including:

- Retirement planning
- Estate planning
- Investment management
- Tax mitigation strategies
- Cashflow modelling
- Protection planning

If you'd like to understand more about how a financial planner could support you to manage and reduce your money worries, please get in touch.

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Please note: This guide is for general information only and does not constitute advice. The information is aimed at individuals only.

All information is correct at the time of writing and is subject to change in the future.

The Financial Conduct Authority does not regulate estate planning, cashflow planning, or tax planning.

A pension is a long-term investment not normally accessible until 55 (57 from April 2028). The fund value may fluctuate and can go down, which would have an impact on the level of pension benefits available. Past performance is not a reliable indicator of future performance.

The tax implications of pension withdrawals will be based on your individual circumstances. Thresholds, percentage rates, and tax legislation may change in subsequent Finance Acts.

The value of your investments (and any income from them) can go down as well as up and you may not get back the full amount you invested. Past performance is not a reliable indicator of future performance.

Investments should be considered over the longer term and should fit in with your overall attitude to risk and financial circumstances.

Note that life insurance and financial protection plans typically have no cash in value at any time and cover will cease at the end of the term. If premiums stop, then cover will lapse.

Cover is subject to terms and conditions and may have exclusions. Definitions of illnesses vary from product provider and will be explained within the policy documentation.

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