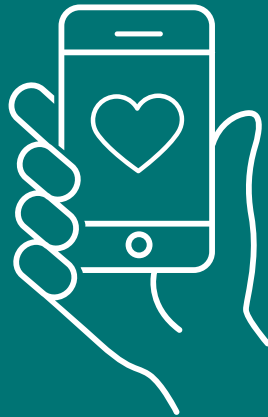


CORONAVIRUS

# Financial & mental wellbeing guide

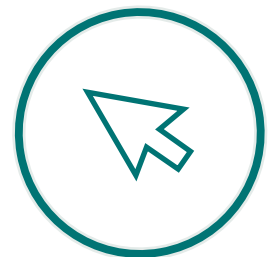


For guidance only

The Cumberland 

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- 3 Overview
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- 6 Customer facing & key workers
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Financial wellbeing and mental  
health/wellbeing resources





It's understandable that, at this time, lots of us will have real concerns around the Coronavirus and the impact it is having.

People will naturally be worried, worried about catching the virus, worried about family and friends and for most, specifically worried about the financial impact on themselves, their families and if applicable, their businesses - to the point they may be looking for some additional support.

For us, one of our main priorities is to support our customers facing financial difficulties, providing guidance and support in a practical and proactive way.

With that in mind, we've put together this guide, which includes tips and links to financial and mental wellbeing resources.

Links to signpost you to organisations you may find useful during this crisis if you need that extra support - *whether you're looking for financial wellbeing or mental health support.*

From agencies where you can get free, independent money advice if you're concerned about your financial situation, to more bespoke business support and specific mental health advice and support.



# Tips to structure your day

- 1** Structure and plan your day  
There's further information on [this page](#).
- 2** Create the best environment you can to meet your individual needs.
- 3** Take regular breaks during the day.
- 4** Try and get some exercise in (*respecting social distancing*).
- 5** Remember to make time to eat, and eat healthily.
- 6** Check in with friends/ family/colleagues.  
Mixing up how you communicate (*Sticking to technology to keep in touch i.e facetime/text/phone/ email/call etc.*).
- 7** Switch off distractions (*TV/music*)  
– Unless that works for you.



Find out more



# Tips if you are remote working

To help navigate the challenges if you are working remotely, LinkedIn have created a free and helpful learning pathway.

There are 16 online courses and over 8 hours of relevant videos featuring top tips from remote work experts.

You don't need a LinkedIn profile to access them.

The videos look at topics such as time management and productivity; looking after your well-being while working from home; and how to successfully lead a team at a distance.



Free learning pathway





# Customer facing & key workers

It's important you know how to protect yourself. Following the guidelines can help reduce Anxiety.



## Wash your hands regularly



Click here for NHS hand wash advice.

## Practice Social Distancing



Click here for social distancing advice.

## Wear gloves

However, remember this isn't a substitute for hand washing.

## Clean your workstation regularly

Clean your workstation regularly, wiping down surfaces and equipment throughout the day.



Click here for more cleaning advice.

## Wash your clothes



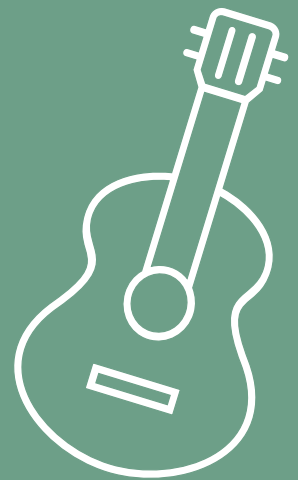
Click this link for the latest NHS advice.

## What else we are doing at The Cumberland?

- Protective screens in all branches.
- Reduced opening hours.
- Limiting the amount of customers allowed in branches at once.
- Distancing desks and people working in Cumberland House.
- Anti Bac Hand Gel in Branches and Cumberland House.
- Disposable Gloves.
- Social distancing in branches.
- Tape on the floor.
- Wellbeing rooms / space.
- Additional cleaning as appropriate.
- Additional cleaning support on standby through an external contract.
- Strict visitor guidelines.
- Additional Occupational Health support.



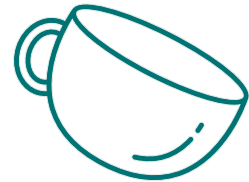
# Taking care of you





# Your wellbeing

“You can’t pour from an empty cup”



We’re all naturally always there to support friends, family, neighbours and colleagues whenever we can...

...However, we’re in such unique circumstances when it comes to supporting our own mental health and wellbeing.


Whilst you care for others and offer them additional support, it’s also really important to look after your own wellbeing – *for yourself and for your friends and family.*

This checklist is a helpful starter to managing your mental health...

## WEEKLY WELLBEING CHECK-UP

Try using this list each week to check in with your mental health

#ADDRESS YOUR STRESS



### Where’s my mental health today?

How do I feel today?

Mentally? \_\_\_\_\_

Physically? \_\_\_\_\_



### Looking after my wellbeing

Am I drinking enough water and eating a balanced diet? \_\_\_\_\_

How did I sleep last night? \_\_\_\_\_

Did I feel rested when I woke up? \_\_\_\_\_

Is there anything I can improve? \_\_\_\_\_



### How’s my thinking today?

How are my thoughts making me feel? \_\_\_\_\_

Am I having unhelpful thoughts? \_\_\_\_\_

For free resources on spotting and challenging unhelpful thoughts, visit [getselfhelp.co.uk](http://getselfhelp.co.uk) or [moodgym.com.au](http://moodgym.com.au)



### My Stress Container

How full is my container? \_\_\_\_\_

Am I using helpful coping strategies? \_\_\_\_\_

Are they working? \_\_\_\_\_

Learn about your Stress Container at [mhfaengland.org/mhfa-centre/campaigns/mhaw2018](http://mhfaengland.org/mhfa-centre/campaigns/mhaw2018)



There are simple steps you can take to **#AddressYourStress**. Check out our resources at [mhfaengland.org](http://mhfaengland.org)

Information above from Mental Health First Aid England.

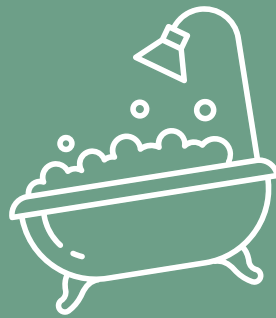
**Visit their website for more useful resources.**





# Taking care of you

7 top wellbeing tips





# 1. Stay active

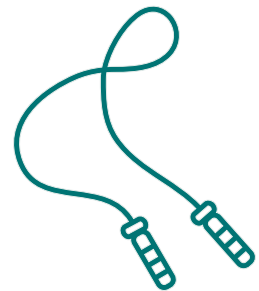
It might not be your usual running route, gym session or even late night dance party, but staying active is a great way to boost your wellbeing.



You can find some great short home workouts on the NHS website. – [click to find out more](#)

Or for a bit of family fun or for yourself you could:

- Join in with the likes of the Joe Wicks daily YouTube class.
- Try setting up a simple exercise circuit in your living room or outdoor space – for example some skipping, running on the spot, sit ups or star jumps.
- If you don't fancy a full-on exercise routine, energetic cleaning or dancing to music also counts!
- Or, you could try our [Beginners Guide to Yoga](#).



[Find out more](#)



## 2. Structure your day

Without the usual routine it can be hard to keep any rhythm to your day.



Ideally stick to the routine you had before - waking up, showering, getting dressed, having breakfast - then have a plan for your day.

You could try walking in and out of your front door in the morning and again when you finish, if you're working or finished home schooling. It's a small mental note to signify the end and start of your day and coming back home.



If you're working from home, remember to schedule in catchups with your colleagues to ensure you don't feel too isolated.

There are plenty of ways to keep in touch:

- Text
- Email
- Call
- WhatsApp groups
- Facetime
- Go old school and write a letter
- Connecting through your social media groups





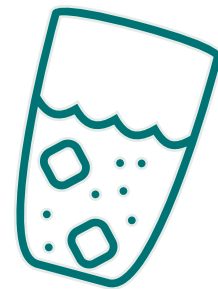
# 3. Eat well & drink plenty (of water!)

Eating the right foods and drinking enough water can improve your mood, give you more energy and help you to think more clearly.

Every day, try to eat a good breakfast with foods that release energy slowly such as wholegrain bread or porridge. Try snacking on fruit (*even tinned and dry fruit counts*) and drinking at least 6 glasses of water a day. Cutting down on caffeine can be a good idea too.



Mind have a really useful resource on food and mood. **Click to find out more on their website.**





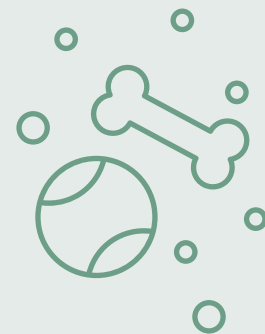
# 4. Take some time out

Most of us have our mobile phones next to us 24/7 and check them constantly.

Instead of responding to every notification, why not try putting your phone away for a short amount of time. Even just 30 minutes - to give your brain a breather.

Try scheduling in some fun activities that you enjoy. It might be reading, watching TV, knitting, chilling with Netflix, listening to your favourite playlist, drawing or even hanging out with your pet. These are just a few things that could really boost your mood.

If you do want to catch up on the news, use a trusted source such as pages on Covid-19 from the World Health Organisation, the UK Government or the NHS.



Relevant links are on page 18



# 5. Start a new hobby

There are lots of ways to keep your mind stimulated when you're at home for longer periods. You could try...

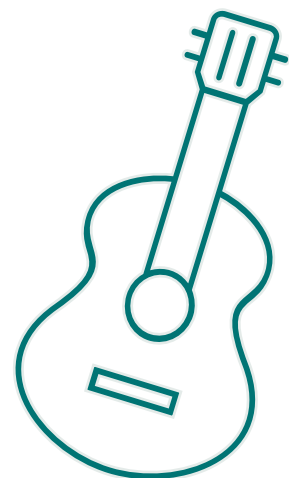
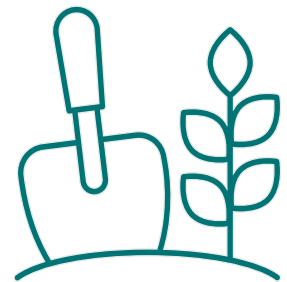
...arts and crafts or up-cycling furniture, colouring, playing a musical instrument or singing, writing, meditating, gardening, teaching your pets some new tricks, crosswords, podcasts, puzzles, baking, reading...

...the list is endless!

Find out more



Websites such as **Futurelearn** and **Openlearn** have free online courses you could try. Or you could download an app such as **Duolingo** and start learning a new language from the comfort of your sofa.

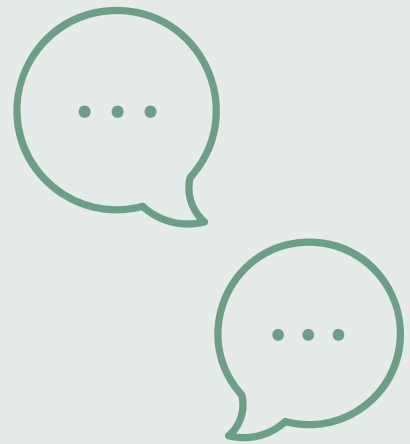




# 6. Stay connected

Getting used to the new normal of not seeing family, friends, colleagues or neighbours in person may still seem strange.

But it's hugely important for your own wellbeing, and that of your friends and families, to stay connected. Keeping in touch with people to check in on each other and where you can, enjoy a new way of interacting outside of phoning/texting/emailing.



## So why not try...

### Whatsapp

Speak to your colleagues, family and friends over a video call or message.

### Letters

Go back to the good old way of communication and write someone a letter. You could even take a photo of it and send the photo to them to read so you don't have to post it.



### Landline Calls

One of your relatives or friends may not own a phone or device to video call. Give them a call on their landline.





# 7. Remember to talk

It's really important to keep in touch with people and chat about how you're feeling too.

You could have a video chat with friends or colleagues, arrange a phone call with a family member, send a few texts, or even just pop a chatty podcast or radio show on if you want some background conversation .

If you're feeling worried or alone, you could try visiting Elefriends.



**Click here to visit Elefriends**

Mind's supportive online community  
- open 10am to midnight.

Or take a look at some of the **links on page 18** for more useful information links and support.







# Signposting



If you need some extra support, take a look at these links, which you may find useful during this crisis - *whether you're looking for financial wellbeing or mental health support.*

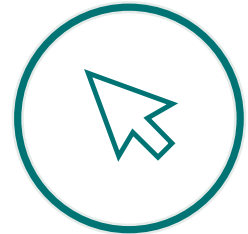




# Resources

## These links will help you find...

- General mental health and wellbeing support.
- More specific support for coronavirus and wellbeing.
- Hints and tips for those who are working remotely.



Every mind matters  
Mental Health Foundation  
National Debt Line

### KEY NUMBERS:

Police emergency number 999  
NHS non-emergency number 111

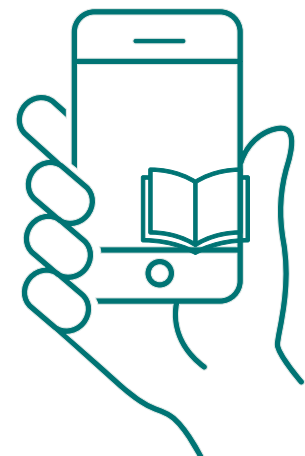


Money Advice Service  
Business Debt Line  
Business Growth Hub

It's also important to get up to date and accurate, useful information and resources on the current state of coronavirus from trusted sources



GOV.UK  
GOV.UK Business Support  
GOV.SCOT  
NHS





# We're here to help

If you need to get in touch with an account or service query, the best way for you to contact us at the moment is through our webchat facility, where our webchat team will do their best to help and signpost you.

***Click to visit our website***

If you have an urgent account enquiry, you can call our Customer Care team, who are available to help 7 days a week on 01228 403141 (*excluding bank holidays*).



**#BrighterTogether**



# and finally, remember

## Connect

Talk & listen, be there,  
feel connected

## Be active

Do what you can,  
enjoy what you do,  
move your mood

## Take notice

Remember the simple  
things that give you joy

## Keep learning

Embrace new experiences,  
see opportunities,  
surprise yourself

## Give

Your time, your words,  
your presence

**#BrighterTogether**