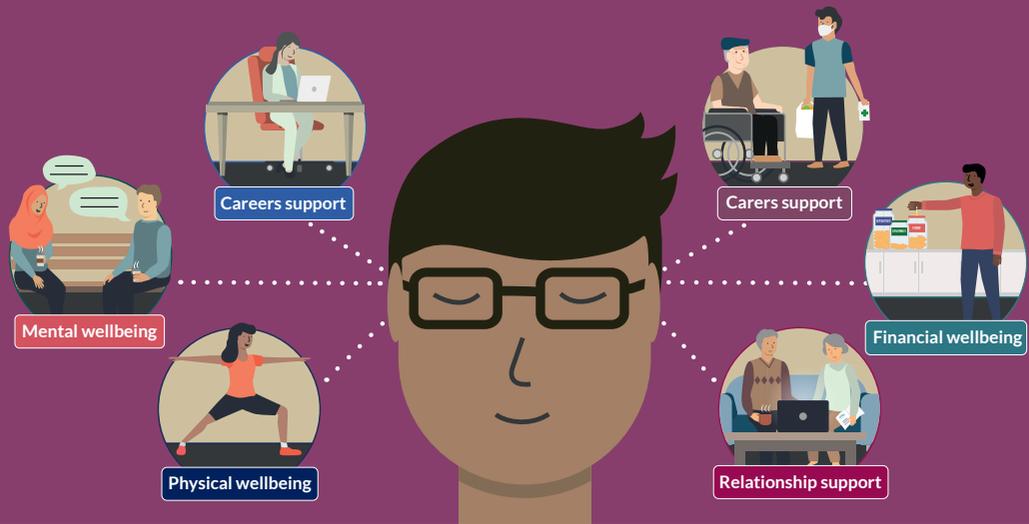


**CABA** with you for life

# COVID-19: FACING WHAT'S NEXT, TOGETHER

A lot has changed. But no matter what, we're always here to support you.



[cabamylwellbeing.org.uk](https://cabamylwellbeing.org.uk)

Free wellbeing support and information for past and present ICAEW members, ACA students, past and present ICAEW staff and their close families.

# THE LAST FEW MONTHS HAVE BEEN UNPRECEDENTED...

While countries around the world have responded in different ways to the spread of Covid-19, we have all been affected in some way, from our day-to-day routines to our fundamental sense of financial security. We have all felt fear for the health of our friends and family and for some, the unimaginable grief of losing loved ones has put a huge strain on their wellbeing.

Even as some small parts of our lives begin to take on a more familiar shape, you might feel vulnerable, unsure about the future and anxious about the adjustments you may need to continue to make for the foreseeable future. Changes to our lives, including the way we travel, work, shop and interact with people, may be with us for a while.

If life where you live has changed significantly as a result of Covid-19, you may also feel torn between a desire for life to return to 'normal' and a recognition that your experiences over the last few months have been a chance to reflect on how you spend your time and energy.

There might be a certain amount of pressure to get straight back to 'business as usual', but perhaps you want that to look different now. And rushing back will bring a stress and pressure all of its own.



**With so much change and uncertainty, taking care of your mental wellbeing has never been more important.**

## What is mental wellbeing?

Put simply, mental wellbeing is about how you think and feel and how these thoughts and emotions impact your actions and behaviours. Good mental wellbeing is the resilient cornerstone of your overall wellbeing, empowering you to thrive in all other areas of your life, from your career to your relationships.

Crucially, maintaining good mental wellbeing is not the absence of negative thoughts and feelings. Particularly in this unique situation, it's perfectly normal to feel angry, sad, overwhelmed and everything inbetween. Instead, it's about being able to understand and manage those feelings so that, despite everything, you're able to:

- Build and maintain good relationships with others
- Live and work productively
- Cope with stress and pressure
- Adapt and manage when things change

Focusing on your mental wellbeing will help you cope with the immense challenges the last few months have brought and empower you to take what comes next at your own pace, holding on to the positive changes you've made - whether that's prioritising your health, exploring a new career path, focusing on your relationships, or becoming involved with your local community.

And you don't have to do it by yourself. We're here to help. In this booklet you'll find information about all the ways CABA can support you and your family. Now and in the future.

## GET IN TOUCH

Our advisors are available 24 hours a day, 7 days a week. If you want to find out more about our services, or just want to talk, we're here.

Call us on **+44 (0) 1788 556 366**, email us at [enquiries@caba.org.uk](mailto:enquiries@caba.org.uk), or talk to us online at [caba.org.uk/letstalk](https://caba.org.uk/letstalk)

[cabamywellbeing.org.uk](https://cabamywellbeing.org.uk)

# IT'S OKAY TO NOT BE OKAY

Many experts are concerned about the lasting impact of the Covid-19 pandemic on people's mental wellbeing.

We know that when 1 area of your life is out of balance it can impact everything else, especially your mental wellbeing. And for a lot of people many areas of their lives have been, and will continue to be, affected by the outbreak. Over the last few months, you may have been dealing with any or all of the following:

- Loneliness and isolation
- A loss of freedom
- Health anxiety
- The grief of losing loved ones
- Pressure to maintain productivity
- Feelings of guilt or fear for those who are worse off
- New challenges to your close relationships
- Changes to your routine
- Redundancy or having your working hours reduced

- Having to provide essential care for a loved one
- Managing with a reduced income

While many countries have begun to lift some restrictions, that doesn't mean the impact of those restrictions or the stress and anxiety they caused leave us straight away. And this change brings with it another unique set of challenges. It will take time to adjust to what comes next. You may feel nervous about socialising with others, worried about returning to your workplace, or even sad about moving on from what has been for many a chance to slow down and take stock.

Whether you're dealing with new challenges as a result of the pandemic, or apprehensive about how to move forward, it's okay to not feel okay. The important thing is that you reach out for help when you need to.

Discover advice, tools and resources including articles, videos, online courses and more at [cabamywellbeing.org.uk](https://cabamywellbeing.org.uk)

To access any of this support, and more, call us on **+44 (0) 1788 556 366**, email us at [enquiries@caba.org.uk](mailto:enquiries@caba.org.uk), or talk to us online at [caba.org.uk/letstalk](https://caba.org.uk/letstalk)

## HOW WE CAN HELP

### 1-2-1 counselling<sup>1</sup>

When you're feeling overwhelmed, anxious or scared, talking can help. But you may have avoided talking to family and friends for fear of heightening their own concerns. Counselling is a chance for you to talk openly in a safe space without judgement. Your counsellor will listen and help you find practical ways to manage your thoughts and behaviours to improve your overall state of mind.

<sup>1</sup>Counselling is available face-to-face, over the phone or online in many countries. Get in touch to find out more about the support available where you live.



### 24-hour emotional support

Our trained advisors are here to listen. If there's something on your mind or you want to find out more about our support, you can call or chat to us online in the strictest confidence. Whenever you're ready, we'll be here.

## MOVING FORWARD

### START A JOURNAL

Evidence suggests that keeping a journal can help you understand and manage your emotions. By recording the details of each day and how they made you feel - happy, sad, grateful, angry - you may notice patterns in your moods and behaviours and identify triggers for certain feelings, good and bad. Reflecting on your journal entries also helps you understand that you won't feel a certain way forever.

# OPENING UP ABOUT MONEY

The Covid-19 pandemic has had financial repercussions on a global scale.

From self-employed small business owners, to large corporations, everyone has felt the impact. Experts have warned that even as the outbreak ends, the financial effects of the last few months will continue to be felt as countries, governments and businesses alike continue to adjust. The economic system on which we all rely will take time to recover.

Many people will continue to have to manage on a reduced income after losing their job. Small business owners are having to or will need to adapt and adjust their business models to accommodate our new spending habits and priorities. Families and businesses, who were operating without a contingency fund when the crisis hit, will be trying to catch up and get back on track.

Even as economies cautiously start to open up again, it may be a while before real economic security returns. For people living pay cheque to pay cheque, or with a large amount of debt, the continued financial uncertainty is adding to an already stressful situation.

Money has always been a taboo subject, but now when so many of us are worried about our personal finances, our businesses and our futures, we need to break down those walls and learn how to ask for help.

## HOW WE CAN HELP

### Financial assistance for families and individuals

We can help take the pressure off with means-tested\* monthly grants to cover a shortfall in income and expenditure and one-off donations for things like repairs, household items, funeral costs, care costs including home adaptations and more.

\*Our financial support is means-tested. This means we take your income, capital, assets and expenditure into account when awarding financial support.

To access any of this support, and more, call us on **+44 (0) 1788 556 366**, email us at [enquiries@caba.org.uk](mailto:enquiries@caba.org.uk), or talk to us online at [caba.org.uk/letstalk](https://caba.org.uk/letstalk)

### Debt management

If you owe money in England or Wales, our specialist debt advisors can help you minimise the impact of your debts through advice, information, budgeting and prioritising payments. CABA can also negotiate with creditors on your behalf to establish realistic payment plans.

### Local financial support

We can help you research the financial support available where you live.

### Legal advice

Get advice from our professional legal advisors at **Law Express** on a range of issues regarding UK law, including employment law, family law, wills and power of attorney and your consumer rights.

Discover advice, tools and resources including articles, videos, online courses and more at [cabamywellbeing.org.uk](https://cabamywellbeing.org.uk)

If you live in Australia or certain areas of Europe, we can connect you with a local legal professional. Get in touch to find out more about the support available where you live.

## MOVING FORWARD

### PLANNING AHEAD

If you've been living under lockdown and have had the chance to save money by reducing your spending, now might be a good time to re-evaluate your budget and start building your own emergency fund. Experts recommend maintaining a contingency fund of at least 3-months' worth of expenses to cushion financial shocks, such as a big one-off unexpected cost or redundancy.



# ADAPTING TO CHANGE

The global response to Covid-19 has affected people's careers in lots of different ways.

Large numbers of people have lost their jobs or seen their working hours significantly reduced. While for some this may be a welcome push to explore a new career path, for others it means a practical loss of income and perhaps an emotional loss of identity and confidence. For people who may have been in the same role for many years, being forced unexpectedly to have to look for a new job might be extremely daunting.

Others have had to adjust to big changes to the way they work, including working from home. For some this has been a positive change which has made it easier to maintain a work-life blend. You might even feel unsure about returning to the office and your usual working hours. Will you be able to maintain the new sense of balance you've found?

With so much activity paused recently, you may be worried about the pressure to catch-up quickly with an increased workload as things start to return to 'normal'.

In addition, those who were working towards promotions, new roles, or studying for exams find that those future-shaping milestones have been cancelled or postponed. You might be feeling anxious about your future as well as being disheartened and demotivated after working so hard.

## HOW WE CAN HELP

### Career coaching<sup>1</sup>

Develop a personal career plan and create an effective job search strategy with 1-2-1 support from a professional career coach. Learn how to write a tailored CV, practice your interview skills and more.

<sup>1</sup>Career coaching is available in most countries. Get in touch to find out more about the support available where you live.

To access any of this support, and more, call us on **+44 (0) 1788 556 366**, email us at [enquiries@caba.org.uk](mailto:enquiries@caba.org.uk), or talk to us online at [caba.org.uk/letstalk](https://caba.org.uk/letstalk)

### Business coaching

If you're considering self-employment as a new career path, working 1-2-1 with an experienced business coach will give you the start you need. Clarify your business idea and cultivate the skills you need for a successful business in today's world. You may also be eligible\* to apply for a start-up grant of up to £2,000 to help towards costs such as training, equipment and licenses.

\*Our financial support is means-tested. This means we take your income, capital, assets and expenditure into account when awarding financial support.

### Personal and professional coaching

If your priorities have shifted you might be wondering how to keep your new goals in focus as things change. Your coach will help you define what those new priorities are, identify potential barriers, and find ways to overcome them.

Discover advice, tools and resources including articles, videos, online courses and more at [cabamywellbeing.org.uk](https://cabamywellbeing.org.uk)

### Personal and professional development courses

From developing your personal brand to resilience and time management, develop the skills you need to adapt and succeed as things change. You can access our free online courses wherever you are in the world and work through each at your own pace.

## MOVING FORWARD

### FINDING A NEW PATH

If you're looking for a new role, a good place to start is identifying your transferrable skills. Make a list of all the skills you've used, both in the professional roles you've held and outside of work, for example as a parent or volunteer. Try to note down specific examples of situations where you've demonstrated those skills. This list will form the basis of your new CV which you can tailor to any new role you consider.

# BUILDING NEW HABITS

If restrictions or changes to your day-to-day schedule, have meant you've lost a bit of focus when it comes to your physical wellbeing, you might be eager to start getting back into a healthy routine as restrictions ease.

Or perhaps a slower pace of life has given you the chance to focus more on your physical health. You may have found new and innovative ways to exercise at home and discovered the benefit to your mental wellbeing of having time for regular physical activity. You might also have been more conscious of what and how much you're eating, making healthier choices around your diet and spent more time cooking at home with new recipes and fresh ingredients.

You may be anxious to maintain the new healthy habits you've adopted or rebuild the ones you've lost since the pandemic began. Perhaps you've become more aware of the unhealthy aspects of your previous routine and want to avoid falling back into bad habits when it comes to eating and exercising.

## BUILD HEALTHY HABITS

Try these tips to stick to new habits or rebuild old ones even as life starts to get busier:

- Know your motivation
- Be specific
- Focus on 1 habit at a time
- Make it something you enjoy
- Never miss 2 in a row
- Find a buddy



To access any of this support, and more, call us on +44 (0) 1788 556 366, email us at [enquiries@caba.org.uk](mailto:enquiries@caba.org.uk), or talk to us online at [caba.org.uk/letstalk](https://caba.org.uk/letstalk)

## HOW WE CAN HELP

### Personal and professional coaching

Exploring the motivations and benefits of making a change can help you build new habits. Your coach can help you identify new goals for your health and wellbeing and how to stick to them.

### Personal and professional development courses

Access a range of free online courses designed to help you take care of your physical wellbeing including, *Eat and exercise for energy* and *Supercharge your sleep*.

Discover advice, tools and resources including articles, videos, online courses and more at [cabamywellbeing.org.uk](https://cabamywellbeing.org.uk)

## MOVING FORWARD

### FOCUS ON SLEEP

Quality sleep is fundamental. Lack of good-quality sleep affects your concentration, leaves you feeling irritable and makes it harder to challenge negative thoughts. But if you're feeling anxious or stressed you might be finding it harder to sleep. Or you may have found yourself sleeping more than usual and struggling to get back into a routine.

Here are a few things that might help:

- Stick to a regular sleep schedule. Your routine may be changing, but going to bed and getting up at the same time each day can improve your sleep
- Cut back on alcohol. While it may make you feel sleepy, it can disrupt your sleep later in the night
- Make sure that your bedroom is set up for sleeping. Your bedroom should be a cool, dark and quiet sanctuary

# TAKING CARE OF EACH OTHER

Carers for vulnerable people and the elderly have been on the front-line during the pandemic, often putting themselves at risk in order to ensure the health and wellbeing of the people they support. In addition to the fear and anxiety around passing the infection on to the person they care for, the level of support most carers have to provide has increased. Tasks that someone may previously have been able to complete themselves, such as shopping or collecting prescriptions, have been falling to carers, increasing the workload of an already physically and emotionally demanding role.

You may also be providing care to a friend or family member for the first time as a result of the pandemic. Juggling these new responsibilities with other demands on your time can be stressful.

Life for people who receive care may have also changed. Restrictions, particularly for elderly and vulnerable people may mean you feel less confident going out on your own. And if you've been unable to see friends and family in person this can be hard, especially if you live alone.

As high-risk groups may need to continue being extra cautious for the time being, carers and people who receive care may continue to face these challenges, even as some restrictions lift for others.



To access any of this support, and more, call us on **+44 (0) 1788 556 366**, email us at [enquiries@caba.org.uk](mailto:enquiries@caba.org.uk), or talk to us online at [caba.org.uk/letstalk](https://caba.org.uk/letstalk)

## HOW WE CAN HELP

Our dedicated carer support team works 1-2-1 with carers and people who receive care to ensure they have the support they need.

If you're based overseas but the person you support lives in the UK, there may be additional ways we can help. Even if you're not sure what support you need or whether CABA can help, please get in touch.

### Local financial support

We can help you research the financial support available where you live.

### Financial assistance

We can help take the pressure off with means-tested\* monthly grants to cover a shortfall in income and expenditure and one-off donations for things like repairs, household items, funeral costs, care costs including home adaptations and more.

\*Our financial support is means-tested. This means we take your income, capital, assets and expenditure into account when awarding financial support.

### Occupational therapy<sup>1</sup>

We can help you arrange an occupational therapy assessment to explore how aids and adaptations might help you remain safe and independent in your own home. We may even be able to help pay for recommended home adaptations or specialist equipment.

<sup>1</sup>Occupational therapy assessments are available in some countries. Get in touch to find out more about the support available where you live.

### 24-hour emotional support

Even though we want to care for and support the people we love, being a carer isn't easy. Talking to someone can improve our mental wellbeing helps us to feel less alone and to see things from a different perspective. Not everyone feels comfortable talking to friends and family, and if that's the case we're here for you. You can call or chat to us online in the strictest confidence.

Discover advice, tools and resources including articles, videos, online courses and more at [cabamylwellbeing.org.uk](https://cabamylwellbeing.org.uk)

# FINDING COMFORT & CONNECTION

If we've learned anything from the last few months it's that showing kindness and compassion for ourselves and others is a huge part of what gives us our sense of wellbeing and belonging.

It seems that people have been reaching out more than ever. Modern technology means that even if you live alone, you're never more than a click away from seeing the faces of your friends and family. And while calling relatives and old friends may have been side-lined before, it's now a top priority and something to be cherished.

One of the greatest psychological shifts during the crisis has been towards '*prosocial behaviour*' - more of us than ever are voluntarily checking in on neighbours, donating our time or money to support the needy, and making a more concerted effort to reach out to family and friends. From online house parties, to socially distanced chats over the garden fence, there has been a collective movement to connect with the people around us.

Maintaining this new-found sense of connection and focus on our relationships will be crucial as we face what's next together.



To access any of this support, and more, call us on **+44 (0) 1788 556 366**, email us at [enquiries@caba.org.uk](mailto:enquiries@caba.org.uk), or talk to us online at [caba.org.uk/letstalk](http://caba.org.uk/letstalk)

## HOW WE CAN HELP

### Personal and professional coaching

If your priorities have shifted you might be wondering how to keep your new goals in focus as things change. Your coach will help you define what those new priorities are, identify potential barriers, and find ways to overcome them.

### Personal and professional development courses

From emotional intelligence to mindfulness, develop the skills you need to build and improve your relationships. You can access our free online courses wherever you are in the world and work through each at your own pace.

Discover advice, tools and resources including articles, videos, online courses and more at [cabamywellbeing.org.uk](http://cabamywellbeing.org.uk)

## MOVING FORWARD

### BUILDING STRONG RELATIONSHIPS

Our relationships with others are fundamental to our health and wellbeing. But they also take work.

These simple tips can help ensure your close relationships are a source of support and comfort, not stress:

- Pick your battles: sometimes it's worth letting something go
- Listen carefully: everyone deserves to feel as though they've been heard
- Show an interest: make time to engage with the hobbies or topics that your loved ones enjoy
- Make time to talk: even if you're together at home all day, are you really talking about the things that matter?

*'We're all guilty of not asking for help when we need it – but approaching CABA for support can have a huge impact on your quality of life, and also on the quality of life of the people around you.'*

.....

**Leonard**

## LET US HELP

Past and present ICAEW members, ACA students, past and present ICAEW staff and their husbands, wives, life partners and children up to the age of 25 are eligible for free support from CABA.

We're here 24 hours a day, 7 days a week, 365 days a year.

CABA 24 hour helpline **+44 (0) 1788 556 366**

Talk to us 24 hours a day [caba.org.uk/letstalk](https://caba.org.uk/letstalk)

Email [enquiries@caba.org.uk](mailto:enquiries@caba.org.uk)

All calls and services are strictly confidential.

[cabamywellbeing.org.uk](https://cabamywellbeing.org.uk)

**CABA** with you for life

Eiger Point  
Old Leicester Road  
Swift Park  
Rugby  
Warks  
CV21 1DZ  
UK



KEEPINGWELL\_20\_INT\_NM



A Company Limited by Guarantee,  
registered in England and Wales,  
No.5970606, Charity No. 1116973