



Managing Financial Stress During the Holidays

The holiday season is often considered a time of joy, generosity and togetherness. But for many Americans, it also brings a heavy dose of financial stress. Between gift-giving, travel, festive meals and social obligations, the pressure to spend can quickly spiral out of control. As the holiday season approaches, it's more important than ever to understand the roots of financial stress and adopt effective strategies to manage it.

This article explores the impact of financial stress and practical strategies to help alleviate such issues during the holiday season.

Causes of Holiday Financial Stress

Holiday spending can easily get out of hand. From Black Friday deals to last-minute gift purchases, the season encourages impulsive buying and emotional spending. Social expectations, family traditions and the desire to create magical moments often lead people to stretch their budgets beyond comfort.

According to a recent survey conducted by Talker Research and commissioned by Current, 69% of Americans say the holiday season is the most financially stressful time of the year. Over half (54%) are “dreading” the holidays due to financial concerns, and 58% say the stress detracts from the joy of the season. Many are responding by cutting back: 36% are capping gift budgets, 14% are going gift-free and 21% are skipping a big, expensive holiday meal.

Impacts of Financial Stress

Financial stress can have impacts on the following:

- **Physical health**—When you're constantly worried about money, your body can enter a heightened state of stress. This can lead to sleep disturbances, such as insomnia or restless nights, which in turn affect energy levels and mood. Headaches, muscle tension and digestive issues

are also common physical symptoms. Over time, chronic stress can weaken the immune system, making individuals more susceptible to seasonal illnesses, such as colds and the flu.

- **Mental health**—The mental toll of financial stress is often underestimated. During the holidays, the pressure to meet expectations, whether self-imposed or societal, can lead to heightened anxiety and even depression. People may feel overwhelmed by budgeting, shopping and planning, especially if they're already struggling financially. This stress can impair cognitive functions, such as concentration and decision-making, making it more challenging to manage daily responsibilities or fully enjoy the season. For some, the mental load becomes so heavy that it leads to burnout, where even small tasks feel insurmountable.
- **Emotional well-being**—Financial stress can stir up a complex mix of feelings, such as guilt and shame, especially when individuals feel they can't provide the kind of holiday experience they believe their loved ones deserve. This can be particularly painful for parents who want to fulfill their children's holiday wishes but are constrained by tight budgets. Frustration and irritability often surface when financial limitations clash with holiday expectations, leading to emotional outbursts or withdrawal.
- **Relationships**—Financial stress can significantly impact relationships. Couples may argue over holiday spending priorities, especially if they have different financial habits or expectations. Family tensions can arise when there are disagreements about gift exchanges, travel plans or shared expenses. These conflicts can strain even the closest relationships, turning what should be a time of connection into a period of discord.
- **Personal finances**—The most direct consequence of holiday-related financial stress is the impact on

personal finances. Many people overspend during the holidays, relying on credit cards or loans to cover costs, which can lead to significant debt. Essential expenses may be sacrificed to accommodate holiday spending, creating a precarious financial situation. For some, the financial fallout from the holidays can take months to resolve, affecting their ability to save, invest or meet other financial goals.

What You Can Do

In response to rising financial pressures, many Americans are rethinking how they celebrate the holidays. According to the Talker Research survey, 76% of respondents are actively changing their holiday plans to save money.

The following strategies can help manage financial stress during the holidays:

- **Create a holiday budget.** A spending plan can help you allocate funds for gifts, travel, food and entertainment, ensuring you stay within your means. Start by listing all anticipated expenses and categorizing them by priority. Then, assign a realistic dollar amount to each category based on your current financial situation. This approach not only prevents overspending but also gives you a sense of control and clarity. Many financial experts recommend using budgeting apps or spreadsheets to track expenses in real time. By planning ahead, you can avoid the shock of post-holiday bills and enjoy the season with greater peace of mind. For specific guidance, consult with a certified financial advisor.
- **Manage gifting anxiety.** Gift giving is often the most significant source of holiday stress, but it doesn't have to be. Instead of buying for everyone, consider organizing a gift exchange or setting spending limits within your family or friend group. Homemade gifts, such as baked goods, crafts or personalized coupons for services (like babysitting or home-cooked meals), can be just as meaningful as store-bought items. Experience-based gifts, such as a shared outing or a virtual class, can also create lasting memories without straining your budget.
- **Be creative with celebrations.** Holiday traditions don't have to be expensive to be special. Potluck dinners, DIY decorations and free community events can offer festive fun at a fraction of the cost. Consider hosting a movie night with holiday classics, organizing a cookie exchange or volunteering together as a family. These activities foster connection and joy

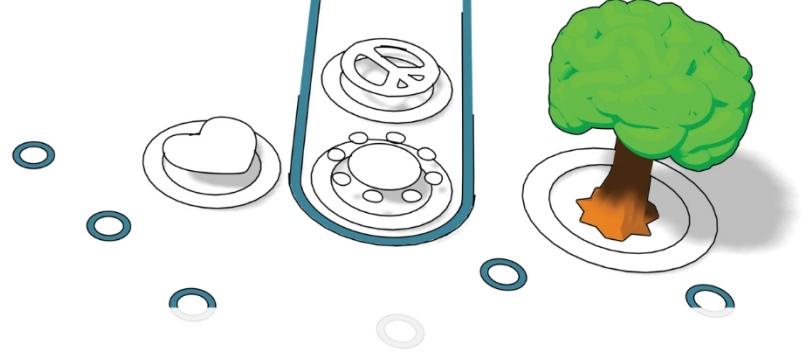
without the financial burden. By focusing on shared experiences rather than lavish spending, you can create a holiday atmosphere that's rich in spirit and light on stress.

- **Avoid impulse spending.** Impulse purchases are a major contributor to holiday debt. To combat this, shop with a list and stick to it. Avoid browsing online or in stores without a clear purpose, as this often leads to unplanned spending. If a sale tempts you, pause and ask yourself whether the item is truly needed or just appealing in the moment. Some people find success by setting a 24-hour rule—waiting a day before making any nonessential purchase. These small habits can make a big difference in keeping your finances on track during the holidays.

Conclusion

With thoughtful planning and a shift toward meaningful experiences, it's entirely possible to enjoy the holidays without sacrificing your financial peace. If stress levels become overwhelming, consider consulting a financial advisor for further guidance.

Think Well, Be Well



Provided by **The Cincinnati Insurance Companies**

Coping With the Winter Blues

As winter settles in, bringing colder temperatures and shorter days, many individuals grapple with a common phenomenon known as the winter blues, which are symptoms of low-level sadness lasting through the winter months. Going beyond winter blues, some people may have a complex type of depression called seasonal affective disorder (SAD). People experiencing SAD show signs of a major depressive disorder, including difficulty with sleeping and eating and noticeable fluctuations in energy levels and weight.



According to an American Psychiatric Association (APA) survey, 2 in 5 adults say their overall mood declines in the winter.

This article explores the difference between the winter blues and SAD and provides tips for coping with seasonal behavioral changes.

Is It Winter Blues or SAD?

The winter blues and SAD are two different conditions. “Winter blues” is a general term, not a medical diagnosis. It’s fairly common and usually clears up on its own, making it less serious than SAD. The National Institutes of Health defines the winter blues as usually tied to something specific, such as stressful holidays or reminders of absent loved ones. The winter blues are common and usually alleviate in a short amount of time. According to an APA poll, 67% of adults say they notice at least one behavioral change when the season changes to winter, such as sleeping more (31%) or feeling fatigued (25%) or depressed (23%).

Conversely, SAD is a type of depression that occurs at specific times of the year, commonly during the fall and winter months. The APA estimates that about 5% of U.S. adults experience SAD, lasting about 40% of the year. The condition is more common among women than men.



The lack of sunlight during this period can disrupt the body's circadian rhythm and change serotonin and melatonin levels. These hormones are critical for managing mood and sleep patterns. According to the APA, people with SAD experience a cluster of symptoms that may include the following:

- Feeling sad
- Experiencing a loss of interest or pleasure in activities that are typically enjoyed
- Changing appetite patterns (e.g., eating more and craving carbohydrates and sugars)
- Changing sleep patterns (e.g., sleeping too much)
- Experiencing a loss of energy or feeling more tired despite a good amount of sleep
- Slowing down in thinking, concentration or decision-making
- Feeling hopeless, worthless or guilty
- Experiencing thoughts of death or suicide

These symptoms can be distressing and overwhelming and can interfere with daily functioning. A key feature of SAD is that it follows a regular pattern, appearing each year as the seasons change and going away several months later.

Coping Tips for Seasonal Behavioral Changes

While you may not be able to change the weather or amount of daylight during the winter months, you can practice good self-care to combat behavioral changes. Try the following tips for coping with the winter blues:

- **Change your mindset.** Refocus your thoughts on wintertime pleasures by making a list of things that you enjoy about winter. Some ideas include getting cozy with a book, making traditional recipes, enjoying the smell of fresh snow and listening to wood crackle in a fireplace.
- **Get outside.** Make a point to go outside daily for fresh air or a quick 15-minute walk, especially before the sun sets. Ensure you have the proper clothing, boots and cold-weather accessories to stay warm.
- **Increase the amount of light in your home.** If you cannot go outside, open the blinds to allow more sunlight into your space. Light therapy, or phototherapy, involves sitting in front of a bright light box that mimics natural sunlight, and it can help regulate the body's circadian rhythm and alleviate symptoms.
- **Exercise regularly.** Physical activity is a powerful mood booster. Regular exercise, whether a brisk walk, yoga or a gym workout, can help release endorphins. These natural mood lifters can help combat the lethargy of winter blues and SAD.
- **Eat a healthy diet.** Nutrition plays a crucial role in mental health, so consuming a well-balanced diet rich in fruits, vegetables, whole grains and lean proteins is important. Omega-3 fatty acids in fish, flaxseeds, walnuts and edamame may also contribute to mood stability.

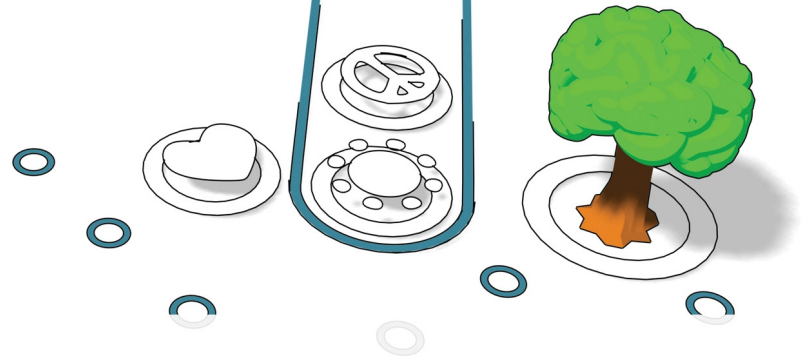
- **Establish a routine.** Creating and sticking to a daily routine can provide structure and stability, which is particularly beneficial during the winter months. Consistent sleep patterns, regular mealtimes and a structured daily schedule can help manage winter blues symptoms.
- **Socialize and seek support.** Maintain social connections, even when the inclination is to hibernate. Surrounding yourself with supportive friends and family can provide emotional support and combat feelings of isolation. Consider joining clubs, classes or support groups to stay socially engaged.

Summary

While the winter blues can cast a temporary shadow, incorporating self-care strategies into your lifestyle can help brighten your days and lift your spirits. Remember that seeking professional help is always an option if symptoms persist or worsen, especially if you're dealing with more than the winter blues. By taking proactive steps to care for your mental well-being, you can navigate the winter season with resilience and a positive mindset.

If you're feeling blue this winter, and the feelings last for several weeks, talk to a health care provider. Additionally, if you're concerned about your mental health, talk to your doctor or a licensed mental health professional, or contact the Substance Abuse and Mental Health Services Administration's National Helpline by calling 800-662-HELP (4357).

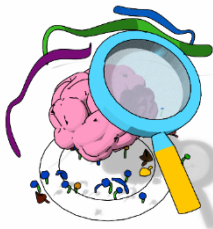
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Mental Health Year-end Reflection

As the year draws to a close, December naturally invites a moment of pause. Between the flurry of holiday plans, year-end deadlines and the anticipation of a fresh start in January, it's easy to overlook your emotional well-being. Yet, this month may be one of the most critical times to check in with yourself mentally and emotionally.



Experts often emphasize that reflection can be more impactful than just traditional New Year's resolutions. While resolutions tend to focus on specific goals or behaviors, reflection invites a deeper, more compassionate look at the past year.

The month of December offers a unique opportunity to reflect on what's passed and reset intentions for what's ahead. It's a transitional space between who we've been and who we're becoming. However, before rushing into resolutions or setting goals, consider creating space for self-compassion, clarity and intentionality. A mindful approach can help you close the year with grace and begin the next with purpose.

This article highlights best practices for a mindful year-end reflection.

Tips for a Mindful Year-end Reflection

Here are some thoughtful ways to support your well-being as the year winds down:

- **Reflect.** Take a quiet moment to reflect on the year—not just the milestones, but also the everyday experiences that made it special. Consider ways you were challenged, surprised or grew. Reflection isn't about perfection; it's about noticing patterns, honoring your journey and understanding how your experiences have influenced your mindset and choices. Consider journaling your thoughts, creating a gratitude list or sitting in silence with a warm drink and letting your mind wander through the months.



- **Recognize.** Celebrate your wins, both big and small. Maybe you led a successful project, supported a teammate, navigated a personal challenge or showed up on tough days. Acknowledging your efforts can help build confidence and resilience. Recognition also includes being honest about areas where you struggled. This isn't about criticism; it's about understanding. Recognizing where you felt stuck or overwhelmed can help you identify what support or changes you may need moving forward.
- **Reset.** Before diving into resolutions, take time to reset. What kind of energy do you want to carry into the new year? What values will guide your choices? What boundaries or habits will support your well-being? This is a great time to reconnect with your inner compass. You might try a short mindfulness practice, write a letter to your future self or create a vision board that reflects your hopes for the upcoming year.
- **Reach out.** As you take time to reflect, recognize and reset, remember that you don't have to navigate your well-being alone. If you're feeling overwhelmed or want to explore ways to support your mental health, consider reaching out to your HR representative to learn more about the available employee assistance program (EAP) resources. Many organizations offer counseling services and wellness resources that can make a meaningful difference. Consult with your health insurance provider or primary care physician to learn more about the mental health benefits included in your coverage. Even a brief conversation with a trusted colleague or mentor can help you feel more supported and less isolated. Connection is a powerful part of well-being.

Conclusion

The end of the year isn't just a countdown; it's a chance to honor your journey, embrace your growth and step into the new year with intention. For more ways to build your mental wellness, contact a doctor or a licensed mental health professional.



Preparing Your Home for Cold and Flu Season

As the days grow shorter and temperatures drop, cold and flu season begins its annual sweep through households, schools and workplaces. Typically peaking between late fall and early spring, this period brings a surge in respiratory illnesses that can disrupt daily life and strain our health systems. While it's often impossible to avoid exposure to viruses, preparing your home before symptoms strike can significantly affect how you and your family weather the season.

This article explores practical ways to prepare your home for cold and flu season, so you can stay ahead of the sniffles and focus on staying well.

Stock Your Medicine Cabinet

Being prepared before illness strikes means having the right over-the-counter medications and comfort items on hand. These essentials can help manage symptoms, reduce discomfort and support recovery. When you or a family member is sick, the last thing you'll want to do is run to the store or pharmacy, which is why it's worth spending a little time now to stock up. Having these items ready ensures you're equipped to handle cold and flu symptoms as soon as they appear. Consider keeping the following items stocked:

- **Pain relievers and fever reducers**—Medications like acetaminophen (Tylenol) or ibuprofen (Advil and Motrin) can help reduce fever, relieve headaches and ease body aches.
- **Decongestants**—Products containing pseudoephedrine or phenylephrine can relieve nasal congestion and sinus pressure. Look for oral tablets or nasal sprays.
- **Cough suppressants**—Dextromethorphan-based syrups or lozenges can help quiet persistent coughing, especially at night.
- **Expectorants**—Guaifenesin (found in Mucinex) can help loosen mucus, making it easier to clear chest congestion.
- **Antihistamines**—Useful for runny noses and sneezing, especially if allergies are also a factor. Options include diphenhydramine (Benadryl) or nondrowsy formulas, such as loratadine (Claritin).
- **Throat lozenges and sprays**—These can help soothe sore throats and reduce irritation. Look for ingredients like menthol or benzocaine.
- **Chest rubs**—Products like Vicks VapoRub can provide aromatic relief for congestion and cough when applied to the chest or throat.
- **Nasal irrigation tools**—Saline sprays or neti pots can help flush out nasal passages and relieve sinus pressure naturally.
- **Heating pads or warm compresses**—These offer comfort for muscle aches or sinus pain and help promote relaxation and rest.

If you're taking over-the-counter medication without guidance from your doctor, be sure to read the package label and follow the instructions carefully. Never take more than the recommended dosage or use the medication more frequently than directed.

Other Essentials

While over-the-counter medications can play a crucial role in managing symptoms, having the right supportive supplies on hand can make a big difference in comfort, hygiene and recovery. The following essentials can help monitor health, maintain cleanliness, and support hydration and rest:

- **Thermometer**—A reliable digital thermometer can help track fevers and determine when to seek medical attention.
- **Humidifier**—Dry indoor air can worsen congestion and throat irritation. A humidifier can

add moisture to the air, helping to alleviate respiratory symptoms and improve sleep quality.

- **Tissues**—Soft, absorbent tissues are a must for managing runny noses and sneezes. Consider stocking up on lotion-infused varieties to prevent skin irritation.
- **Hand sanitizer and disinfectant wipes**—These can help reduce the spread of germs on hands and surfaces. Health experts recommend that hand sanitizers contain at least 60% alcohol and that communal spaces be disinfected immediately after use.
- **Hydration drinks**—Staying hydrated is key to recovery. Keep electrolyte drinks and soothing herbal teas readily available.

Additional Considerations

Preparation isn't just about what you stock; it's also about how you store and access it. A well-organized setup can save time and reduce stress when symptoms hit. Consider the following tips to stay prepared:

- **Create a centralized kit.** Use a labeled bin, basket or drawer to keep all cold and flu essentials in one place. This can help you find what you need quickly and easily, especially in the middle of the night or when caring for a sick family member.
- **Choose the right storage location.** Store your kit in a cool, dry place away from direct sunlight and humidity. Avoid keeping medications in bathrooms, where moisture can impact their effectiveness.
- **Check expiration dates regularly.** Periodically review the contents of your kit and replace any expired medications or supplies as needed. This helps ensure everything is safe and effective when you need it most.
- **Keep items in a secure location.** Store your kit in a secure location that's easily accessible to adults but safely out of the reach of children and pets.

Conclusion

Cold and flu season may be inevitable, but being unprepared doesn't have to be. By building your cold and flu kit before symptoms strike, you can save time, reduce

stress and support faster recovery for yourself and your household.

The tips outlined in this article can help you manage common colds and flu symptoms at home. Routine cases often don't require a visit to the doctor. However, health experts recommend seeking medical attention if symptoms become severe, persist longer than expected, or if a fever exceeds 100.4 degrees Fahrenheit or lasts more than a few days.

Contact your health care provider if you have questions or concerns.