



Learn. To Change.

Beat the January Blues: Smart Money & Mind Tips

January 2026



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Why January feels tough

January can be a month of mixed emotions. The start of a new year offers a blank slate, but the Christmas comedown can also lead many of us to suffer from the January blues. If you find January tough, you're not alone. Many of us are struck with a feeling of sadness as well as a general lack of motivation and energy at this time of year. There are many reasons that January is known as a month of low moods; the pressure that comes with making the most of a new year can contribute, but the bad weather and extended darkness that characterises this time of year can be disheartening. Add the end of the festive period and the financial worries that often come with Christmas into the mix, and you have the perfect recipe for January blues. Below are 7 practical steps you can do to support your wellbeing this January!

- Get moving** - It might sound counterintuitive but when you're struggling with low energy, exercising is one of the best things you can do. That doesn't mean you need to start going to the gym if that's not your thing, just find ways to move your body in the way that feels best to you. Exercise can generate endorphins, reduce stress, and improve your self-esteem. So, whether you start taking a daily walk, going for a swim, or dancing in your living room, get moving.
- Follow the sun** - When the sun doesn't come up until after 8am and sets again by 4pm, the long stretches of darkness can make January feel even harder. A lack of Vitamin D from natural light can impact your mental health and so the more daylight you can get, the better. This could mean anything from keeping your curtains open for as long as possible to spending your lunch break outdoors or even investing in a SAD lamp. All these actions could help boost the serotonin in your brain and contribute to beating the January blues.
- Try something new** - Once the excitement of Christmas and New Year's Eve is over, returning to our everyday routines can feel like a bit of a let-down. One way to bring some extra excitement into your life is to try something new. Not only could this break up your routine, but it can also improve your mood by bolstering your confidence and self-esteem and providing a sense of achievement. You could pursue a passion, learn a new skill, or visit somewhere new for the first time.
- Sleep** - Rest is important. If you're struggling to get to sleep and have a solid seven to nine hours each month, you could be left feeling irritable and anxious during the day. Try to prioritise sleep in January; put your phone down early in the evening to give your mind time to unwind, implement a regular bedtime routine, and avoid the temptation to keep snoozing your alarm. The better your sleep quality, the better your mood.
- Share your worries** - If you're suffering from the January blues, it's likely your friends and family might be too. The fact that January blues exists as a phrase shows just how common it is. The more open you can be with the people you trust, the easier it can be to navigate the tougher times together. While you might feel like curling up on the sofa alone, push yourself to keep your connections strong. Socialising is good for your mental health, whether you meet up with a friend for drinks or arrange a virtual catchup online.
- Seek debt help** - Whether you went over budget in the festive period or have existing debts that need to be dealt with, financial worries can have a big impact on our mental health and wellbeing in January. Seeking professional debt advice could be the first step in getting back on track for the rest of the year.
- Treat yourself** - January is the season of New Year's resolutions. Many of us start the year promising to eat better, work out every day, or cut back on spending. While these are all great goals, being too strict, and potentially even punishing ourselves if we slip up, can make us feel worse in a tough time. Try to let yourself have a small treat every now and again; an occasional



takeaway coffee won't break your budget, and a slice of cake won't ruin your diet. Enjoy the little luxuries and you might find it easier to make the bigger changes stick.

Building a simple and sustainable budget

December was full of fun, festivity and frolicking. But sadly, now it's time for the fallout...

The Christmas holidays tend to hit us hard in our bellies, our livers and our pockets, causing January to be the month of abstinence with many of us vowing to diet, or endure an alcohol-free dry January. So, for those of you who have been hit hard in the wallet this Christmas, why not do a similar thing with your cash?

Here are a few tips on how to make the most of a Low Spend January:

1. **Declutter** - Look around your home, maybe there might be things you don't use or need. Maybe you could give to charity or sell it online for a bit of extra cash!
2. **Cut down on those casual takeaway drinks** - Recent research shows that people who get their daily fix from Starbucks spend more than £660 on coffee a year. Take a flask with you to work and save some extra money.
3. **Plan for free activities** – This could be visiting the museum, parks or libraries.
4. **Walking/cycling instead of taking transport** - Another trick that will be good for your wallet and health. If you have to drive, car-share. Start a rota with colleagues and help the environment, make new friends and most importantly, save lots of money.
5. **Shut down impulse buys** - If you've got something in your basket, leave it there for 24 hours and see if you still want it.
6. **50/30/20 rule** - The **50/30/20** rule or budget divides your monthly income after tax into three clear areas. **50%** of your income is used for needs. This can cover everything from bills to food shopping. **30%** is spent on any wants. Think days out with your family, dinner at a restaurant or any holiday plans. **20%** goes towards savings. This includes things like topping up your emergency savings fund or setting aside money for investments. Find out more [here](#).



The Bank of England suggests that a typical UK household spends an average of £713 more at Christmas than any other month. This money is spent on gifts, food, drinks and entertainment. Ultimately, these additional expenses are likely to be the part of Christmas that can cause the most stress – but this doesn't have to be the case. Have a look at [A simple guide to a financially calmer Christmas - Colmore Business District](#) to be more prepared for the year ahead!

Mental wellbeing boosters

We know it can be easier said than done but here are some quick things you can implement to have a positive impact on your day!

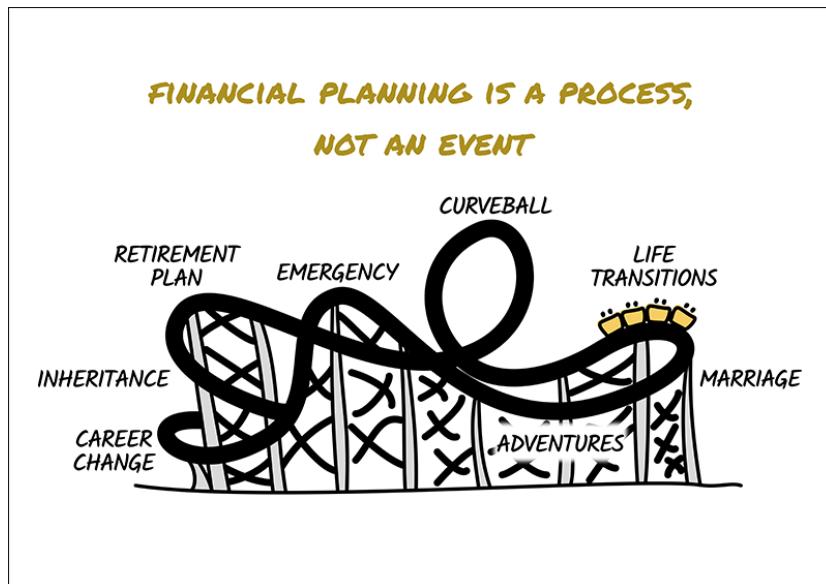
- **Light movement:** 10–20-minute daylight walks, preferably in the morning. Start your day with a fresh mindset.
- **Gratitude journal/jar:** Write 3 things you did well/appreciated about today or are thankful for. Another idea is having a gratitude jar and writing down the positive moments that occur for you. By the end of the year open the jar and read through the years highlights!

- **Affirmations:** Look at yourself in the mirror and say it out loud. Believe in yourself and you will feel the impact - "I am making progress"; "Small steps compound"; "I am allowed to ask for help."
- **Visualisation:** Picture next month with one debt reduced and a calmer routine.

Helpful tools and resources

Below are some helpful websites and organisations to support!

- **Debt advice:** StepChange [Get Debt Help. Our Free Debt Advice](#). StepChange, Citizens Advice (free, confidential) [Contact us - Citizens Advice](#), Turn2us [Tackling Financial Insecurity Together](#) | [Turn2us](#).
- **Mental health:** NHS Every Mind Matters, Mind [Organising your finances](#), Samaritans (24/7) [Other sources of help | Samaritans](#).
- **Wellbeing apps:** Headspace, Calm (mindfulness and sleep).
- **Tip:** Check workplace EAP (Employee Assistance Programme) for counselling/financial guidance if available.
- **QA Safeguarding Team** – For any concerns or support, contact us at safeguarding@qa.com or phone us on [07776652002](tel:07776652002) or fill out one of our referral forms to get in touch with a member of the team below:
 - 1) [Safeguarding Referral Form \(Staff/Employers/Peer\)](#)
 - 2) [Safeguarding Self-Referral \(Apprentices\)](#)
 - 3) [Low-Level and Behavioural Safeguarding Concern](#)





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