



FINANCIAL FATIGUE TO GRATITUDE

**Feeling burned out and stressed?
Experiencing financial fatigue?**

CHOOSE GRATITUDE

As we approach the end of the year, many of us feel overwhelmed and financially stressed as we grapple with the cost-of-living pressures, meeting deadlines and extra expenses like buying presents or travelling to see family. This can leave us feeling exhausted and burned out. However, reframing negative feelings and shifting our perspectives to gratitude can help us to overcome these challenges.

UNDERSTANDING FINANCIAL FATIGUE

When we are caught in a cycle of worry or tension, it can be hard to remember that financial health is not just about rands and cents – but also about balance, perspective, and mental well-being. The pressure we put on ourselves to get it all right creates a feeling of tiredness. The same is true even for those who are generally good at managing their finances. The festive season brings an influx of financial demands for most, also the year-end serves as a reminder of what has been achieved—or left unfinished – in our financial plans. It's easy to feel weighed down by the thought of starting new or tackling long-term goals. When all these thoughts cloud our minds, we suddenly find ourselves in a financial rut.

RISING FROM FINANCIAL BURNOUT TO FINANCIAL GRATITUDE

The good news is that there are ways to move from financial fatigue to practicing gratitude instead. Shifting your mindset takes time, but the smallest changes in how you approach money can have a big impact on how you feel, especially during stressful periods like year-end. Gratitude helps with financial discipline by refocusing on what you value, not just what you want. Here's how to make that shift:



Reflect on Your Progress

Even if things haven't gone as intended this year, take a moment to recognise what you have accomplished and celebrate those wins. Whether it's paying off your bond, saving a little more than last year, or avoiding impulse spending, these are wins that deserve recognition. This practice fosters a sense of accomplishment and helps shift the focus away from what's lacking.



Declutter your budget

Year-end financial goals may seem daunting, but you can regain a sense of control by focusing on what you can realistically manage. Take charge of your finances by dedicating time to organise, track, and simplify your cash flow. Avoid the trap of trying to fix everything at once; take it one step at a time. Instead of worrying about what's out of your hands, focus on simplifying your budget and re-aligning your priorities versus financial feasibility.



Give Yourself Permission to Rest

Financial fatigue often goes hand-in-hand with burnout. During the holiday season, it's easy to neglect your own well-being in order to do things for others. Take time to

rest, recharge, and reflect on your achievements to help you feel more grounded. A mental reset will help you approach next year with renewed energy and a clearer perspective on your financial goals.

In times of financial strain, it's easy to lose sight of the simple things. Take a moment to appreciate what you have - a roof over your head, food on the table and being able to pay for necessities. Focusing on these fundamental aspects can shift your mindset from scarcity to abundance, helping you feel better about your current situation. Be grateful and give thanks for the simple pleasures that sometimes go unnoticed.

Gratitude doesn't have to be monetary, Think about the people who have made a difference in your life. They could be family members, friends who bring joy to your life or colleagues who inspired you. Be thankful that your paths have crossed and for their positive impact on your life. Recognise and appreciate these connections, as these experiences shape us and contribute to our journey.

Confronting burnout is not easy. However, if you feel overwhelmed, financially fatigued and emotionally drained, please talk to a healthcare professional who can offer you professional guidance to navigate the challenges contributing to your fatigue.