



Money Matters with Les Conway

Director/Financial Planner at Essentially Financial

Don't Lose Sleep Over It

I read an article recently which listed money worries as the number one reason people suffered sleepless nights.

It was a fascinating report carried out by an American university and included a statistic that the 'feel-good factor' people felt from a great night's sleep was equal to that of being told they were having their pay doubled.

I've seen over the years people complain about the impact financial concerns were having on their sleep. So, with that in mind, here's five night-time tips from the sleepcouncil.org.uk website:-

- When it's time for bed, make your room completely dark. This can be achieved with a blackout blind or curtains, an additional window dressing or perhaps even an eye mask.
- Maintain an ambient temperature in your room. If you're too hot or too cold, you won't sleep soundly. It's recommended that a cool temperature of around 16-18°C (or in old money 60-65°F) will help you drift off easily.
- A tidy room makes for a tidy mind and a refreshing night's sleep. Declutter your bedroom and create a clean space that's neat and simple. Even just moving the laundry basket, stacking up some books or clearing your bedside table can make a real, relaxing difference.
- Say no to technology in the bedroom. That means avoiding televisions, iPhones, iPads and laptops. Having access to these will urge you to switch on when you can't drift off, which in turn can lead to even more disturbed sleep.



- Avoid treating your bedroom like an extension of the rest of your house. That means you shouldn't use it for work, watching TV, eating and even talking on the phone. Save the bedroom for sleep.

The sixth tip isn't from the Sleep Council, but I feel is important.

By having a plan for your lifestyle and your financial future, you are dramatically reducing the nagging anxieties over money which cause many people sleepless nights.

I may not be on hand to tuck you in at night with a cup of warm cocoa. But I can help you get your financial house in order which will help you drift off peacefully to the land of nod.

Thanks for reading.

Investments can fall as well as rise and you might get back less than you invested

Need to find out more? Sign up to my FREE fortnightly blog where I share insights on financial news, planning strategies and how to make your money last as long as you do. Just visit essentiallyfinancial.co.uk/blog

essentiallyfinancial
planning for life



Bishops Walk House,
19-23 High Street, Pinner,
Middlesex HA5 5PJ

Telephone – **020 3137 5398**

Email – **admin@essentiallyfinancial.co.uk**

Website – **www.essentiallyfinancial.co.uk**

Essentially Financial Limited is an appointed representative of CAERUS Financial Limited, which is authorised and regulated by the Financial Conduct Authority.