1. Planning and time management

Basic planning and time management is vital for managing stress levels effectively. Make sure you have realistic expectations about the amount of work you can manage in a day.

If you don’t already have a good quality planner or diary then make a commitment now to get one and use it effectively. Use the list to tick off the steps taken to get your life better planned:

<table>
<thead>
<tr>
<th>Steps to a better organised life</th>
<th>Tick</th>
</tr>
</thead>
<tbody>
<tr>
<td>I own a suitable diary and/or planner with enough space for all my commitments to be listed</td>
<td></td>
</tr>
<tr>
<td>I have recorded all my study commitments (lectures, tutorials etc) and deadlines in it.</td>
<td></td>
</tr>
<tr>
<td>I have planned out each week (or the next few weeks if your timetable changes a lot each week) giving realistic blocks of time for study, paid work (if relevant), exercise, leisure and social time etc.</td>
<td></td>
</tr>
<tr>
<td>I have marked when to make a start on each assignment and divided up my study time over the next few weeks to allow all my deadlines to be met</td>
<td></td>
</tr>
<tr>
<td>I have given myself a specific small ‘starting step’ for each assignment</td>
<td></td>
</tr>
</tbody>
</table>

_Add your own planning goals below:_

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**Modifying my stress levels**

Stress itself cannot be avoided altogether – our basic stress response has evolved as part of the way in which we protect ourselves. However, managing stress better means learning to use our stress response effectively to deal with problems constructively.
2. Problem solving

Not all difficulties and stresses can be solved through planning – and plans don’t always get followed to the letter. If you are stressed or worried about a real, current problem then use the problem-solving framework at the end of this worksheet to find and implement practical solutions.

The first step is to identify any problems, rather than sticking your head in the sand.

Problems I am facing at the moment are:

__________________________________________________________________
__________________________________________________________________
__________________________________________________________________
__________________________________________________________________
__________________________________________________________________
__________________________________________________________________
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__________________________________________________________________
__________________________________________________________________
__________________________________________________________________
__________________________________________________________________

3. Challenging unhelpful thinking

Before you start working on practical solutions for your problems, check that you are not making things worse with depressed thinking habits like control freakery or self-bullying:

- Use the attached Thought Diary to identify Beliefs and Consequences that arise around the problems you have listed (see more about how to do this in the ‘Challenging my depressed thinking’ worksheet).
- Use the Thought Challenging section of the diary to work out a balanced and constructive description of each problem you are facing.
- Now use the attached Problem-solving Framework to identify and implement possible solutions.
1. Identify the problem clearly and specifically:
The electricity bill is much higher than expected and I don't have enough money to pay my share - it's the last straw, because I'm really struggling to make ends meet.

2. Make a list of all possible solutions, including those you don't like:
- go and see the bank to arrange an overdraft extension,
- ask my parents/housemates for a loan,
- do some extra shifts at work to make up the difference,
- take on an extra shift each week,
- see Student Finance for advice and a possible hardship loan,
- look at where else I can save money e.g. don't go out for a few weeks,
- pick a fight with my housemates because they're the ones who keep leaving the lights on etc.

3. Cross out the ones that are unreasonable or undesirable
- pick a fight with my housemates because they're the ones who keep leaving the lights on etc (will just make things worse)
- take on an extra shift each week (I'm already squeezed for time to get my uni work done)

4. Put the remaining ones in order of preference and evaluate the top 3 or 4 for their pros and cons:
1. Ask my parents (not my housemates) for a loan
   Cons: I know they're also struggling financially
   Pros: They've said they'll try and help if necessary

2. Do some extra shifts at work to make up the difference
   Cons: I might have to miss out on the night out my mates and I had planned (but that'll also save me some money!)
   Pros: A couple of extra shifts this week and next week should cover it

3. See Student Finance for advice and a hardship loan
   Cons: I feel embarrassed. I'm scared they'll just see me as another skint student who hasn't managed their finances properly
   Pros: They're there to give advice and there's no harm in asking for a loan. I could probably do with some advice about how to manage things better.

4. Look where else I can save money e.g. not going out for a few weeks
   Cons: I need to have some 'down time' too and I don't want to miss out socially
   Pros: I could probably do with easing up on the drinking anyway. Maybe I could compromise and join them for a few drinks, but not go on to the club?

5. Decide on a plan and implement it. Evaluate and return to previous steps if it hasn't helped.
I'm going to do all four things - I'll ask my parents for a loan, but then pay them back by doing extra shifts for a couple of weeks and saving up by pulling back a little on nights out. I'll also go and get some advice from the Student Finance office and see what I can do to budget better in future.
One month later: That's sorted it and I'm managing things better now.
1. Identify the problem clearly and specifically:

2. Make a list of all possible solutions, including those you don't like:

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<th>Pros:</th>
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<tbody>
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<td></td>
</tr>
<tr>
<td>2.</td>
<td></td>
</tr>
<tr>
<td>3.</td>
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