

## Living Life to the Full Life Skills Newsletter January 2025

Welcome to this edition of the LLTTF<sup>(R)</sup> life skills newsletter. It's full of news and resources to help you get the most from www.lltff.com

**In this edition:**

- Worksheet of the month - **My overspending - why do we spend more than we have?**
- Featured online course - **Online courses for teenagers - improve mood and confidence**
- Read and Learn - **How to start living life to the full**
- News - **Reclaim your life classes helping people in Scotland**
- New Live **CBT based classes - Living Life to the Full in Your Menopause - dates announced**

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### Worksheet of the Month- My Overspending - What is causing me to overspend? worksheet\*

Are you struggling with money because you are **living beyond your means?**

**Purpose:**

This worksheet helps you identify the main causes of unhelpful overspending.

**How it works:**

Using a 'traffic light' approach you can rate the impact of your spending in 8 common areas of overspending. **Red**, needs action now, **Amber** means the identified behaviours are worsening your situation, or

**My Overspending**

What impact do these following causes of over-spending have on you/others? Rate the impact (Tick)

	Green	Amber	Red
1. Losing track of your spending	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Getting caught up in the excitement/buzz of buying things	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Buying treats to make you feel better	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Buying things because you feel you deserve them	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Using possessions to demonstrate your success to yourself or others	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Buying things for others to gain their love, affection or approval	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Having a strong compulsion to collect/possess something	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Driven to get things "just right"	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Other:</b> Write in any other things that make you overspend - e.g. the influence of other people, alcohol, drugs etc.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

List up to three that you have identified as Red (or Amber), here:

- 
- 
- 

Select one you want to work on first

Green, this isn't a problem area for you.

**Common difficulties:**

Sometimes people may not be fully aware of what drives their overspending. Sometimes completing the worksheet with someone you know well can help. It can be challenging facing the reality of the situation if we have fallen into bad habits

**Opportunities to use this resource:**

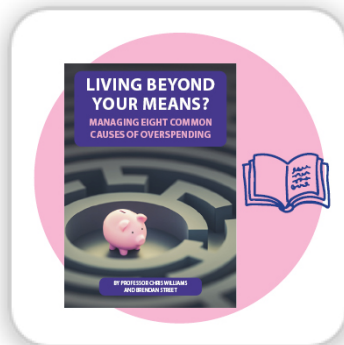
Often someone might consider completing a worksheet like this one when they are in crisis and are forced to confront the causes of their overspending. However it's much better if they can stop, think and reflect on their situation before crisis occurs.

**[Download for free here](#)**

\*For your own personal non-commercial use only - see [www.lltf.com/terms](http://www.lltf.com/terms)

**[Buy the book Living Beyond your Means](#)**

**[Buy access to the two module self-directed course online](#)**



# Featured Online Self-directed Course to Buy

## Living Life to the Full courses for Teenagers

Living life to the full for young people helps transform the lives of teenagers,

1). **Gain Life Skills:** Understanding feelings, Doing things that make you feel better, Look at things differently and Build inner confidence.

2). **Additional Life Skills:** Asking for what you need – Being assertive and respecting what both you and others have to say, Getting a good night's sleep, How to fix almost everything (tackling problems), 1,2, 3 breathe (tackling anger), The things you do that make things worse.

3). **You Time:** 5-10 minute short activities to improve mood.

Do a Wow walk – The world's an amazing place- look at it with fresh eyes today, Take a mindful moment, 10 things you can do to make you feel happier straight away, Be kind to yourself, Be thankful, Get moving, Help someone out, Get the rhythm - using music to improve mood.

You would also have access to additional topics and be able to read the eBooks online.

- [Buy the course for young people \(single user - also available as a 3 user family version\)](#)
- [Linked parent course: Help your teenager live life to the full](#)
- [Worry Box book for Young People \(printed or online\)](#)

Using visually engaging resources, bite-sized support, accessible in a range of formats helping people to improve their mental and physical wellbeing through cognitive behavioural therapy-based life skills.

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## Read and Learn

### How To Start Living Life To The Full

Wouldn't it be great if simply writing down our resolutions gave us all the power, discipline, and determination we needed to achieve them? If only it were that easy.

Too often, our commitment to resolutions fades as quickly as the ink on the paper. Why? Because resolutions often focus on changing external behaviours or circumstances. But here's the truth...real change starts from within...

Discover how to make changes to your life in ways that stick! This little book teaches you how to get ready for change. Discover how to make effective changes. You only have to make 15 changes- and one of those is grabbing a juice or putting the kettle on.

Are you ready for number 1?



[Buy this online book here.](#)

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## In the News this month - Reclaim your life classes helping people in Scotland

**Reclaim Your Life Large Group  
Classes** delivered by the Clinical Health  
Psychology Team - NHS Lanarkshire  
Scotland.

The 'Reclaim Your Life' Large Group/lecture course runs weekly. Classes are drop in, with no referral required. Adverts are distributed through social media and the Lanarkshire Mind Matters web page. The average age of attendees was 46yrs, with just over 80% female, 73% of attendees considered themselves to have a disability. The mean rating for the course content and handouts was 4.5 out of 5 where 5 was rated "Great".

The health dimension that showed the biggest improvement from baseline was 'Usual Activities'. Other areas of improvement were levels of 'Pain/Discomfort' and 'Anxiety/Depression' between baseline and course end.

### **People who attended said:**

*"Genuinely exceeded my expectations such a helpful course"*

*"Brilliant opportunity thank you. So useful, genuinely curious if I'd feel this positive in the depths of winter. Spring/summer seems like a great time to attend these classes thank you."*

*"I found the classes great they have given me an insight on how I can live and enjoy life despite my illness and disability. I plan to use the information gained and look forward to a possible brighter future."*

*"Feeling much better, more focused, less of a 'patient' thanks to this course. Obviously medication plays a part but I'm so glad I've been made aware of the sick role."*

*"I found the course very helpful on my wellbeing journey. It taught me to think differently, see things from a different perspective and learn. New tools to navigate my health problems and impact on my life."*

**[Review the course and related materials](#)**

**[Buy the book of the course \(online or printed\)](#)**



## [Complete the online self-directed course](#)

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### Live in NHS Lanarkshire and want to attend the Reclaim Your Life classes?

[Overview](#) (includes dates and locations and how to attend)

With free, NHS delivered courses in **Wishaw, Airdrie, East Kilbride** throughout 2025.

(no need to book- just come along on the night/morning)

**Contact details:** For more information contact **01698 752390** or email **[reclaimyourlife@lanarkshire.scot.nhs.uk](mailto:reclaimyourlife@lanarkshire.scot.nhs.uk)** (NHS Psychology Health service)

### Exciting new course

Watch out for our exciting new live course for you to book and attend the online **Living life to the full in your Menopause.**

**On:** Wednesday 5th, 12th, 19th, and 26th March 6.30pm. **[Contact us](#)** to find out how to book and for further details

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### Living with Seasonal Affective Disorder?

Find out more at [www.lltff.com/sad](http://www.lltff.com/sad) (Free course)

Finally, thank you for reading this newsletter. We really appreciate your interest in our work and we hope it proves helpful.

Chris, Donna, Karen, Kathryn, Kevin, Sue, and Theresa



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