

does it just feel like too much?

Stress might come with the job – but it shouldn't take over your life .

Accountancy can sometimes be demanding. Long hours, busy deadlines, and the occasional late evening during peak periods are familiar to many in the profession. Busy seasons that used to feel like short bursts can sometimes stretch a little longer than expected. And when it's hard to switch off, the pressure doesn't always stay at work – it can follow you home.

But stress shouldn't be the price you pay for doing your job.

There's no quick fix for stress, but there's always ways to make it more manageable or to give it the boot before it kicks in. That's where this toolkit comes in. Packed with practical strategies, self-help resources, and actionable tools, it's designed to help you take back control – so work stays at work, and your health comes first.



first things first
where do you want to start?

Stress doesn't always announce itself with a big red flag. It creeps in – through the tension in your shoulders, the restless nights, the constant feeling that you're on edge. Sometimes, it's easy to brush off as just part of the job.

When stress becomes the norm, it's time to take a closer look.

This section is all about understanding what stress looks like for you – the symptoms, the triggers, and the impact. Because once you recognise it, you can start taking back control.



recognising the symptoms

Stress isn't just in your head – it shows up in your body too. Headaches, muscle tension, exhaustion – these are all symptoms you might not connect to stress at first. But once you know what to look for, you can spot the warning signs early and act before it takes over.



understanding triggers

Stress doesn't appear out of nowhere; something always sets it off. Maybe it's looming deadlines, last-minute client demands, or the never-ending pressure to stay on top of everything. When you pinpoint your personal triggers, you can start managing them before they manage you. Find out what your triggers look like and learn how to keep them at bay.



real stories from accountants

You're not alone in this.

Accountants across the industry are feeling the pressure – whether it's financial stress, burnout, or the sheer weight of expectations. Hear from others who've been there, how they've coped, and what's helped them find balance again.

knowing the symptoms

Stress doesn't always hit like a ton of bricks. It often builds up quietly, showing itself in ways you might not immediately connect to your mental state. One day, you realise you're snapping at emails, struggling to sleep, or feeling utterly drained no matter what you do.

But stress isn't just in your head; it's in your body, your habits, and even your relationships.

Vicky Charles, a clinician at Psych Health, caba's mental health partner, explains:

Physical signs of stress might be in the digestive system. Cognitively, we might be having worried thoughts. It can affect our behaviour – how we act in situations if we're under stress.

**So how do you know if stress is taking hold?
Let's break it down.**

1 the physical signs

Stress doesn't just affect your thoughts; it manifests in your body too.

According to Vicky Charles, some of the most common physical symptoms include:

- Digestive issues – nausea, bloating, or IBS flare-ups
- Headaches & migraines – tension headaches can creep in when stress is high
- Muscle tension & pain – particularly in the neck, shoulders, or back
- Weakened immune system – frequent colds or infections
- Sleep disturbances – struggling to fall asleep, waking up frequently, or having vivid dreams
- Weight fluctuations – stress can affect appetite, leading to weight gain or loss
- Teeth grinding (bruxism) – clenching your jaw, especially at night
- Cold hands and feet – reduced circulation due to stress responses
- Skin problems – stress can exacerbate skin conditions such as acne, eczema, or psoriasis due to hormonal imbalances and inflammation



pause to think:
does this sound familiar?

Do you find yourself experiencing any of these symptoms, even occasionally?

knowing the symptoms

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2 the behavioural and emotional sign

Stress can subtly change the way you act, sometimes before you even realise it, for instance:

- Irritability or defensiveness – snapping at colleagues or feeling on edge
- Withdrawal or isolation – avoiding social plans or spending more time alone
- Changes in productivity – missing deadlines, struggling to focus, or procrastinating
- Overworking – feeling like you can't stop, even when exhausted
- Putting on a brave face – pretending everything's fine when deep down, it's not



pause to think:
does this sound familiar?

Vicky Charles highlights:

"Often we try to keep going and pretend that everything's all right, but actually things may be starting to slip a bit."

knowing the symptoms

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3 financial stress: a silent strain

Worrying about money can be one of the most overwhelming sources of stress. It can lead to:

- Sleepless nights – lying awake thinking about bills or expenses
- Constantly checking your bank account – obsessively monitoring finances
- Overworking – taking on more than you can handle to feel financially secure

4 stress v burnout: what's the difference?

Everyone feels stressed sometimes, but burnout is different; it's long-term, deep exhaustion that no quick fix can resolve.

"Burnout is more the chronic stress for a long period of time that results in feeling completely exhausted, maybe quite cynical... a week off is not going to fix this.

If stress is an occasional downpour, burnout is a storm that never clears. Recognising the signs early can help you act before you reach breaking point." says Vicky Charles.

Are you worried you might be experiencing burnout? Read our burnout report for more information, explore our support options or read on to manage stress symptoms.

[Read the burnout report](#)

[Explore caba's support options and resources](#)

recognising stress triggers and causes

You might feel stressed or notice that your health has taken a hit. Maybe you can pinpoint the obvious culprits – tight deadlines, money worries, or juggling too many responsibilities.

But stress can also creep in from unexpected places. Recognising your triggers is the first step toward managing stress effectively. Let's explore how to identify what's causing stress in your life, and what you can do about it.

common stress triggers

Work-related triggers:

For accountants, work can be a major source of stress. Some of the biggest culprits include:

- Tight deadlines and heavy workloads
- Long working hours, especially during peak periods
- High-pressure client interactions
- Complex regulatory changes
- Relationships with your manager or colleagues

Personal life triggers:

Stress isn't just about work. Personal factors can weigh just as heavily, if not more. These might include:

- Financial pressures
- Relationship difficulties
- Major life changes (moving house, getting married, starting a family)
- Personal or family health concerns



pause to think:

are you regularly faced with any of the above challenges?

How to recognise your triggers:

Understanding your personal stress patterns is key to overcoming it. Recognising the signs of stress in your body is important but identifying what's causing it can help you take control and, where possible, avoid unnecessary stress.

To pinpoint your stress triggers:

- Track your reactions – keep a journal or make a mental note of when you feel stressed. What happened just before? Where were you? Who were you with?
- Look for patterns – over time, you might notice certain situations, people, or tasks repeatedly causing stress
- Pay attention to physical signs – headaches, tense muscles, or difficulty sleeping can indicate when stress is creeping in
- Assess your thoughts and emotions – notice when negative thinking, overwhelm, or frustration spikes – these can signal hidden stressors
- Consider external factors – lifestyle habits, workload, financial pressures, or even lack of sleep can be underlying causes
- Check in with yourself regularly – a quick self-check during the day can help you catch stress before it escalates

the next step: managing stress triggers

Once you recognise your triggers, it's time to take proactive action:



open communication:

Create a safe space to talk about stress with colleagues, friends, or family.



healthy coping mechanisms:

Encourage healthy habits, whether it's exercise, creative activities, or simply taking a break.

Vicky suggests that "doing things together that are healthy can be a great support."



regular check-ins:

Self-assessments or team check-ins can help catch stress before it becomes overwhelming.



know when to seek professional support:

If stress is persistent, professional guidance can help. Talking to a GP, therapist, or workplace mental health support can make a real difference.



practice breathing techniques:

Simple breathing exercises can help you reset in moments of stress.

One method, box breathing, which involves inhaling through your nose for 4 seconds, holding for 4 seconds, and exhaling through your mouth for 4 seconds, can help you calm both your body and mind.

you're not alone

Accountants are used to high-stress, results-driven environments. It can be easy to get so absorbed in the flow of the grind that, when you have moments of doubt, you look around and see that everyone else is seemingly doing OK.

But amongst being great problem solvers and critical thinkers, accountants are excellent at powering through when they're struggling. In fact, there are many accountants who are going through the same challenges that you are.

The reality accountants that face

A caba burnout report uncovered just how widespread stress and financial worries are among accountants:

- Burnout is common: 74% of accountants experience symptoms of burnout sometimes or often
- Panic attacks and anxiety are real concerns: 29% experience panic attacks always or often, while 35% report frequent anxiety
- Money worries are widespread: 51% of ICAEW members and 78% of ACA students are worried about coping with unexpected expenses

What are other accountants doing to cope?

Despite these challenges, accountants are finding ways to manage stress and burnout:

- 74% say physical activity helps them cope
- 42% find that taking time off improves their symptoms
- 35% report that reducing workload or hours makes a significant difference

real-life stories from accountants

Learning to recognise stress before it takes over

Liam's story

My wife's a chartered accountant; I actually work as a financial analyst for a large financial firm. My problems at work crept up on me. It was a very stressful time for the team, and looking back, I didn't manage that stress as well as I could have done. The workload was very heavy, I never seemed to get to the end of any task, and everything I did was being judged.

Seeking support from caba helped me demonstrate how determined I was to improve my mental state. I think that helped my relationship with my wife and work. At that point I returned to work, and while the environment hadn't changed, I had. After a spell, the stress got to me again, but this time I recognised it and I went straight to my GP. He encouraged me to have more time off, and focus on the relaxation techniques and what I had learned about thought patterns.

Rebuilding confidence after burnout

Heather's story

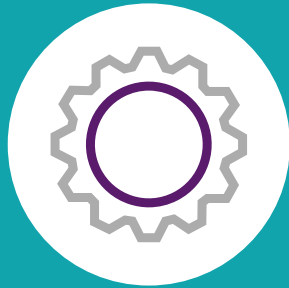
I was working at a firm but I was really unhappy there. The hours were silly, and although I was putting in a lot of effort, I was being repeatedly told that I was under-performing. I had an appraisal that went very badly. They gave me 3 months' paid leave and washed their hands of me. I was devastated. I called caba and told them about what had happened. I said I was thinking maybe I wasn't cut out to be a chartered accountant after all.

I needed an honest assessment, to work out whether my future was as a chartered accountant or not. It soon became clear that although I wasn't a good fit with the company, I actually have some very accomplished skills. Together we built my confidence, and I decided to stay in the industry.

It was great that caba could fund the counselling. It wasn't long before I was back in work, in a very interesting interim position, that has helped me gain additional skills and build my confidence.

what kind of support do you need?

How can we help you? Which option feels most relatable to you?



I'm OK right now, but want to make sure I can prevent bad situations in the future.



Things are a little bad but not out of control. I need to know how I can manage my situation and the steps to take to improve it.



I know I need to take action. I want to access tools and resources to manage or begin to get out of my situation.

If you're not sure what support you need, you can call us directly on **01788 556366**.

building the foundations

Get ahead of stress, before it gets ahead of you. Learn simple techniques that can help you build resilience and keep small problems from escalating.

Advice from Ana Silvestri, senior psychologist at Psych Health

how can I stop negative thoughts spiralling?

Halting negative thoughts from spiralling and reframing unhelpful patterns of thinking is essential for maintaining a healthy mental state. Here are some strategies to help you achieve this:

- 1 Recognise negative thoughts:** The first step is to become aware of your negative thought patterns (mindfulness exercises can assist that). Notice when you're engaging in unhelpful thinking patterns such as self-criticism or catastrophic thinking.
- 2 Challenge negative thoughts:** Ask yourself whether these thoughts are based on facts or just assumptions/fantasies. Challenge their validity and consider alternative, more balanced and realistic perspectives.
- 3 Reflect on past successes:** Remind yourself of times you overcame difficulties or negative thoughts in the past. This can help build confidence in your ability to handle current challenges.

By incorporating these strategies into your life, you can start to break the cycle of unhelpful thinking and establish a more constructive mindset. Remember that change takes time and consistent effort, so be patient with yourself as you work through this.

how can I stop everyday problems from becoming too overwhelming?

Managing everyday concerns and preventing them from spiralling into overwhelming stress requires a proactive and problem-solving approach. Here are some strategies to consider:

- 1 Prioritisation and organisation:** Take control of your tasks by identifying your priorities and organising your time accordingly. Use to-do lists, planners, or digital apps to keep track of your responsibilities and deadlines.
- 2 Break tasks down:** large tasks can seem overwhelming, but breaking them down into smaller, manageable steps can make them feel more achievable and reduce stress.
- 3 Relaxation techniques:** engage in enjoyable activities that relax you and that give you a sense of accomplishment and pleasure.
- 4 Set boundaries:** get comfortable with saying "no". When you've planned your week and have no time for new tasks, make this known. Protect your time and negotiate a deadline that you are comfortable with.

Including these steps into your daily life can help prevent everyday concerns from escalating into overwhelming stress. It's important to find what works best for you - stress management is a personal process.

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easy mindfulness techniques to help reduce stress

Mindfulness exercises are designed to anchor you in the present moment, helping to reduce stress by preventing your mind from dwelling on past events or worrying about possible future issues. Here are some simple mindfulness exercises that you can practice almost anywhere and anytime:

- 1 Mindful breathing:** Focus on your breath. Inhale through your nose, feeling your lungs expand and your abdomen rise. Exhale through your mouth or nose, feeling your body relax. Pay attention to the sensation of breathing in and out. If your mind wanders, gently notice it while pushing aside any judgement, and then bring it back to your breath.
- 2 Mindful walking:** While walking, pay attention to the sensation of your feet touching the ground, the rhythm of your steps, the movement of your body, and the environment around you. If you find your mind wandering, gently bring your attention back to the act of walking.

These exercises can be adapted to fit into your daily routine and practiced for just a few minutes at a time. Consistency is key, so try to incorporate mindfulness into your everyday life for the greatest benefit.

how to focus on what you can and can't change

Recognising what is within your control and what is not is essential for reducing unnecessary stress. Here's how you can focus on what you can change and let go of what you can't:

- 1 Identify what you can control:** Make a list of your concerns and categorise them into things you can control and things you cannot. For instance, you can control your actions, responses, and where you focus your energy, but you cannot control other people's actions, natural events, or the past.
- 2 Take action on controllable aspects:** For the things within your control, create an action plan. Set realistic goals and take small, manageable steps towards achieving them.
- 3 Try 'letting go' techniques:** Practice exercises that encourage letting go, such as visualisation (imagining placing your worries in a balloon and letting it drift away) or writing down worries and physically discarding the paper.

It's important to remember that letting go of what you can't control doesn't happen overnight. It's a skill that requires practice and patience. As you work on it, you'll likely find that your stress levels decrease.

stopping the spiral

If stress or financial worries are starting to take a toll, you're not alone. Whether it's difficulty concentrating, feeling on edge, or struggling to manage money, taking early action can help you feel more in control.

Advice from Ana Silvestri, senior psychologist at Psych Health

what can you do when stress starts affecting your everyday life?

If stress has started seeping into your everyday life, there are ways to manage it and prevent it escalating. Try incorporating these proven strategies into your day-to-day life.:

- 1 Physical exercise:** Regular physical activity is a powerful stress reliever. It can boost your mood, improve your health, and help you reduce stress.
- 2 Adequate sleep:** Ensure you get enough sleep, as lack of rest can exacerbate stress and affect your ability to cope with daily challenges. Having good sleep hygiene (e.g., reduce caffeine, reduce sugar, reduce screen exposure) is conducive of having a restful and replenishing night of sleep.
- 3 Healthy eating:** A balanced diet can impact your mood and energy levels, helping you to better manage stress.
- 4 Connect with others:** Share your concerns with friends or family. Social support is vital in managing stress. Sometimes just talking about what's worrying you can help to alleviate stress.

how you can manage financial anxiety

Managing financial stress and easing financial pressure involves a combination of practical financial strategies, psychological coping mechanisms, and lifestyle adjustments. Here are some steps you can take to manage financial stress:

- 1 Create a budget:** Track your income and expenses to understand where your money is going. Use a budget to plan your spending and identify areas where you can cut back.
- 2 Emergency fund:** Build an emergency fund to cover unexpected expenses. Even a small fund can provide a sense of security and reduce stress.
- 3 Prioritise expenses:** Focus on essential expenses like housing, food, and utilities. Non-essential expenses can be reduced or eliminated to free up more money for savings or debt repayment.
- 4 Take care of your health:** Don't neglect your physical and mental health. Stress can impact your wellbeing, so ensure you're getting enough sleep, eating well, and exercising.
- 5 Avoid comparison:** Comparing your financial situation to others can lead to increased stress. Focus on your own journey and what's best for you and your family.

mindfulness techniques when you're experiencing a stressful episode

Advice from Ana Silvestri, senior psychologist at Psych Health

five senses exercise:

Take a moment to notice:

- Five things you can see
- Four things you can touch
- Three things you can hear
- Two things you can smell
- And one thing you can taste.

This can quickly ground you in the present.

mindful pause:

Throughout the day, take short pauses to check in with yourself. Take a few deep breaths and notice how you feel physically and emotionally without judgment.



take action to manage your situation

Ready to take charge of your situation? Whatever challenge you're facing, if you need a gentle nudge in the right direction we've got you. Find tools and resources to take action and manage your situation - the way that suits you.



Qwell online counselling and support community

Talk to professional counsellors online, join community support groups and track your mental wellbeing with Qwell's online platform.



Savings calculator

Easily find out how much money you can realistically save each month with our savings calculator. Minimise financial stress by building towards your financial goals.



Budget planner

Use our budget planner to make sure you can afford to pay for food, living expenses, paying off debt, and anything else essential in order to keep your situation from getting worse.

is there something you can't face alone?

Not everything can be handled by yourself – and it's OK to need a bit of extra support. In fact, seeking psychological support beyond self-help is important in several circumstances. It is advisable to consider professional help when:

Persistent symptoms: If you're experiencing symptoms of mental health issues such as prolonged sadness, anxiety, or mood difficulties, and they persist for longer than 2 weeks despite your efforts at self-care or self-help strategies.

Impaired functioning: When your mental health starts to interfere with your daily life, such as your ability to work, maintain relationships, or take care of yourself or others.

Trauma: If you have experienced trauma, such as abuse, a serious accident, or a natural disaster, and you find it difficult to cope with the aftermath.

Lack of progress: If you have been trying self-help strategies for a considerable amount of time without seeing any improvement, or your symptoms are getting worse.

Complex or chronic issues: If you've been experiencing complex issues through varied and multiple events, or chronic issues which are repeated and prolonged, professional guidance is essential. caba offers short-term, professional help through its partner Psych Health for mental health issues. If this is something you think you need, find out more or get in touch. [Find out more...](#)

Medication management: If you believe you may benefit from psychiatric medication, this requires assessment and prescription from a qualified healthcare professional.

is there anything else you need?

Stress can stem from anywhere. Explore caba's range of additional resources to help you get back on your feet.

Qwell mental health support

Qwell is one of our partner services that allows you to be connected directly with a professional counsellor, quickly and anonymously. It's online and available beyond typical working hours, making it ideal for fitting around your busy work schedule.

financial grants

18 million working hours are lost to financial stress every year, which can cause the stress to pile up. If you're worried about affording essentials or paying bills, you may be able to take advantage of one of our financial grants.

webinars and courses

Our courses can help with some of life's common stress causes. Whether you need to build confidence in the workplace, learn to cope with change or improve your physical health, there's a course that can help you.

career support

Going through redundancy or being faced with unemployment can be a massive cause of stress, as it leaves you uncertain of the future. If you are struggling for work, we may be able to help with career coaching.

debt management

It can be tempting to push debt to the back of your mind, or let it get out of control before you seek support. Regardless of your situation, help is at hand. Explore our debt management resources and access personalised debt advice.

make the most of what caba has to offer

Don't have a caba account yet?

Register to ensure you can access all the support options available to you. If you want to know when certain grants and support options are available, make sure you opt in for our marketing.

are you facing a mental health crisis?

If you feel you are experiencing a mental health crisis, including self-harm or suicidal thoughts, and need access to immediate help, please call **999 emergency services** or **walk into your local A&E**.

Alternatively, if you'd like to seek psychological support (non-urgent), you can reach out to the free services below.



Free support services

Your GP

Campaign Against Living Miserably (CALM)
0800 585 858 (5pm - midnight)

The Samaritans
116 123 (24/7 hours)

SANEline
0300 304 70 00 (Open 4 pm – 10 pm daily)

Papyrus
0800 068 4141 (young people aged 35 and below)

The Silver Line Helpline
0800 470 8090 (24/7 telephone service for older people across the UK)

SHOUT - support with self-harm
text SHOUT to 85258 (24/7 text messaging service for anyone who is struggling to cope)



It's important to remember that seeking help is a sign of strength, not weakness.

Mental health professionals such as psychologists, psychiatrists, counsellors, or psychotherapists are trained to help people navigate their mental health challenges.

For long-term solutions that caba are unable to provide, you can speak to your GP for a referral to mental health services, or you can access psychological therapies directly through the NHS services.

about our contributors



About Vicky Charles

Dr Vicky Charles is a Clinical Psychologist whose experience spans NHS services and private practice.

Specialising in work with children, young people, and adults, she has been a clinician at Psych Health since 2020, supporting individuals with a wide range of mental health difficulties through evidence-based psychological assessment and therapy.

Alongside her clinical work, Dr Vicky Charles contributes to workplace mental health initiatives, delivering psychologically informed support and training that translates clinical theory into practical strategies for wellbeing. With a compassionate, integrative approach and a strong commitment to evidence-based practice, she is dedicated to building resilience and promoting long-term mental wellbeing.



About Ana Silvestri

Dr Ana Silvestri is a counselling psychologist whose extensive experience spans a variety of clinical settings and private practice.

Specialising in adult mental health, Dr Ana Silvestri is a senior clinician at Psych Health and alongside her clinical practice she has also made contributions to academic and organisational settings, providing training that bridges the gap between theoretical knowledge and practical application.

With a compassionate approach and a commitment to evidence-based techniques, Dr Ana Silvestri is dedicated to fostering resilience and promoting mental wellbeing.