

Stress and Time Management: Staying in Control of Your Workload — and Your Wellbeing

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Fiduciary work runs on deadlines that are seldom ours to move: queries from the Master, SARS correspondence, the period allowed for lodging a liquidation and distribution account, and heirs and beneficiaries who understandably want answers quickly. Add a steady stream of interruptions, a growing file count and the emotional weight of working with families at a difficult time, and it is no surprise that stress is a familiar companion in our profession.

Stress and time management are closely linked. Poorly managed time creates pressure, and pressure makes it harder to manage time well. This article, adapted from a recent workshop, looks at both sides: understanding and managing stress, and managing time well enough that stress stays at a level we can work with.

PART 1 — MANAGING STRESS

What Causes Stress

Stress rarely has a single cause. It usually builds from several sources at once:

- **Work:** heavy workloads and tight deadlines, unclear roles or expectations, little control over tasks, and conflict with colleagues or clients.
- **Personal:** financial pressure, family and relationship demands, health concerns and major life changes.
- **Environment:** noise and constant interruptions, a cluttered or poorly set-up workspace, technology overload and long commutes.

Not All Stress Is Bad

Some stress is useful. The aim is not to remove it entirely, but to keep it at a level that motivates rather than overwhelms. It helps to recognise the different types:

- **Eustress:** positive, short-term stress that motivates and sharpens focus, such as starting an interesting new matter.
- **Acute stress:** an immediate reaction to a specific event, such as a deadline or a difficult meeting. It passes quickly.
- **Episodic acute stress:** frequent bouts of acute stress, often from overcommitting or constantly rushing.
- **Chronic stress:** long-term, ongoing pressure with no relief. This is the most harmful to health and performance.

Episodic acute and chronic stress are the ones to watch, because they build up quietly over time.

The Stress–Time Cycle

Poor planning leads to rushing and last-minute deadlines. Rushing reduces focus and increases mistakes. Mistakes raise stress — and stress narrows focus, slows decisions and encourages procrastination, which leaves even less time. The cycle repeats.

The good news is that the cycle works in reverse too. Planning and prioritising restore a sense of control, and the planning stage is usually the easiest place to break the cycle.

Recognising the Signs

Everyone has a different pattern, so it is worth learning your own early warning signs:

Physical	Emotional	Behavioural	Mental
Headaches	Irritability	Poor sleep	Poor concentration
Muscle tension	Anxiety or worry	Changes in appetite	Forgetfulness
Fatigue	Feeling overwhelmed	Withdrawing from others	Indecisiveness
Upset stomach	Low mood	Procrastinating	Racing thoughts
Frequent illness	Impatience	More caffeine or alcohol	Negative thinking

Symptoms that persist for weeks are a signal to seek support from a doctor or wellness professional.

Quick Self-Check: How Stressed Am I Right Now?

Over the past month, how often have you experienced the following? Score each statement: 0 = never, 1 = sometimes, 2 = often, 3 = almost always.

Statement	Score
Felt there is too much to do and too little time	0 1 2 3
Had trouble switching off after work	0 1 2 3
Slept poorly because of worry	0 1 2 3
Felt irritable or impatient with others	0 1 2 3
Struggled to concentrate	0 1 2 3
Felt you had little control over your day	0 1 2 3
Skipped breaks, exercise or meals	0 1 2 3
Felt tired even after rest	0 1 2 3

Score	What it suggests
0–8: Low	Keep up your healthy habits.
9–16: Moderate	Pick one or two areas to work on.
17–24: High	Act now, and consider speaking to someone.

This is an awareness exercise only, not a clinical assessment.

Where Stress Comes From: Outside and Inside

External sources are around us: deadlines and workload peaks, demanding clients or managers, organisational change, financial and family pressures, and the unexpected. **Internal sources** come from within: perfectionism, difficulty saying “no”, negative self-talk, unrealistic expectations, and worrying about what we cannot control.

Internal sources are often overlooked, yet they are the ones we have the most control over. We cannot always change what happens around us, but we can usually change how we respond.

How We Respond

Our first response to pressure is automatic: we fight (anger, arguing, pushing back), take flight (avoiding, escaping, procrastinating) or freeze (feeling stuck and unable to decide). What matters is the coping choice we make next.

Unhealthy coping	Healthy coping
Working longer without breaks	Planning, prioritising and pacing
Comfort eating, alcohol, more caffeine	Exercise, fresh air and good sleep
Withdrawing from people	Talking to someone you trust
Ignoring the problem	Tackling one small step at a time

The 4 A’s of Managing Stress

The 4 A’s offer a simple decision path. First ask whether the stressor can be avoided or changed; if not, adapt to it or accept it.

- **Avoid:** say no to unnecessary commitments and limit time with avoidable stressors.
- **Alter:** communicate your needs clearly, negotiate deadlines and ask for help.
- **Adapt:** reframe the problem, adjust your standards and focus on the bigger picture.
- **Accept:** let go of what you cannot control, learn from it and move on.

Alongside the 4 A's, daily habits build resilience regardless of what the week brings: regular breaks, physical activity, enough sleep, healthy meals, deep breathing, and time for hobbies and people you enjoy.

Managing Difficult People

In estate and trust administration, difficult conversations come with the territory — a frustrated heir, an impatient beneficiary or a demanding counterpart. A few principles help:

1. **Stay calm.** Pause and breathe before you respond.
2. **Listen first.** Let them speak and acknowledge their concern.
3. **Separate the person from the problem.** Focus on facts, not personalities.
4. **Use "I" statements.** "I need the information by Friday."
5. **Set clear boundaries.** Agree what is and is not acceptable.
6. **Agree next steps in writing.** Confirm by email — documented agreements reduce repeat conflict.
7. **Escalate when needed.** Involve a manager or principal if the behaviour continues.

We cannot control how others behave, only how we respond. Responding rather than reacting protects both the relationship and our own stress levels.

PART 2 — MANAGING TIME

What Shapes How We Use Our Time

Personal factors include our planning and prioritising skills, habits such as procrastination, energy levels and health, our ability to say no and delegate, and perfectionism. **Workplace factors** include interruptions, calls and emails, unplanned urgent requests, too many (or poorly run) meetings, unclear priorities from others, and disorganised systems or workspaces.

For most of us, interruptions and unclear priorities are the biggest time thieves.

Quick Self-Check: How Well Do I Manage My Time? How often do you do the following? Score each statement: 0 = rarely, 1 = sometimes, 2 = often, 3 = always. Note that here, unlike the stress check, a higher score is better.

Statement	Score
Plan your day or week in advance	0 1 2 3
Prioritise tasks by importance, not urgency	0 1 2 3
Meet deadlines without a last-minute rush	0 1 2 3
Start difficult tasks without delay	0 1 2 3
Protect focus time from interruptions	0 1 2 3
Say no or delegate when you are at capacity	0 1 2 3
Find documents and information quickly	0 1 2 3
Finish work within normal working hours	0 1 2 3

Score	What it suggests
17–24: Strong	Fine-tune what already works.
9–16: Developing	Focus on your two lowest-scoring items.
0–8: Needs attention	Start with planning and prioritising.

The Priority Matrix

The single most useful time management tool is the priority (or Eisenhower) matrix, which sorts tasks by urgency and importance:

	Urgent	Not urgent
Important	DO NOW Crises, hard deadlines, pressing client matters	SCHEDULE Planning, file reviews, development, relationships
Not important	DELEGATE Some calls, routine requests, interruptions	DROP Time-wasters and busywork

Most stress comes from living permanently in the “Do now” box. The aim is to spend more time in “Schedule”, so that fewer tasks become emergencies. Everyday tools support this:

- **To-do list:** identify your top three priorities each day.
- **Calendar:** block time for focused work, as you would a meeting.
- **Pomodoro technique:** 25 minutes of focus, followed by a 5-minute break.
- **Task or practice software:** track deadlines and follow-ups so they don’t rely on memory.
- **Email rules:** check email at set times, not constantly.

Dealing with Procrastination

Procrastination is usually an emotional response, not a time problem. We delay when a task feels too big or unclear, when we fear getting it wrong, when it is boring or unpleasant, when distractions are easier, or when energy is low.

The fix is to make starting easier: break the task into small first steps; use the five-minute rule and simply begin; tackle the hardest task first (“eat the frog”); remove distractions and close your email; and set a deadline and tell someone about it.

Organising Your Workspace

A tidy physical and digital workspace saves time spent searching and reduces low-level stress:

- **Clear the desk:** keep only what you need for today’s work.
- **File as you go:** use a consistent naming and folder system.
- **Tidy your inbox:** act on, file, delegate or delete each email.
- **Group by task:** keep frequently used items within reach.
- **Limit distractions:** silence notifications during focus time.
- **End-of-day reset:** spend five minutes tidying up and planning tomorrow — a quick win.

Setting SMART Goals

Vague intentions such as “get on top of my work” are hard to act on. SMART goals turn them into something concrete: Specific (clear and well defined), Measurable (you can track progress), Achievable (realistic with your resources), Relevant (linked to what matters) and Time-bound (with a set deadline).

For example: *“Reduce my overdue files from 12 to none within six weeks by clearing two each week.”*
Break each goal into weekly and daily tasks that feed your to-do list.

Maintaining a Positive Work-Life Balance

Balance looks different for everyone, but the principles are the same:

- Set boundaries and agree a time when work stops.
- Switch off by limiting after-hours emails and calls.
- Take your leave, and take real lunch breaks.
- Schedule personal time as you would a meeting.
- Look after your health: sleep, movement and food.
- Ask for support when your workload is unrealistic.

Rest is not a reward for finishing work. It is what makes good work possible.

Small Changes, Big Difference

None of this requires a complete overhaul. Recognise your own early signs of stress. Change what you can, and accept what you cannot. Plan and prioritise — important before urgent. Start small to beat procrastination. And protect your time off: balance is part of performance, not a distraction from it.

Your action: choose one change to try this week.

This article is for general informational purposes only and does not constitute medical, psychological or professional advice. If you are experiencing persistent symptoms of stress, please speak to a doctor or wellness professional.