



The Laughter Bank.

Your Welcome Pack

This bank has **no fees** and **no penalties**. It **never refuses an application**. And **you can't go overdrawn**.

WELCOME TO THE BANK

Hello, I'm Barry — welcome to The Laughter Bank.



This pack opens your account.

The Laughter Bank isn't a real bank, and no money goes anywhere near it. What you'll keep in it are the things that reliably make you laugh, stored somewhere you can find them on the days when laughing feels a long way off.

And if real banks have been unkind to you, with their letters and charges and refusals, you'll like how this one operates. Nobody gets turned down. There's nothing to fill in. You can't owe it a penny.

As for who I am and why any of this holds water: all of that is on the back page. This pack is about your account, not about me.

Ten minutes from now, it can be open.

Laughing when you're happy is easy. The bank exists for when you're not.

A good laugh doesn't solve the problem you're facing, and I won't pretend it does. What it gives you is distance: enough space to see the problem differently, and halt the downward spiral of emotions that can follow.

I haven't dressed a nice idea up in science here. The research measures this, over and over:

Your stress chemistry changes. Genuine laughter lowers cortisol, the main stress hormone. Pooled results across eight studies put the drop at **about a third**. A third less of the chemical that keeps your shoulders up round your ears.

Your body makes its own medicine. A real laugh releases endorphins (the body's natural painkillers), dopamine (reward, the do-that-again chemical) and serotonin (a mood steadier). Some antidepressants target that last system. Laughter nudges it naturally. Nudges, mind: I'm not comparing a giggle to a prescription.

Your heart gets a workout. Laughter widens blood vessels and increases blood flow. Researchers compared the effect to light exercise, and a study of over 20,000 adults found daily laughers had noticeably lower rates of heart disease.

Pain backs off a little. Across six studies, people could tolerate more discomfort after laughing, and it was the laughter doing it rather than the mood around it.

And that's only the body

Mood lifts, measurably. A review pooling ten studies and over 800 people found laughter-based approaches reduced low mood and anxiety, and improved sleep. A larger review of 45 clinical trials backed it up. Not for everyone, and not every time. On average, and enough to matter.

The benefit starts before the laugh. In one study, people who simply knew something funny was coming showed stress hormones falling in anticipation, before the film even started. Looking forward to it counts, and the whole bank is built on that.

Thinking gets roomier. After genuine laughter, people do better at creative problem-solving. Tension eats mental space. Laughter hands some of it back.

It holds people together. Shared laughter releases the same bonding chemistry humans have always used to build trust. Research on bereavement found that people who could still find humour after a loss recovered more steadily. Laughter doesn't deny what's hard. It creates space around it.

Reading this as a sceptic, a commissioner or a doubtful family member? Good. I'm a sceptic too. Every claim on these two pages comes from published, peer-reviewed research. I read the studies, grade the evidence, and only teach what stands up.

One promise before we start: **this is a tool that helps.** It isn't a treatment, and I'd never claim it was. If you're struggling, it belongs alongside proper support, never instead of it. Page 13 tells you where to find that support.

TERMS & CONDITIONS

Our terms

Every bank buries you in terms you'll never read. Ours fit on a page, and you'll use every one of them:

Deposit: anything that reliably makes you laugh. A photo, a clip, a joke, a person, a memory. Banked in under a minute.

Withdrawal: taking one out on a day that needs it. Instant access, no notice period.

Balance: what's in your bank. No minimum. Three photos is a working account.

Interest: what deposits earn. The chemistry from pages 3 and 4, paid at every withdrawal. It compounds: the longer the account runs, the more it pays.

Standing order: one deposit a day, if you fancy building the habit. Entirely optional.

Bank holiday: a day off the whole idea. Allowed, obviously. No notice required.

High-interest account: laughter shared with someone else. The highest-earning account we offer.

Joint account: two accounts opened at once. One yours, one for somebody else.

Branch visit: laughing in a room with other people in it. Page 14 shows you where.

Overdraft protection: what the bank does for you on the truly bad days. Page 13.

And the conditions: no fees, no penalties, no minimum balance, no inactivity charges. This bank never refuses an application, never sends letters, and you can't go overdrawn.

ACCOUNT TYPES

Choose your account

Your bank lives wherever you can put funny things and find them again. Six account types, all free, all yours already. Pick whichever you'd open *today*. You can run several at once.



INSTANT ACCESS

The photo album

One new album, your funniest photos in it. They put you back inside the moment.



EVERYDAY ACCOUNT

The message-yourself chat

A WhatsApp chat with just you in it. Links, photos, voice notes, all in one scrollable vault.



CURRENT ACCOUNT

The joke bank

A note on your phone. Hear a good one, bank it before it escapes. Page 8 shows you how to spend it.



SAVINGS ACCOUNT

Saved folders & playlists

Most apps have a save button. Point them all at funny: clips, memes, playlists.



VOICE DEPOSITS

Voice memos

Tell the story while it's fresh. Future you gets the story and your own laughing.



SAFE DEPOSIT BOX

The shoebox

Printed photos, ticket stubs, a napkin with a pun on it. No phone required.

OPENING YOUR ACCOUNT

Open in five minutes

1

Pick your account type from page 6. Can't decide? Start with the photo album; you already own the vault.

2

Make your first three deposits. Not nice things. Funny things. The tent collapsing on a family holiday. The message sent to the wrong group chat. The haircut that should never have happened.

3

That's it. You're banking.

No app to download, nothing to sign up for, nothing to fill in. From today, one habit keeps the account growing: when something makes you properly laugh, **bank it while it's warm.** Photo, screenshot, save, half a line in a note. Ten seconds.

YOUR FIRST DEPOSIT, ON ME

I went to the book shop and asked if they had any books on turtles. "Hardbacks?" she said. Yes, I said, with little heads.

Swap it for a better one when you hear one. That's how banking works here.

Making a withdrawal

This is what the bank is for. On the bad days, the stressed, flat, wide-awake-at-3am kind, you make a withdrawal.

“You’ve got to have that cash card ready — go to the ATM and withdraw.”

Take the joke bank. You heard a good one on Tuesday and banked it before it escaped. On Thursday, when the day’s gone sideways, you withdraw it. And this is the clever bit: you send it to a mate. Now it’s paid you twice, once when you spent it and once when the reply lands. Because more often than not, they send one back. Your withdrawal came home with interest.

Every account type spends differently. Photos put you back inside the moment itself, so the laugh often re-arrives on its own. A voice memo hands you your own laughing, which is nearly impossible not to join. The shoebox makes you slow down and hold things, which is sometimes the whole point.

A withdrawal won’t fix whatever’s wrong. It opens a gap between you and it, and that gap is where perspective gets in. **Withdraw as often as you like.** The account never runs down; spending is how it keeps its value.

What counts as a deposit?

Anything that reliably makes *you* laugh. For most people that's some mix of:

- **People.** The friend who sets you off every time. Your funniest relative. Know who your laughter people are; they're the most valuable thing in the account.
- **Photos.** Because they return you to the moment itself, rather than the memory of it.
- **Jokes.** Heard one? Bank it before it escapes. Nobody remembers a joke three days later; everybody remembers where they wrote it down.
- **Clips and memes.** The ones you've sent five times because they get funnier.
- **Memories.** The story you can replay with no props at all.
- **Sounds.** A voice note. A particular laugh. A song that's daft for reasons only you know.

Your taste is the compass. Dry, daft, dark, slapstick: none of them is wrong, and nobody else's deposits will spend as well as yours. Not sure what yours is? Open The Appreciation Account at **thelaughterbank.com**. Sixty questions, no cost, and it tells you exactly what sets you off.

DEPOSIT TWO, ALSO ON ME

I phoned the gym and asked if they could teach me to do the splits. "How flexible are you?" she said. Well, I said, I can't make Tuesdays or Thursdays.

Gravitate towards laughter

One number from the research changes how you use this bank: you're about **thirty times more likely to laugh with other people** than on your own. Laughter is catching. Hearing it is enough to set yours off. No joke required.

You've felt this. Someone at the next table loses it and you're smiling before you know why. A stranger on the train is fighting a laugh at their phone, and losing, and suddenly half the carriage is at it. You never find out what was funny. It works anyway.

So on the days when your own account feels empty and nothing in it lands, use the bank's oldest trick: **listen for laughter, and walk towards it.**

- the corner of the room where the laughing is
- the colleague who's always mid-story
- the café table mid-giggle, the market stall with the banter
- the search that never fails: "contagious laughter". Strangers will do the lifting.

You don't need to know the joke. You never did.

Bank holidays are allowed, obviously

Most plans fail because missing a day feels like failing. So let's put this in writing:

Bank holidays. A day off the whole idea, whenever you need one. No notice required.

No inactivity fees. Leave the account alone for a month and everything's exactly where you left it.

No early-withdrawal penalties. Withdraw whenever you need, as often as you need.

No minimum balance. Three photos is a working account.

I know the bad patch where you stop doing the things that help. This was built with that patch in mind. The bank doesn't chase you. It doesn't send letters. It waits, holding your funniest moments, until you walk back in.

DEPOSIT THREE, THEN YOU'RE ON YOUR OWN

What did the drummer call her twin daughters? Anna one, Anna two.

What this bank does, and what it doesn't

It does:

- give you somewhere to keep the things that reliably make you laugh
- give you a quick way to get a little distance from a bad moment
- offer small, real lifts on hard days (chemical ones, not imaginary ones)
- get easier and richer the longer you keep it

It doesn't:

- cure depression, anxiety or anything else
- replace your GP, your medication or your therapist
- work every single time. Some days nothing lands, and that's not you failing, that's weather

I've sat with hospice nurses, cancer-support teams and mental health charity volunteers, and none of them would let me oversell this. Laughter is a help. Real, measurable help, and only ever part of the picture.

If laughter feels completely out of reach today, the next page is the one that matters.

Some days aren't rainy days. Some days are floods.

If today is one of those, if things feel unbearable or you're having thoughts of harming yourself, please don't reach for this pack. Reach for a person.

Samaritans: call **116 123**. Free, from any phone, any hour of any day or night. They listen.

Shout: text **SHOUT to 85258** for a free, confidential conversation by text.

NHS 111: call **111** and choose the mental health option.

Emergency: if you or someone else is in immediate danger, call **999**.

Outside the UK: **findahelpline.com** lists free helplines for your country.

There's no shame in any of it. Asking for help is a strong move, not a weak one.

And your account? It keeps everything safe while you're away, and it'll be here when you're ready to come back.

Some deposits you can only make in person

Remember the thirty-times fact? It has a practical upshot: the richest deposits come from rooms with other people in them.

A laughter workshop. A comedy night. A stand-up course, where being funny isn't required and laughing at everyone else trying is itself the deposit. A creative health session at your local community centre. A choir that giggles more than it sings. An hour inside any of them will fill your account faster than a month of scrolling.

Different doors work for different people. Some find their laughter in a workshop, some on a stage, some quietly through their own bank at home. There's no wrong door, only the one you feel like trying.

To find a branch near you:

- **Comedy on Prescription:** free and low-cost comedy events, workshops and experiences across the country, listed with a map at **cop.craic.health**. Start there.
- Ask at your GP surgery whether **social prescribing** is an option for you. It's real, it's free on the NHS, and pointing people to exactly this kind of thing is what it's for.
- Or search *creative health sessions, laughter wellbeing or comedy course* with your town's name.

Your Rainy Day Account

Your account is open. If you want the full bank, this is what builds it.

£9.90 The same price as an NHS prescription, and you pay it once.

- **Why laughter works, in full:** the research in plain English, with the studies named so you can check me.
- **Know your funny:** the four kinds of humour, your taste, your thresholds, your laughter people. Found by reading, never by filling anything in.
- **Thirty days of one-line prompts:** each under a minute, bank holidays included.
- **The Rainy Day Account itself:** a ready-made bank you copy in one tap, with an opening balance of deposits from me so the vault is never empty on day one.

No forms, no homework, no account required. You can open one for somebody else too: a joint account for someone you know, or paid into the Equity Fund for a stranger who couldn't stretch to it.



thelaughterbank.com

Point your phone's camera at the code, or type the address. Everything the bank offers lives there.

OTHER SERVICES AT THIS BRANCH

Before you go

SHARE THE PACK

This one's free, forever

Send the Welcome Pack to anyone who needs a bank like this. The whole pack, unaltered, as often as you like. Accounts are better opened in company.

FOR PRACTITIONERS & EDUCATORS

The Levity Library

The research shelf: evidence summaries, session plans and tools for people who bring laughter and play to others. Subscription, cancel anytime, at laughtherapy.lol.

THE PRACTICE

laughtherapy.lol

The home of Laugh Therapy: what the science of laughter, humour and play does for wellbeing and connection, and how workplaces, schools and health teams put it to work. Training, workshops, talks and the research behind this pack all live there.



The Laughter Bank is from **Laugh Therapy**: research into the science of laughter, turned into things people can use. It's run by Barry Taylor, certified laughter therapist and gelotologist (someone who studies laughter for a living), whose work has been used by NHS trusts, hospices, mental health support charities, businesses and schools.

thelaughterbank.com

Please read this bit properly. This pack shares information and self-help ideas drawn from published research. It is not medical advice, it is not a treatment, and it is not a substitute for care from a qualified professional. If you're receiving support for your mental health, this sits alongside it, never instead of it. If you're in crisis, use the contacts on page 13 now.

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