Do you want to improve your eating habits? Making some small, simple changes could greatly increase the nutritional content of your meals while still allowing you to enjoy the foods you love. Try these tips:

- **Vary your food choices.** The color in fruits and vegetables indicates their nutrient content, so eat a variety to get the full spectrum of vitamins and minerals. Constantly change up your meal choices so that you get nutrition from different sources. If you’re looking for healthy new recipes, visit mylifematters.com.

- **Eat nutrient-dense carbohydrates.** Eighty percent of your total carbohydrate intake should come from fruits, vegetables, legumes, barley, couscous, oatmeal, potatoes, and whole-grain breads, cereals, or pasta.

- **Reduce fat, increase fiber.** Substitute cooked brown rice or beans for up to one half of the meat in soups or casseroles.

- **Eat more legumes.** Beans, dried peas, and lentils supply protein, iron, zinc, magnesium, and B vitamins. Plus, they’re the only high-protein food that also provides ample amounts of fiber.

- **Choose lean sources of protein.** These include turkey or skinless chicken breast, egg whites, lean red meats, low-fat cheese or yogurt, skim milk, beans, lentils, seafood and fish, split peas, chickpeas, and tofu.

- **Add vegetables whenever possible.** Substitute chopped vegetables for hamburger in your pasta sauce. Use mashed potatoes to thicken soups. Put in a layer of vegetables instead of ground beef when preparing lasagna. If this sounds too complicated, simply cut your portion sizes and include a small side salad with every meal.

- **Use monounsaturated fats.** Olive, peanut, sesame-seed, and canola oils are all high in monounsaturated fat — the kind that helps lower blood cholesterol. Substitute any of these oils for butter when baking and choose them when frying or sautéing meats or vegetables.

LifeMatters can offer more suggestions on how to improve your eating habits. Call 24/7/365.

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**Inside:**

- Improving Your Productivity at Work
- The Money Diet
- Three Key Tips for Personal Finance

Source: The Staywell Company, LLC
Improving Your Productivity at Work

Do all the little tasks you have to do get in the way of your actual work? It’s not unusual for the “chore” aspects of a job to clutter up your inbox or to-do list, taking precious time away from your core responsibilities.

Having a “do it now” mentality is one way to avoid the productivity drain caused by smaller tasks. By focusing on what’s in front of you rather than procrastinating or saving tedious chores for later, you are more likely to keep a backlog from forming. Try these tips:

▸ **Make a list of key tasks you need to accomplish each week.** Creating a weekly (rather than daily) to-do list allows for more flexibility in your schedule and makes it easier to manage last-minute obligations. If you have an unexpectedly quiet day, use it to get ahead on your weekly projects or start on the next week’s list.

▸ **Commit to a daily action plan.** Each morning, devote 10 minutes to creating a daily action plan and track your progress throughout the day. Work backward from your to-do list to determine which tasks you will need to accomplish (and in what order) to meet your goals for the week.

▸ **Stop cherry-picking.** Instead of shuffling through the pile on your desk or email inbox for tasks that pique your interest, deal with each one as it crosses your desk. Finish off those tasks that you can do immediately, email or make calls about those you can’t move forward on without input, and review and file, recycle, or delete those items that are irrelevant or that don’t require any action on your part.

▸ **Prioritize.** While dealing with what’s in front of you can prevent procrastination, there may be times when you need to organize tasks in order of importance. Items that are on a deadline should be prioritized, as should those that need the input of someone whose availability may be limited by vacation time or upcoming business travel.

▸ **Follow up and follow through.** Follow up with your team or co-workers about ongoing or collaborative projects. Update your boss frequently on your assigned tasks and any problems you may be encountering. Making sure you stay “in the loop” will save time in the long run and help avoid miscommunications that could delay completion of your work.

▸ **Batch tasks.** Doing several of the same type of task at once may help you get into a rhythm and be more focused and productive. In fact, it’s estimated that grouping similar projects may decrease the time you put into them by as much as 25 percent. Make sure you stop before you get bored or fatigued, however, as this will help you avoid inattentiveness or mistakes.

For more suggestions on how to better manage your time, either at work or at home, contact LifeMatters. Help is available 24/7/365.

Source: The Staywell Company, LLC
Going on a budget isn’t that different from starting a new diet. In both cases, you’re trying to change your behavior in hopes that it will lead to more positive results. Consider how these common diet tips may help trim your spending:

► **Figure out where you are and where you need to be.** When dieting, many people use a height and age chart to determine their ideal weight. The same goes for finances — your age has a lot to do with determining your ideal baseline. The LifeMatters Financial Consultation Service can help you assess your money health and create a plan for a positive financial future based on your age and income. LifeMatters can also assist with creating a budget that helps you reach your goals.

► **Track your spending in detail.** Cutting spending is like cutting calories — every little bit makes a difference! Spend a week or two writing down every penny you spend, then carefully review your list. Look for ways to cut unnecessary expenses and route that cash into savings instead. It will add up over time!

► **Create a financial calendar.** When dieting, it helps to meal plan for the week. When budgeting, it helps to plan out your fixed costs several months in advance, including those that are less frequent (such as car insurance payments). After writing down all your predictable expenses, look at how much money you’ll have left for optional payments, such as paying down debt, vacations, holiday spending, and padding your scheduled savings for each month. Look for ways to de-clutter the calendar, such as paying down loans early or closing credit accounts once they’re paid off. Fewer payments means less to worry about!

► **Write down your long-term goals.** What do you want to do with your life? And what will it cost? As with dieting, having goals in mind will help you keep going when times get tough or you’re tempted to stray from your budget. Break each of your goals into smaller steps and add them to your financial calendar as needed.

► **Lock in your new spending habits.** People who keep weight off over time have usually made small but permanent lifestyle changes that help them stay on track. People who stay on a budget after they reach their financial goals are more likely to maintain good spending habits that create opportunities for achieving new and even bigger goals.

► **Accept occasional mistakes.** When it comes to both food and money, people sometimes “fall off the wagon.” Having a plan in place for how to recognize and course-correct after a spending binge will help you stay on a long-term path to financial well-being.

Contact LifeMatters for help with staying on your “money diet.” Assistance is available 24/7/365!
Three Key Tips for Personal Finance

Do you feel financially secure?

According to a recent survey, 47 percent of Americans are confident about their financial health. However, only six percent of respondents could pass a basic financial quiz.

If that number leaves you wanting to brush up on your financial knowledge, try starting with the three questions that people most often got wrong:

1. **The typical married couple will spend $265,000 on health care in retirement.**

   Does this number sound high to you? You’re not alone. Most of the participants in the quiz dramatically underestimated how much retired couples with both Medicare and supplemental insurance will need to cover out-of-pocket medical costs.

2. **The typical 65-year-old woman will live another 23 years (another 20 years for a man).**

   With life expectancy well into the eighties, it’s important to have retirement savings that can cover an extended period of time, especially if you intend to travel or engage in active pursuits.

   Remember, it’s never too late to start a retirement savings account. If you delayed saving, you can always play catch-up by contributing a larger sum every month.

3. **The annual rate of inflation for college tuition is eight percent.**

   College isn’t getting any cheaper. In fact, at eight percent inflation, tuition for higher education doubles every nine years. So if you or one of your kids is thinking about college, start saving now.

   Familiarize yourself with loan and grant options so you can make good decisions when it’s time to figure out how to finance that education.

The LifeMatters Financial Consultation Service offers guidance on how to save for college, plan for retirement, or reach any of your other financial goals. Call anytime!

Source: Balance

Call LifeMatters® by Empathia toll-free anytime. **1-800-367-7474**

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Call collect to **262-574-2509** if outside of North America

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