Setting Limits on the “Virtual” World

Favorite TV shows, movies, and video games can spark the imagination in children and adults alike. However, too much time spent focused on electronic media may impact your child’s development in some areas, including:

- **Social skills and relationships.** Children who spend a lot of time in the “virtual” world may struggle with in-person interactions or handling conflict.

- **Health.** Too much screen time may contribute to insufficient exercise, weight gain, and poor sleep quality.

- **Decreased focus.** Constant multitasking may affect a child’s ability to concentrate.

Easy access to a variety of media has its upsides, too, particularly from an educational standpoint. It offers:

- **Greater access to knowledge.** It’s never been easier for a child to gain an in-depth understanding of topics they find fascinating. Technology also simplifies research for school projects and term papers.

- **Self-guided learning.** Online tutorials are a helpful way to expand a child’s skills or increase their enjoyment of a hobby.

- **A wider world.** Today’s technology makes it easier for a child to stay in touch with far-flung family members or friends.

If you’re trying to balance your child’s screen time with other activities, these tips may be helpful:

- **Set boundaries.** A simple rule might be, “No video games until your homework is done.”

- **Encourage reading.** Reading both fiction and non-fiction is essential to developing critical thinking skills. The more your child reads, the better!

For more suggestions on how to manage your child’s media consumption, contact LifeMatters 24/7/365.

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Choosing Happiness

Many people are searching for a life balance that prioritizes happiness and wellbeing. If you would like to cultivate a life that is more fulfilling and emotionally sustaining, these tips may help:

- **Redefine happiness.** The sugar rush of ecstatic or joyful emotions that many of us think of as “happiness” is actually just a biochemical reaction to a fleeting mood. Enduring happiness is something we create from within ourselves.

- **Determine what happiness means to you.** Some key questions to consider include:
  - What am I grateful for?
  - What are my strengths?
  - What choices do I have?
  - What does having a “balanced” life mean to me?

- **Determine what you can control.** Review the answers to the questions you asked yourself. Create a list of what makes you happy, based on the answers you provided, and put a star next to each item on the list that you can control. Then, list the starred items in order of priority.

- **Set goals.** Determine what actions you can take to cultivate a more meaningful or fulfilling life. Keep in mind that material possessions are more likely to produce happiness if they are tied to an emotional or spiritual goal. For example, the goal of moving to a larger house might be tied to “creating a more comfortable living space for my family.”

- **Focus on values.** As many of us have learned in the last year, the best-laid plans can fall by the wayside due to circumstances beyond our control. Concentrating on your values can guide you through difficult life challenges.

- **Be thankful.** Expressing gratitude for what you have will help stave off negative emotions, such as fear, uncertainty, and jealousy. Thankfulness is also a key component in maintaining a positive mindset.

- **Take responsibility.** Blaming others for your problems may lead to anger and resentment. Accepting mistakes can help you grow and may serve as a springboard to greater emotional contentment.

If happiness seems elusive, LifeMatters can help. Call 24/7/365.

Source: The Staywell Company, LLC
The COVID-19 pandemic has been hard on many people financially. For others, it has created an opportunity to pay off debt and save money. Regardless of your situation, now is a good time to reconsider your budget. These steps will help:

- **Determine your current status.** Take stock of what you have in savings, checking, and other accounts. Make a list of where you have been spending your money. Break down expenses by category (food, housing, car, entertainment, savings, etc.).

- **Add variables.** What expenses do you anticipate will increase in the coming months? For instance, will you be driving more because of a return to the office? Will you have more disposable income because you paid off a car or credit card over the last year? Plug these new numbers into your budget to see how they impact your monthly bottom line.

- **Reshuffle priorities.** Adding something new into your budget usually means less money for something else. Determine what you will have to sacrifice in order to hit your target budget. This is a good time to review your priorities and make some choices about what matters most to you.

- **Reduce unnecessary spending.** Pandemic life made little conveniences like food and grocery delivery or extra streaming services more of a necessity. Consider cutting back on some of these items now that it is safer to spend time away from home.

- **Rebuild savings.** If you tapped into your emergency fund during the pandemic, it’s important to rebuild it. Make savings a priority until you’re back to pre-pandemic levels.

- **Be mindful of inflation.** Food, gasoline, airline tickets, rental cars, and building materials are all more expensive than they were before the pandemic. Factor these costs into any reopening plans you may make.

- **Start slowly.** While it may be tempting to make up for a year’s worth of missed events and activities quickly, your budget may not be able to handle it. Prioritize the activities you missed the most or that are in season now. Schedule more for later, as your budget allows.

While COVID-19 rates have decreased in many places, the world is still in a pandemic, and local outbreaks may lead to increased restrictions. LifeMatters can help you create a budget that takes this uncertainty into account. Call 24/7/365.
Reduce Summer Cooling Costs

Household electric bills often spike in the summer because of increased air conditioning use. These energy saving strategies will help reduce expenses and may keep your house cooler, too!

- **Adjust the thermostat.** Turning up the thermostat by even a few degrees can make a big difference in your electric bill. In addition, clean your vents and change your air filter regularly.

- **Clean window air conditioning units.** Before installing your window unit each year, clean the filter and exterior and vacuum the interior coils. Check your user’s manual to verify that the unit is installed correctly.

- **Use fans.** A ceiling or stationary fan can substantially improve air circulation and decrease the need for air conditioning.

- **Weatherstrip windows, doors, and ducts.** Weatherstripping will reduce air leaks and make it easier for your air conditioner to maintain the desired temperature. Your electric bill could drop by as much as 10%.

- **Check insulation.** Inspect the insulation in your attic, basement, or crawl space to ensure it is maintaining energy efficiency. If your house is not well insulated, consider making improvements.

- **Use energy-efficient light bulbs.** Compact fluorescent and LED bulbs have higher up-front costs, but they last longer and burn cheaper over time.

- **Minimize oven and dryer use.** Limit use of these appliances to early morning or evening hours. Plan meals that can be made with your stove top, toaster oven, or backyard grill, or make several meals’ worth of food at once that can be warmed up in the microwave later.

- **Close curtains and lower blinds.** Covering windows prevents the sun’s rays from entering a room. This will keep the house cooler and reduce light glare. Blackout curtains may be helpful in bedrooms, especially if they have east-facing windows.

- **Unplug.** Electronics draw electricity even when they are turned off. Unplug items you don’t use often or only need at certain times during the day.

For more ideas on how to reduce your energy bill — and decrease the risk of brownout in your area — contact LifeMatters. Financial consultation is available anytime!

Source: Balance