The COVID-19 pandemic has been hard on friendships. Social distancing and restrictions on public gatherings have made it more difficult for people to spend time together. Long-distance friendships have been especially challenged due to travel restrictions.

While phone calls, video chats, and text messaging or social media have made it easier for people to stay connected during the pandemic, many of us have missed spending time with friends in person. Now that we are closer to being able to gather socially again, keep these tips in mind:

- **Be safe.** Set limits on in-person activities based on current CDC and local health department guidelines. Outdoor dining or a backyard picnic may be a better choice for meet-ups at first.

- **Try new activities.** If some of the activities you once enjoyed with a friend are still limited or feel unsafe, you may need to find new ways to spend time together. For instance, you may not feel comfortable going to a movie theater, but you could meet for coffee or take a walk.

- **Be respectful.** Some of your friends may feel comfortable meeting up now, while others may want to wait until everyone in the group is vaccinated or cases in your area have dropped to a lower level. Respect the boundaries that friends set on in-person interactions.

- **Accept change.** After so much time apart, some of your friendships may not feel quite the same as they did before. It may take time to settle back into a familiar rhythm.

- **Be open to new friendships.** Now is a great time to develop new friendships based on shared interests or experiences.

LifeMatters is available 24/7/365 to help you cope with changes in a friendship or any other concern. Call today!
Creative Problem Solving

Are you feeling stuck in a rut or running into the same set of problems over and over, either at home or work? You may benefit from a bit of creative problem solving.

Using creative problem solving can help you shift from an unproductive or frustrating pattern of behavior into one that successfully accomplishes goals. When you run into a thorny problem, try these techniques:

**Technique One: Mind Mapping**

Mind mapping can help with multi-stage projects, such as planning a vacation, organizing chores or work tasks, or developing a presentation. To create a mind map:

- Write your core goal or task at the center of a piece of paper.
- List key words or phrases related to the core goal. Have them radiate outward from the center like spokes from a wheel.
- Add on more lines as needed, including offshoot lines for sub-categories or related ideas.

- When finished, your mind map will resemble the map of a city, with your core idea (or city hall) at the center.

Mind mapping will help you make connections that might be missing when you try to work through a problem in a linear fashion (such as with an outline or set of instructions). Plus, it’s a great way to see the whole project laid out on one page.

**Technique Two: Storyboarding**

Storyboarding can help you come up with a multitude of creative ideas quickly while still keeping them organized. It works best with a group. To storyboard:

- Start with three headings: topic, purpose, and miscellaneous.
- Ask people to call out their ideas, no matter how off-the-wall or outrageous, as long as they are positive (no sarcasm!).
- Write down each idea in the correct category. Use a whiteboard or post sticky notes on a wall. Create new headings as needed.
- For complex problems, create separate storyboards for planning, ideas, organization, and communication.

Why is storyboarding helpful? Breaking a big problem into smaller pieces may make it feel more manageable to your family or team. In addition, zany ideas may create some much needed laughs, while also sparking more realistic proposals that could help the group move forward.

The next time you’re stuck, give one of these methods a try. In addition, LifeMatters is available 24/7/365 to help you sort through challenging problems. We’re here to help!

Source: The Staywell Company, LLC
Your credit score (or FICO score) is a vital part of your financial history. Lenders and other organizations use it to understand how much risk they are taking on if they offer you credit.

Your credit score comes from several distinct but related areas that make up your credit history. Your score indicates how likely you are to manage your credit well and repay any money loaned to you. A good credit score generally means that you will be offered a better interest rate or a greater variety of repayment options when you apply for a credit card or loan.

There are three main credit scoring agencies (Experian, Equifax, and Transunion) and they all use slightly different calculations. As a result, your score may vary by a small amount between agencies.

Each of the following areas has a significant impact on your overall FICO score.

- Your payment history (do you pay your bills on time?) = 35%
- The amount of credit you have in use (how much you owe and what percentage it is of your total available credit) = 30%
- Length of credit history (the longer you’ve had a credit vehicle, the better it is for your score) = 15%
- Searches for credit (if you’ve applied for credit recently, it will impact your credit score) = 10%
- Miscellaneous factors, such as tax liens, newly opened credit accounts, filing for bankruptcy, or having a loan in collection = 10%

A credit score can range from a low of 300 to a high of 850. Scores break down as follows:

- 720 or more = Excellent
- 680-719 = Good
- 620-679 = Average
- 580-619 = Poor
- 500-579 = Bad
- 499 or less = High-risk

If your credit score is lower than you would like, it can be improved over time. Simple ways to raise your credit score include:

- Make loan payments or credit card payments on time
- Pay off credit cards in full each month
- Make more than the minimum payment on large balances whenever possible

While too much credit can be a bad thing, a lack of credit history is also a problem. A simple way to build credit is to apply for a credit card with a low credit limit. Use it a few times a month to buy gas or groceries and pay it off in full when the payment is due.

The LifeMatters Financial Consultation Service can provide suggestions on how to build good credit. Call 24/7/365.
Trimming Your Entertainment Budget

Has your entertainment budget increased during the pandemic? For many of us, the money we would typically spend on travel and socializing has instead been invested in at-home entertainment. Once your entertainment costs shift away from home, you’ll need to realign your budget. Consider these key areas:

- **Streaming services.** You may have added extra streaming services while you were on lockdown. While you may want to keep some long term, others could be cancelled if you don’t anticipate using them more than once or twice a month. If you have a streaming service for one favorite show, consider if it would be cheaper to buy a season pass or invest in a DVD box set instead.

- **Online classes, concerts, or conventions.** Many live events moved online during the pandemic. While some are still incorporating an online component, others may be shifting to in-person. Determine what you will continue to participate in — and what it would be best to cut back on or discontinue — based on what your budget will allow.

- **Hobby, sports, or gaming expenses.** Have you been spending more time and money on a favorite pastime? Consider if you’ll still need the same level of supplies or equipment. Cut back to what you will need on hand based on how much time you’re now spending on this pastime per week.

- **Books.** Some people have preferred reading purchased books over library books during the pandemic. Consider if you feel safe enough to start using your local library again.

- **Take out.** Many people have relied on delivery services for restaurant food during the pandemic. If you feel comfortable eating out again, make sure to cut back on how often you order take out.

- **Travel.** Whether you’re going to fly cross-country or just want to take a day trip, travel greatly increases your entertainment expenses. If you’re ready to hit the road again, make appropriate cuts in other areas so that you don’t overload your budget.

For most people, their entertainment costs equal 5-10% of their budget. If you spend more than that, you’ll have to make cuts someplace else. When creating budget space for the things you love, choose wisely!

The LifeMatters Financial Consultation Service can help you rebalance your entertainment budget to meet your current needs. Call anytime.

Source: Balance