Influenza (or “the flu”) is a viral respiratory infection of the nose, throat, and lungs. Up to 20 percent of the population gets the flu every year. While 2020’s flu season was mild because people were social distancing to avoid COVID-19, this year’s is expected to be more intense than usual.

These tips may help protect you and your family from the flu and decrease your risk of hospitalization:

- **Respiratory flu** is highly contagious and comes on within one to four days of infection. Common symptoms include fever, chills, cough, sore throat, headache, body aches, and fatigue. Some people experience vomiting or diarrhea as well. People with chronic health conditions may find that their symptoms worsen when they have the flu.

- A person with the flu could be contagious up to a full day before onset of symptoms and for five to seven days after they appear. Health experts recommend that someone with the flu stay home until their fever has been gone for 24 hours without the use of fever-reducing medications.

- An annual flu shot is the best way to prevent or minimize the effects of the flu. This year’s flu vaccine is now available at your local pharmacy or health care provider.

- The flu is primarily spread through human contact. To protect yourself and others from possible infection:
  - Avoid touching your eyes, nose, and mouth, especially if you haven’t been able to wash your hands recently.
  - Cover your nose and mouth with a tissue when you cough or sneeze. Throw away the tissue afterwards.
  - Clean surfaces with a bleach-based solution.
  - Wash your hands with soap and hot water (or use hand sanitizer) often, especially after contact with other people or items they have used.
  - Isolate from others as much as possible until you are no longer contagious. Consider sleeping separately from a healthy spouse or partner.

Source: cdc.gov

Preparing for Flu Season

Inside:

- Time to Quit
- Financial Wellness Checkup
- Breaking Bad Money Habits

The above information is for educational purposes only and is not intended to take the place of medical advice.
Time to Quit

Quitting smoking or vaping may improve your health, finances, and even your relationships with others. If you are ready to become tobacco or nicotine free, these steps may help:

- **Find your motivation.** Figure out why this is the right time for you to quit (or to try quitting again). Is it because of your health, the nuisance of having to find a place to smoke or vape, or the impact it is having on your family or finances? Understanding your reasons for quitting will help you stay motivated when you’re hit with a craving.

- **Pick a quit date.** Many people choose November’s Great American Smokeout as the day to quit smoking or vaping. However, you may prefer a different date that fits better with your upcoming schedule. Consider what preparations will help make this day a success.

- **Consult with your physician.** Your doctor may recommend nicotine replacement therapy to help you cope with cravings and gradually wean you from the physical addiction. In addition, a medical professional can explain the physical benefits you will receive from quitting smoking or vaping, including its impact on any current health conditions.

- **Taper your intake.** Some gradual changes could make your quit date easier. Consider switching to a brand you find unpleasant or cutting back on how many puffs you take each time you smoke or vape.

- **Seek support.** Consider participating in a smoking cessation program. These programs will help you deal with both the emotional and the physical impact of quitting.

- **Don’t give up!** Quitting is always worth the trouble. Decreased smoking or vaping will improve your heart rate and blood pressure almost immediately, and many other effects will begin to fade within months. Becoming smoke or vape-free will also decrease your risk of heart disease and cancer and improve many chronic health conditions.

LifeMatters can provide assistance with quitting smoking or vaping. Help is available 24/7/365.
Your body isn’t the only thing that needs an annual wellness checkup. Your finances will benefit from one, too.

An annual review of your finances will help you catch problems and avoid mistakes. Consider these areas when determining your financial health:

- **Personal balance sheet.** List all of your assets (investments, retirement accounts, cash, home/real estate, and other assets). Then, subtract your debts, such as a mortgage, car loan, or credit card balances. This is your net worth, or your financial “bottom line.”

- **Household cash flow.** Determine your cash flow by subtracting your expenses, including loan payments and standing obligations like child support, from your total income. This will help you identify areas where you may be able to curb spending or increase savings.

- **Debt and deficit spending.** Are you incurring more debt than you can pay off each month? This indicates that you are living beyond your means. What can you do to cut back on spending or pay off backlogged debt?

- **Credit.** Have you checked your credit score and report lately? Visit annualcreditreport.com to review your report for free and check for errors. In addition, many financial institutions offer access to a current credit score on their website.

- **Cash reserve/emergency fund.** Most financial counselors recommend having enough cash set aside to cover three to six months’ worth of bills.

- **Future goals.** What are your short- and long-term goals (car, vacation, bigger house, college, retirement)? Do you have a savings plan in place for these?

- **Asset allocation.** Is your mix of assets appropriately diversified for your circumstances, stage of life, and future goals?

- **Insurance.** Review what types of insurance you have and the level of coverage. Consider if you need to increase coverage or add new types to your portfolio. Update beneficiaries as needed.

- **Estate planning.** Do you have a will, powers of attorney for health and finances, and living will in place?

- **Workplace benefits.** Are you taking full advantage of the benefits available to you? Pay particular attention to a 401(k) or other retirement plan match, as this is essentially free money.

For more ideas on how to increase your financial wellness, contact LifeMatters and request a financial consultation.

**Source:** Financial Planning Association (FPA)
Breaking Bad Money Habits

How much of your spending is habit? Whether it’s the size of your weekly takeout order or that streaming service you never watch, most people waste money on things they don’t need or won’t use.

Breaking bad money habits takes work, but it can be done. Here’s how:

» **Monitor your accounts.** Do you know how much money is in your checking account? Log in to check your balance at least once a month. In addition, use a spreadsheet or check register to maintain your own set of records, as this is the best way to catch discrepancies and avoid overdrafts. Do the same for your savings and credit card accounts.

» **Automate savings.** Instead of spending first and saving what’s left, make savings a scheduled bill. Set up a monthly transfer from checking to savings. This is a great way to build your emergency fund or set aside money for a vacation or a major purchase.

» **Shop from a list.** Having a list makes it much harder to indulge in impulse purchases. If certain stores or websites are difficult to resist, only go to them when you are buying a specific item.

» **Set rules.** If you want to stop spending when you shouldn’t, set some rules, as well as consequences for if you break them. For example, if you spring for takeout during the week, that means you can’t order it on the weekend.

» **Share your financial goals.** Tell people you trust about your goals and ask for their help in holding you accountable. Having someone who will ask “How is your house savings plan coming along?” at least once in a while will help you stay on track. Share your goals with people who will encourage and uplift you, not offer shame or ridicule.

» **Believe in yourself.** Stop saying, “I’m bad with money.” Instead, commit to learning new things about finances and exploring ways that you can grow your money management skills. Over time, a pattern of good decisions will help you gain confidence in your ability to create and maintain a state of financial security.

» **Accept mistakes.** Even the best money managers occasionally slip up or go on a spending spree. If this happens, take a step back, evaluate why you stopped following your own rules, and start again. Creating good financial habits takes practice.

Source: Balance