If you spend a lot of time with another person, some conflict is inevitable, no matter how much you care about each other. Relationship stress may affect many areas of your life.

Learning how to manage conflict with a friend or romantic partner will help you work through rough patches and keep the relationship on an even keel. Try these tips:

- **Acknowledge that there is a problem.** Ignoring an issue will cause it to fester over time. This may damage the relationship in ways that can’t be repaired.

- **Identify the issue.** Determine why there is tension in the relationship. Are you spending too little (or too much) time together? Are you growing in different directions? Do you no longer trust the other person? Sometimes, the problem may be a number of small issues that pile up or reveal a larger pattern.

- **Talk.** Ask the other person how they feel about the situation. Their response will help you determine how to resolve the issue. In some circumstances, you may realize that it is time to take a step back from the relationship or seek outside help.

- **Find common ground.** After discussing the situation, determine what steps could improve it. Solutions may include:
  - Compromising
  - Agreeing to disagree
  - Spending more time together
  - Investing solo time in hobbies or activities that help you recharge
  - Being more supportive of the other person’s goals or dreams

- **Seek assistance.** Counseling, either individually or as a couple, may help resolve some concerns. Other issues, such as abusive or violent behavior, may require professional intervention. LifeMatters is available to help 24/7/365.
Compassion Fatigue

Compassion fatigue occurs when someone takes on so much of the stress and suffering of those around them that they become exhausted. While it is common to people in helping professions, it may occur to anyone who is in a caregiving or emotionally supportive role.

Signs of compassion fatigue include:

- Feeling emotionally and physically exhausted
- Isolating from others
- Physical problems due to stress or lack of self-care
- Outward focus rather than putting oneself first
- Using drugs, alcohol, or other addictive behaviors to cope
- Feelings of depression or apathy
- Flashbacks, recurring nightmares, or intrusive thoughts
- Difficulty concentrating and loss of productivity
- Loss of hope or feeling like one’s contributions don’t matter

Some people are more susceptible to compassion fatigue. Common characteristics in those who develop the condition include:

- A history of being in a caregiver role from a young age
- Poor self-esteem or personal boundaries
- An inability to recognize their own limits
- Unresolved trauma
- Feeling obligated to put others first

Whether you are in a caring profession or are a caregiver for one or more family members, it’s essential to set limits, take breaks, and attend to your own wellbeing. Simple self-care steps include:

- Focus on your physical self-care by getting enough sleep, exercising most days of the week, and eating a diet rich in fruits, vegetables, and whole grains
- Engage in activities that help you relax and recharge, such as meditation or a hobby
- Connect with supportive friends and family
- For caregivers: Ask other family members, friends, or neighbors to help with daily needs or seek assistance from an in-home care organization

Making self-care a priority and asking for help when it’s needed are key steps in recovering from compassion fatigue. In addition, LifeMatters can help you manage stress, increase resilience, and locate helpful resources. Assistance is available 24/7/365.

Source: Life Advantages
Dollars & Sense: Tips for Online Shopping

Are you a frequent online shopper? The pandemic has accelerated the trend toward ordering more of the things we want and need online. While online shopping is convenient, it’s also easy to overspend. Try these tips for saving when you spend online:

► **Download an app that locates savings codes.** Using a targeted app will make it easy to find relevant codes.

► **Use credit card points.** Look for special offers that let you use points in exchange for additional discounts and savings. Another option is to use the points as “cash back” to pay off purchases.

► **Research price protection policies.** If an item you recently purchased subsequently goes on sale, many credit cards will refund the difference. Some will automatically post a statement credit if it finds a price differential.

► **Leave items in your cart.** An online cart is a handy way to save an item for later. It may also encourage the retailer to drop the price so you will complete the sale. Storing items in your “saved for later” may produce the same effect.

► **Check resellers for cut-rate deals.** Some resellers specialize in returned and refurbished merchandise, while others focus on overstocked or slightly damaged goods. Make sure you understand the warranty and refund policies of any reseller before making a purchase.

► **Clip online coupons.** When you’re getting ready to make a purchase, look for coupons from the manufacturer or retail outlet.

► **Take advantage of new customer discounts.** As a first-time customer, you may be eligible for deep discounts, such as free shipping, a percentage off your order, or a gift with purchase. Make the most of these special offers.

► **Sign up for loyalty programs.** Many retailers now offer online loyalty or points programs that can be used toward future purchases. Be cautious about opening a credit line with the retailer, however, as this could adversely affect your credit score.

► **Comparison shop.** While online retailers may be easy and convenient, they may not have the lowest price after factoring in shipping. Make sure you’re getting the best deal before you complete the sale.

For more tips on how to shop smartly online, contact LifeMatters. Our professional financial consultants can help!
Finding Common Financial Ground

Do you and your partner struggle to find common financial ground? This is a frequent source of conflict within a relationship. Here are some key areas where couples may struggle to find balance:

- **Save or spend?** Often one person in the relationship is more inclined to spend as they go, while the other may want to save for the future. An automatic savings deposit that you can factor into your budget is a good way to ensure that some money is being set aside every month.

- **Risk tolerance.** In finance, your "risk tolerance" is how willing you are to allocate your investment assets to favor growth. This means you may have short-term losses if the market drops. If one partner has a high risk tolerance and the other low, it may make decisions about retirement accounts and other investments challenging. Instead, focus on your common goals. Ask a financial adviser to guide you toward investments that support your future plans.

- **Credit and debt.** Someone who uses their credit cards liberally and is comfortable carrying a balance may clash with a partner who uses credit sparingly and prefers to pay the balance off in full each month. It's important to remember that excess credit use and unsecured debt will lower your credit score. This may negatively impact your ability to obtain credit jointly, as well as the interest rate you are offered on credit cards and loans.

- **Budgets.** Like credit use, a budget may be a flashpoint for conflict. Start by agreeing upon budget essentials (housing, transportation, food, utilities, savings). Next, add up how much money is left over every month. Each partner should then make a list of optional items they would like included in the budget. By comparing lists, you can determine what's in and what's out. Another option is to create two discretionary funds that each person can spend as they like.

- **Division of duties.** Often, one partner takes charge of paying bills and keeping financial records. It's important to review finances together on a periodic basis so both partners know where the money is going. In addition, create a "finances cheat sheet" that lists financial institutions, account numbers, and other relevant information for managing household finances.

If you are fighting with your partner over money, LifeMatters can help. Contact us for counseling resources or financial consultation.

Source: Financial Planning Association (FPA)