Millions of adults provide care for an elderly or disabled parent, grandparent, or other loved one. This care may range from helping out around the house or providing transportation to assisting with some or most of their daily living needs.

Whether you are currently providing elder care or may need to at a future date, keep these tips in mind:

▶ **Be respectful.** It may be hard for an elderly or disabled loved one to ask for help or admit that they will have to change how they live. Take a collaborative approach to care decisions when possible. Let your loved one have the final say so long as it doesn’t compromise safety or quality of care.

▶ **Access helpful resources.** A variety of resources are available to assist the elderly and people with disabilities. LifeMatters can assist with locating those that may be of benefit.

▶ **Keep a log.** If you are providing a higher level of care, it may be helpful to track appointments, medications, and legal and financial details in one place. That way, you have everything you need at your fingertips.

▶ **Ask for help.** Share responsibilities with other family members and access resources for providing respite care as needed. Trying to take on too much is stressful and could lead to mental and physical health issues that impair your ability to provide care.

▶ **Maintain your own health.** Caring for someone with age-related health and mobility issues is a lot of work. Set aside a few hours a week to rest, regroup, and tend to your own emotional and physical needs.

People who take on caregiving roles sometimes experience grief related to the future loss of their loved one. LifeMatters is available to provide support 24/7/365. Please call.

**Inside:**

▶ Hand Hygiene
▶ Maintaining Your Credit Score
▶ Saving Money on Gas
Hand Hygiene

Frequent hand washing is one of the best ways to protect yourself from flu, colds, COVID-19, and other illnesses that can be transmitted through contact with people, animals, food, and contaminated surfaces.

When you have contact with an infected person or contaminated object and then touch your eyes, nose, or mouth, you could become infected with whatever viruses or bacteria they may be carrying. Washing your hands with soap and hot water decreases the risk that germs will evade your natural defenses.

It’s important to wash for a sufficient length of time. After wetting your hands, lather them with soap for 20 seconds, then rinse for another 10. If soap and water isn’t an option, use an alcohol-based hand sanitizer or antimicrobial wipe. Bleach-based solutions are best for cleaning objects and surfaces.

While washing your hands often is important, it’s key to do so before you:

- Prepare and eat food or serve it to others
- Put in or take out contact lenses
- Treat or bandage an injury or skin condition

Wash your hands after you:

- Use the bathroom
- Blow your nose, cough, sneeze, or touch your hair or face
- Assist someone with grooming or hygiene tasks (including changing a diaper)
- Cook with raw meat, poultry, fish, or eggs
- Eat or drink
- Pet animals or dispose of their waste
- Take out garbage
- Smoke
- Handle objects that have been touched by others, such as dirty dishes, money, door-knobs, or gas pumps
- Use public transportation

In addition, you can decrease the spread of germs by:

- Assigning each family member his or her own hand towel
- Cleaning bathroom and kitchen countertops and sinks regularly
- Getting a flu shot every year
- Eating healthy, exercising, and sleeping seven to nine hours a night

Contact LifeMatters for self-care strategies that will help support your immune system. Call 24/7/365.
Building a good credit score is hard work. Once you’ve achieved a solid rating, how do you maintain it?

For starters, keep doing the things you did to earn that high score in the first place. These include:

- Making all payments on time
- Maintaining low balances on revolving accounts or paying them off in full at the end of each month
- Diversifying your credit through different types of loans (credit cards, car payment, mortgage)
- Limiting applications for new credit
- Leaving open (but no longer using) old, unsecured debt accounts after they are paid off

Beyond sticking to the fundamentals, vigilance is the best way to make sure your credit stays in good shape. Try these tips for keeping an eye on your credit:

- **Utilize credit monitoring.** Many financial service providers track your credit score for free each month, and some may offer more extensive credit monitoring. Credit scores typically vary from month to month and may drop slightly if you open a new account or have closed an old one. A sudden, unexplainable dip in your score is a sign that you may want to check your report for misinformation or fraudulent activity.

- **Check your credit report annually.** Visit annualcreditreport.com or call 877-322-8228 to review your credit report for free once a year. Obtain a report from all three credit agencies:
  - Experian
  - TransUnion
  - Equifax

- **Dispute inaccurate information.** If you find a mistake on your credit report, dispute it immediately. Many errors are mistakes, but some may be evidence of identity theft. Either way, reporting errors promptly will minimize damage to your credit.

If you find evidence of identity theft in your credit report, these steps may also be helpful:

- Notify the companies with fake accounts that you’ve been the victim of identity theft
- Inform all of your creditors that they should be alert to fraudulent activity
- File a police report
- Contact LifeMatters and request assistance with identity theft

The LifeMatters Financial Consultation Service can provide more suggestions for maintaining your credit score. Call anytime.
Saving Money on Gas

Gas prices have been taking a bite out of all our wallets. If the price per gallon is throwing your budget out of whack, these tips may help:

- **Look for the cheapest price along your daily route.** Download a gas app so you can more easily track which station is cheapest on a given day. Keep in mind that some grocery or convenience store chains offer rewards points that can be converted into discounts on gas at their pumps.

- **Stay current on maintenance.** Keeping your car on a regular maintenance schedule will help it operate at top efficiency. Properly inflated tires are particularly important for maintaining good fuel mileage.

- **Easy on the gas, easy on the brake.** Aggressive driving burns more gasoline. Easing off the gas pedal before turning or stopping will use far less gas than staying on the accelerator and slamming on the brake at the last second. In addition, stay within the speed limit at all times.

- **Clean out your car.** Make a habit of emptying your car of everything except emergency supplies whenever you come home from shopping or travel. Every extra pound in your vehicle increases the amount of gas it needs to maintain speed.

- **Go hybrid or electric.** If you are in the market for a new or used car, consider buying an electric vehicle or a hybrid plug-in. Electric vehicles are currently eligible for a federal income tax credit of up to $7,500.

- **Turn down the heat or air.** Keep your car at a comfortable temperature and leave the fan at the lowest effective setting. Open windows are good for cooling the car at lower speeds, but at higher ones, they will create wind drag that decreases fuel efficiency.

- **Drive less.** Easy ways to cut back include:
  - Consolidate errands so that you can get as many done in one trip as possible.
  - If several stops are within walking distance of each other, park in one spot and walk to each one.
  - Work from home when possible.
  - Order online for home delivery when it is cheaper than driving to the store.

Source: Balance