



Back-to-School Shopping

It's back-to-school time! If you are looking for ways to save time and money on this year's school shopping expedition, try these tips:

- ▶ **Take an inventory.** Before you head to the store, evaluate what you already have on hand. Finding supplies that may have been forgotten in a closet or drawer could delay the need to shop until later in the school year.
- ▶ **Wait for prices to drop.** School supplies are often discounted after Labor Day. Check with your child's teacher about whether you could hold off on some purchases until after prices go down.
- ▶ **Shop online.** If you want to avoid crowds, shopping for school supplies online may be the better choice. Comparison shop to find the best price for the items you need. Shopping online may also decrease the risk of impulse purchases.
- ▶ **Sign up for store discounts.** Download your favorite store's app or sign up for its frequent shopper discount program. This is the easiest way to access coupons, discounts, sales, and credits that you can apply to future purchases.
- ▶ **Buy used.** For big ticket items, consider if you could get by with used or refurbished equipment. Check online marketplaces or reseller sites to find good deals.
- ▶ **Be clothes smart.** While hand-me-downs from older children or family members may supplement a child's wardrobe, sooner or later they will have a growth spurt that requires you to shop for clothes. Before you buy new, try resale shops or garage sales. Involve your child in clothes shopping to ensure that you are choosing items that they like and will wear without complaint.

LifeMatters can assist with all aspects of back-to-school season. Whether you're trying to fit school shopping into your monthly budget, work out the logistics of a new schedule, or soothe your child's first day of school jitters, LifeMatters can help. Call 24/7/365.

Inside:

- ▶ Maintaining Focus
- ▶ Creating Strong Passwords
- ▶ Lease Do's and Don'ts



Maintaining Focus

Do you struggle with concentration? Some common reasons why you might have difficulty staying focused include:

- ▶ Feeling tired or in pain
- ▶ Worry or stress
- ▶ Uncertainty about next steps
- ▶ External distractions, such as your phone, email, or other people
- ▶ Boredom with a task or the desire to move on to something else

If you struggle to maintain concentration and complete tasks in a timely manner, these tips may help:

- ▶ **Recognize your energy patterns.** What time of day is most productive for you? Schedule high priority tasks for when your energy is at its peak.
- ▶ **Establish priorities.** Prioritizing puts the most important tasks front and center. If you struggle with concentration, prioritization helps ensure that key tasks are completed first.



- ▶ **Get started.** Are you someone who needs to work your way into a state of focus? If so, start with an easy task. Finishing off a few “little things” will create a sense of accomplishment that you can carry into more complex projects.
- ▶ **Avoid multitasking.** Doing too many things at once is a recipe for poor concentration. Every time you switch gears, you lose momentum. Instead, try to complete one task at a time (or take it as far as you can) before moving on to the next.
- ▶ **Minimize disruptions.** Try turning off your phone or email when you must perform a task that requires intense focus. If this isn't an option, consider only checking email or texts once per hour. People who have difficulty filtering out office noise may benefit from wearing noise-canceling headphones or listening to music that enhances concentration.
- ▶ **Take breaks.** Studies show that we are actually more productive if we take the occasional short break. Use this time to stretch, drink some water, or step outside for a bit of fresh air.
- ▶ **Seek help.** Difficulty concentrating may be a symptom of a physical or mental health condition. Talk to your doctor or contact LifeMatters for assistance. We're available 24/7/365.

Dollars & Sense: Creating Strong Passwords

Passwords are the first line of defense in protecting your personal information from hackers and other cyber criminals. If your passwords could use some strengthening, try these tips:

- ▶ **Don't use personal information.** Avoid birthdates, hometowns, and names of children or pets. Any information that someone could glean from your social media or public profile should be avoided.
- ▶ **Be creative.** Secure passwords are a mix of numbers, lower case and capital letters, and symbols. Think of a password as a code that only you can understand.
- ▶ **Opt for two-factor authentication.** In two-factor authentication (2FA), you must take a second step after entering your password in order to access an account. Usually, this involves receiving a code via email or text that must be entered into the website or app.

- ▶ **Never repeat passwords.** It may be tempting to use the same password on several unrelated sites. However, doing so is a recipe for trouble. Once a hacker breaks a password on one site, they could then use it to easily break into multiple online accounts. If you struggle to keep track of passwords, consider using a password manager.
- ▶ **Go long.** The best passwords are 10-18 characters in length. Each extra character exponentially increases the difficulty in cracking a password.



- ▶ **Shake it up.** Passwords should be changed every three to six months. If you notice any unusual activity on an account or receive a breach alert, change your password immediately.
- ▶ **Do not share passwords.** Avoid sharing passwords with people outside your immediate household unless absolutely necessary. If someone else learns a password — even someone you trust — change it right away.
- ▶ **Close unused accounts.** Letting an old account languish unattended is an invitation for hackers to hijack it for their own purposes.

A hacked password can wreak havoc on your life and finances. LifeMatters can provide legal and financial consultation to help you recover from identity theft. In addition, LifeMatters can help you cope with emotional or financial stress related to a data breach. Call anytime.

Lease

Do's and Don'ts

A lease (or rental agreement) is a legal document that those who rent or lease property must sign. This document sets the terms of the agreement and protects both renter and landlord. Before signing a lease, keep these do's and don'ts in mind:



- ▶ Go on a walkthrough of the property and list any previous damage (such as carpet stains or scuffed woodwork) prior to signing the lease. This will decrease the risk that you will be charged for previous damage when you move out. If the landlord says that the damage will be repaired before you move in, get that in writing.
- ▶ Learn what utilities and other fees are your responsibility.

This information should be clearly stated in the lease agreement.

- ▶ Find out what will happen if your rent is late. Some landlords may grant a short grace period, but after that, you will likely begin to accrue late fees and could risk eviction. If you split rent with a roommate, ask what will happen if one renter pays late while the other pays on time.
- ▶ Ask if the landlord lives onsite or if there is a property manager on call. It is important to have

access to immediate help if the unit requires emergency repairs.

- ▶ Make sure you understand the terms of notice for landlord entry. In many states, a landlord must provide 24 hours' notice prior to entering your property for inspections or repairs.
- ▶ Read the lease in full and ask questions about anything you do not understand. If something seems off, contact the LifeMatters Legal Consultation Service or ask someone who has experience with renting for their opinion. Do not sign a lease until you are sure that it is the right choice for you.

While some of these suggestions are specific to renting a house or apartment, many are also relevant if you are renting or leasing a car or another piece of equipment. No matter the situation, make sure you read the lease or rental agreement in full and understand your rights and responsibilities. And remember, LifeMatters is here to help!

Source: Balance

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