



Maintaining Your Emotional Wellbeing

Maintaining your emotional wellbeing is a balancing act. Stress in any one area of your life — such as finances, work, family, relationships, or general uncertainty — may impact your ability to be present in other areas. If you are struggling, try these tips:

- ▶ **Define your purpose.** Consider what motivates you to engage in daily activities and tackle challenges. It may be helpful to boil this down to a simple phrase that you can repeat to yourself when you are feeling frustrated or uncertain.
- ▶ **Embrace change.** If you are unhappy with certain aspects of your life, it might be time to shake things up. If now is not the right time to make a major

change, consider what small adjustments might improve your personal satisfaction and overall wellbeing.

- ▶ **Focus on self-care.** Make time for activities that help you stay healthy and balanced, such as spending time with family and friends, exercising, or engaging in hobbies. Self-care is essential to maintaining your wellbeing, so be sure to schedule at least a small amount of time for it each day.
- ▶ **Set limits.** Knowing when to set boundaries with others is a learned skill. If helping someone else is putting strain on your emotional health or financial resources, or taking time away from self-care, you may need to establish some limits. You can care about someone and still say “no.”

- ▶ **Let go.** You will never be perfect, so cut yourself some slack. Prioritize important tasks and focus on what you can control.

If you would like to increase your emotional wellbeing, LifeMatters can help. Call 24/7/365.



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Creating Life Balance

Being pulled in too many directions may have your feeling out of balance. Here are some ways to find a middle ground:

- ▶ **Acknowledge imbalance.** Finding balance starts with admitting that something in your life is out of whack. Recognizing that you need to make a change is a first and necessary step.
- ▶ **Ask questions.** Evaluating what you want and need in your life is key to finding balance. Questions to consider include:
 - What makes me feel happy or contented?
 - What makes me feel sad, frustrated, or angry?
 - What actions or activities help me feel like my life is on the right track?
 - What does success mean to me?
- ▶ **Keep a time log.** Track how you spend your time for a week or two. Then, consider how much



time you spend on what you want or need to do versus how much is lost to procrastination or other distractions. Look for problematic patterns or excess time spent on low-priority activities.

- ▶ **Streamline.** Cramming more tasks into a day is a recipe for exhaustion. Instead, look at ways to pare back your to-do list. Fewer obligations will help you stay focused and present.
- ▶ **Practice energy management.** Energy management helps you determine when you are most effective so you can use that time to your advantage. It also builds time to rest and re-group into your daily schedule.

- ▶ **Build resilience.** Make time for activities that rebuild your energy reserves. Having a well of resilience to draw from may help you maintain balance during busy or stressful times.
- ▶ **Cultivate relationships.** Having a circle of trusted family and friends makes it easier to weather difficult times. Find people who treat you with respect, support your goals, and make you laugh.
- ▶ **Encourage life balance in those around you.** Extend kindness and compassion to your friends, family, and colleagues. Respect their need to find balance in their own lives.

LifeMatters offers practical resources that may help you maintain life balance. Call 24/7/365.

Dollars & Sense: Money Smart Actions



Do you feel overwhelmed by financial decisions? Getting back to basics can help you maximize the power of your income. Try these tips:

- ▶ **Start an emergency savings account.** Car repairs, medical emergencies, and last-minute necessities are all budget busters. Having an emergency savings account that is separate from your primary savings may help you weather unexpected events.
- ▶ **Create a budget.** A good way to break down your budget is to divide your income so that:
 - 50% goes to essentials
 - 20% goes to debt repayment and savings
 - 30% goes to non-essential items, entertainment, and an emergency fund

If your budget is too far out of balance, it may be time to reconsider your spending habits.

- ▶ **Save for retirement.** Take advantage of employer-sponsored savings plans, especially if you are offered an employer match. (If this isn't available, consider opening an IRA.) Remember, the money you put away is pre-tax, which means it could decrease your annual tax bill. It's like paying yourself!
- ▶ **Track interest rates.** Rates on credit card and other unsecured debt may increase when interest rates rise. This makes the debt



you carry more expensive. If you are unable to pay off unsecured debt right away, look for a low-rate balance transfer card or consider taking out a personal loan.

- ▶ **Set financial goals.** Creating short, medium, and long-term financial goals will help you achieve your dreams. Setting goals also helps with establishing good savings habits, both now and in the future.
- ▶ **Appreciate what you have.** It can be easy to get caught up in the trap of wanting "more" or "better." Instead, focus on enjoying what you have. Find creative ways to make the most of the resources available to you. If you are feeling bored or restless, look for free or low-cost ways to expand your horizons.

The LifeMatters Financial Consultation Service can provide more suggestions on how to increase your money smarts. Call 24/7/365.

Dating on a Budget

Dating can be fun, but it is often expensive. Whether you are just starting out in a relationship or having “date night” with your longtime partner, keep these cost-saving tips in mind:

- ▶ **Plan ahead.** While a spur-of-the-moment date is great, it may be easier to keep costs down by scheduling in advance. If you have kids, consider asking a family member or friend to provide babysitting duties for the night. In exchange, offer to babysit their kids in the future.
- ▶ **Pick an activity.** Low or no-cost options for spending time together include:
 - Taking a walk, hike, or drive
 - Stargazing



- Touring free cultural or historical sites in your area
- Visiting a park, promenade, farmers market, or outdoor shopping mall (window shopping only!)
- Attending free concerts or amateur sports events
- Taking a class together

If you are out of fresh ideas, visit your local Chamber of Commerce website. You may be surprised by all of the low-cost options in your community.

- ▶ **Minimize meal costs.** Rather than going out for a full sit-down meal, consider eating at home first and then having dessert at a restaurant. You could also have a picnic in the park or make a special dinner at home. Keep in mind that cooking together can be a fun shared activity.
- ▶ **Limit splurges.** It may be tempting to splurge on a date in order to impress a potential partner or do something special for the person you love. Keep in mind that a caring partner will want you to make smart choices about money, particularly if you plan to build a shared future together.

LifeMatters can help you find space in your budget for date night. Call 24/7/365.

Source: Balance

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