



Preparing for Flu Season

Influenza (or “the flu”) is a viral respiratory infection of the nose, throat, and lungs. Up to 20 percent of the population is infected with the flu each year, and thousands of people are hospitalized. These facts will help you plan ahead for flu season:

- ▶ Respiratory flu is highly contagious. Symptoms, which typically begin within one to four days of infection, include fever, chills, cough, sore throat, headache, body aches, and fatigue. Some people experience vomiting or diarrhea as well. Individuals with a chronic health condition may find that the symptoms of their condition will worsen when they have the flu.
- ▶ A person with the flu could be contagious for 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.
 - Frequently clean surfaces with a bleach-based solution.
 - Wash your hands with soap and hot water (or use hand sanitizer) often, and especially

after contact with other people or shared physical objects (such as a gas pump).

- Cover your nose and mouth with a tissue when you cough or sneeze. Throw away the tissue afterwards.
- If you are sick, isolate from others as much as possible until you are no longer contagious.



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Incorporating Kindness into Your Daily Routine

Being kind to others can make you feel good. But did you know that kindness has measurable health benefits?

Research indicates that being kind improves a person's self-esteem and mood. In addition, kindness has physical effects, including decreased blood pressure and stress levels. Being kind, it turns out, can help you stay healthy.

The best way to increase your capacity for kindness is to incorporate it into your daily routine. Here are some tips for strengthening your kindness "reflex":

- ▶ **Be mindful.** Think about the words you choose and the impact they have on others. Simple politeness, such as always saying "please" and "thank you," is a great place to start.
- ▶ **Monitor non-verbal behavior.** Smiling and maintaining eye contact lets others know that you see them and care about what they have to say. In addition, stay alert to the messages others are



sending through their body language. If someone seems stressed, worried, or sad, express concern and ask what you can do to help.

- ▶ **Be empathetic.** Avoid taking someone else's bad mood personally. Instead, give them space to work through whatever is troubling them. You can't fix someone else's problems, but you can provide emotional support.
- ▶ **Offer encouragement.** Compliment others on their successes and uplift those who have experienced setbacks. Look for ways to brighten another person's day.

- ▶ **Focus on the positive.** It's easy to get trapped in negative thinking. Instead, try to look at the positives in a situation. Encourage others to do the same.

- ▶ **Practice self-care.** Maintaining your emotional and physical resilience will help you keep irritability at bay. It's important to be kind to yourself, too.

Keep in mind that kindness is contagious. When you are kind to another person, they are more likely to be pleasant in return.

For more ideas on how to incorporate kindness into your daily routine, contact LifeMatters. Help is available 24/7/365.

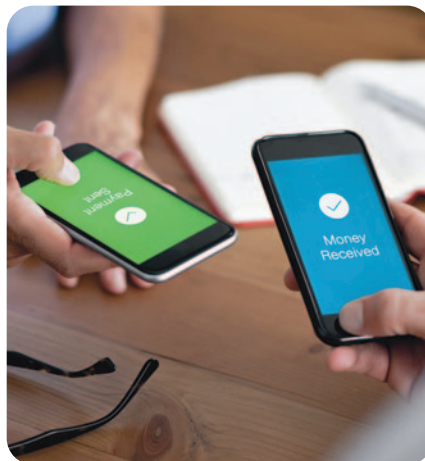
Dollars & Sense: Digital Payment App Safety

New technology inevitably results in new ways for scammers to steal your money or personal data. Digital payment apps are no exception to this rule. These strategies may help you protect yourself from possible risks:

- ▶ **Use a trusted app.** New payment apps are popping up all the time. Stick with those that have an established history or are commonly used by businesses in your community. Before downloading an app, research its reputation.
- ▶ **Verify requests for payment.** One of the benefits of a payment app is the ability to set up automatic payments or to easily split the bill with friends. However, if a payment seems larger than usual, or if you receive a request for payment from an unknown source, verify that it is a legitimate charge. Scam artists will often try to impersonate

businesses that you work with or people you know in order to commit fraud.

- ▶ **Doublecheck before hitting “send.”** Many apps do not allow you to cancel a payment once it has been sent. If you make a typo or select the wrong recipient by accident, you could be out of luck unless the payee is willing to reverse the funds. Confirm that you have selected the right person or business before you complete the transfer.



- ▶ **Turn on two-factor authentication (2FA).** Using 2FA means that you will confirm each payment a second time, usually via a text or email message, before funds are sent. Transaction notices are another way to verify that a payment is valid.
- ▶ **Use a strong password.** Make sure your payment app password is 8-12 characters long and includes a mix of capital and lowercase letters, numbers, and symbols.
- ▶ **Stick with a credit card.** Did you know that credit cards have fraud protection, while payment apps often do not? This means it's a lot easier to reverse charges for fraud (or even to return something) when you use a credit card. For big purchases in particular, opting to use a credit card may be the better choice.

The LifeMatters Financial Consultation Service can help you determine which payment app is right for you. Call 24/7/365.

Creating a Spending Plan

If you wonder where the money has gone at the end of the month or wish you had more left over after you pay your major bills, it may be time to create a household spending plan (or revise your current plan). Here's how:



- ▶ **Track your expenses.** If you are already doing this, good for you! If not, record everything you spend for one month (use whatever method works best for you). Break these expenses down into categories (such as “takeout”) to see where you may be overspending.
- ▶ **Evaluate your income.** Compare your monthly income to your expenses. If you are spending more than you are earning, then it's time to make some changes.

- ▶ **Set goals.** Make a list of reasons why sticking to your spending plan is important. Do you want to take a dream vacation, buy a house, or simply get out of debt? Make sure your goals align with your values.
- ▶ **Build your spending plan around your pay schedule.** Determine what bills will have to be paid out of each paycheck. Then, make sure to set aside enough money to cover each expense. If you are paid bi-weekly, your spending plan will look different than it would if you were paid monthly.

- ▶ **Compromise.** If you share household expenses with a partner or other loved one, you will likely need to negotiate a plan that works for both parties. Be prepared for some give and take.
- ▶ **Don't forget to save.** Set aside three to six months' income for emergencies. Prioritize replenishing this fund whenever you make a withdrawal. In addition, incorporate a regular savings deposit into your spending plan.
- ▶ **Use tracking tools.** If you struggle to keep track of due dates for key payments, consider putting them on your calendar. Setting up automatic payments or using an app to manage your spending may also be helpful.
- ▶ **Conduct a periodic review.** Life changes, and so will your financial situation. Review your spending plan at least once a year or whenever your finances have undergone a major alteration.

LifeMatters can assist with creating a spending plan. We're here to help!

Source: Financial Planning Association (FPA)

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